

CHAPTER SIX

Stephanie was overcome with embarrassment when she first saw the house in Hayes Close. She was able to pick out the overgrown hedge which appeared to occupy half of the width of the pavement before they had as much as stopped. As they crossed the road under one of the flowering cherries that lined it, she noticed the peeling paint and the faded front door. There was at least one cracked window and she began to hope that when Owen had said "here we are," he had another house in mind. But he was at the gate, lifting it to ease it back whilst maintaining it in one piece. "They've let me have the keys so we've the full run of the place. Oh, don't be put off by superficial appearances. It is structurally sound and that's what counts. Anyone can put a lick of paint on it." It was fine for him to speak like that as Stephanie had already concluded that it would require more than a lick of paint. But then, he had said it needed some work done on it.

She was not encouraged by the musty, damp, smell that greeted them as Owen forced the front door open. "Look," he said, as he forced open another door which squeaked in protest, "this is the front room." But she was looking at the faded wall paper in the hall which appeared to be peeling away at the top of the stairs. "Some paper and paint and perhaps a new fireplace when we can afford one, and no-one will recognise the place. I might even knock this wall down to make a through lounge. That would make it look far more spacious."

Stephanie looked apprehensively up at the cracked ceiling. "What about that?" she said, pointing to a dark stain on the chimney breast.

"That? Oh, that's nothing! Probably a blocked chimney. All it needs is a good sweep. Come and see the kitchen and use your imagination to picture it with a new sink and proper units."

"What? You mean with all the things it hasn't got?" she said, looking into the deep, butler, sink and at the single brass tap. "And there's no hot water!"

"I think there may have been an Ascot there," Owen said pointing at a light area on the otherwise dark wall. "I can soon replace that and when I put in the central heating there will be all the hot water anyone could possibly desire. Can't you imagine it?"

"Not really," said Stephanie, looking through the kitchen window into the garden.

"There's a good garage," he volunteered. She wondered if he had it in mind to live in that but did not say so. "And, as I told you, the garden's a bit overgrown but I'll soon fix all that. There's a small vegetable plot so we'll be able to grow our own things."

"And I expect you know all about grass cutting," she said acidly.

"I'm sorry," he said, not understanding her.

"Nothing," she said, turning her attention back to the tap. Idly she reached out and turned it.

"The water's turned off," he announced from the doorway. "Just a precaution, but there's a stop cock down there in the corner. I can turn it on if you like."

"No," she said softly. "That won't be necessary."

"Come and look at the rear room, then. It isn't as large as the front room but I reckon we can fit Eileen's piano in against the wall there. Do you want to see upstairs?"

"I suppose so," said Stephanie, "as we are here." She paused half way up the stairs and pointed at the two vertical cracks under the landing window which had ripped the wall paper. "And these?" she asked.

"A common fault with houses of this design and period. You've got the larder window directly below and that creates a weakness in the wall. They all crack there, but it is nothing to worry about. I'll re-point it on the outside and make good in here."

"I don't recall any cracks like that at home," she said, preening herself on her courage at using the word "home". Owen ignored her comment.

"Two of the bedrooms are quite large," he said. "The third is quite small but would make a nice little nursery. I expect it's pretty much like your mother's house upstairs?"

"Except for the cracks and the wall paper coming off," said Stephanie.

"They all are," said Owen jauntily. "There wasn't much a builder could do with the

layout of three-bedroomed semis. You might find an occasional one with a double aspect and a central staircase, but those kind are too expensive for us to consider.”

He talked on, but she was not listening. One question was growing in her mind although she was not sure that she should raise it unless he did. It was not just how much the house would cost to buy, but how they were going to afford to pay for all the work that had to be undertaken. In addition there would be the furnishings and fittings they would need. Stephanie knew just how much such things could cost although her tastes were likely to be more exotic than those of Eileen. “What does Eileen say about all this?” she asked suddenly as Owen was pointing out the position of the loft hatch and the cold water tank over the rear bedroom.

“Eileen? She doesn’t know anything about it. I want it to be a surprise.”

“A surprise? Oh, I think it’ll be that!”

“In fact, I want to present it to her as a *fait accompli*, or what ever it is called.”

“You mean you are not going to let her see it at all?”

“No,” he said. “I had not planned on it. Eileen can be just a little negative about things at times. I think she gets it from her parents. So, what do you think?”

“What do I think? I think it brings out most of the negative qualities in me!”

“Stephanie!”

“And now, look, it has started to rain!” It had started to rain, softly, surreptitiously, at first a fine mist, secretly creeping up on them and surrounding the house. Now it was suddenly heavier as they watched the water cascade down the bedroom windows.

“I think the gutters need cleaning out,” explained Owen.

“Isn’t there anything that doesn’t need doing?” complained Stephanie. “And now I am going to get soaked through again!”

“No you won’t,” said Owen. “It is only a passing shower and I will take you back to your flat, anyway. There is something else I need to talk to you about. But surely you can see the potential of this house?”

“All I can see is an awful amount of hard work.”

“I’m not afraid of that,” he said. “And were you going to add something?”

“No,” she said, thinking for once she was not telling the truth.”

“You weren’t going to mention expense?”

“It had crossed my mind,” she confessed.

“It will need a little money spending on it, but don’t forget that I can get all the materials at trade price and do the work myself. It could be a palace and they say you should always buy the worst house in the road, not the best. Surely you can see that?”

“I suppose so,” said Stephanie, grudgingly, “but it does take some imagination. I cannot begin to imagine what Eileen will say.”

“I’ll leave that until after I have signed all the papers. At present there is one other thing I would like to talk to you about, that is if you are not in a hurry to get somewhere important.”

“I am not in a hurry, not this morning,” she said, cautiously. “Is it about the wedding?”

“No, not exactly. I’ve shown you the house and I think you agree that although it needs an amount of work and some money spending on it, it is a good prospect. I also want to set up in my own business as soon as possible after the mortgage is arranged. That will allow me to earn a lot more, but it also means I will have to stop driving around in a van that advertises Wick’s the Builder, and buy one of my own. All of this together with the deposit on the house which has turned out to be much higher than I expected because of its condition, well, to put it bluntly, Stephanie, will you lend me some money?”

“What?”

“I’ve been to the Banks but they are reluctant to lend anything until they see an income stream. That’s how they put it. It is just facing all this expense at once; the house, setting up home, the business, we even have to find the cost of the wedding although that’s not likely to be much. Oh, we have a few things. Eileen has some furniture and her piano. My mother has offered us a few things to help get us started but none of this is any use unless I

can find the money for the deposit on the house.”

“I thought from what you said that you had the deposit saved up,” said Stephanie, feeling that she was blushing.

“So I did, or a substantial amount towards what I thought it would be. But I need to use some of that to establish the business. If I don’t things will be very tight on our income. I have to allow for the fact that clients don’t always pay promptly and for working capital, that’s what Eileen calls it. I just need far more money than I originally thought I would need.”

“I see,” said Stephanie coldly, and turned away to look at the rain. “You want me to finance you so that you can earn enough to pay me back?”

“Something like that,” he said from behind her. What should she do? There was her nest-egg all ready to be invested, and here was a demand on it. What would Ursula suggest she did, or Benjamin, or even that Mr Frobisher?

“What makes you think I have the money?” she asked, feeling guilty because she knew to the last shilling how much she had put aside. Her clients always paid on time. If they did not they did not come again. And she was never tardy in depositing any excess of funds she found she had after the bills had been paid. She managed her finances in what she considered to be a model way and here he was wanting to disrupt that!

“I don’t know, Stephanie. I just have this feeling that you are comfortably off, or could raise the money quite easily.”

“Raise the money? Let me tell you that every penny I have has been hard earned, every penny! And surely you are not suggesting that I should raise loans and provide the collateral for you? Just so that you can buy this dump?”

“I would pay back every penny,” he protested, “with interest at commercial rates.”

“I am not a money lender,” she said, crossly.

“It is just that I cannot get enough together at present and I don’t want to let this opportunity slip by. I have to get into the property market whilst I have a regular job, heavens knows that’s difficult enough. You did, get into property that is. I don’t want to start married life living in rented accommodation. You never get out of it if you do. You are just left paying out, week after week, with nothing to show for it at the end. As for this dump, in honesty this is about the best we can afford if we are not to live in a terraced house. Have you looked at the price of property in this area? Have you seen the rate at which it is rising? I reckon your flat has gone up by about fifty percent since you bought it. I just need some help, just a loan, that is all I am asking.”

“How much?” asked Stephanie, flatly. She could not believe that she had asked the question, but she felt she ought to draw out the barb before the poison spread.

“A thousand pounds?”

“What?” she cried, spinning to face him.

“Seven hundred and fifty, then?”

“You must be joking!” she cried, feeling herself colour all the more.

“No, I am not joking. I reckon that I need to find a thousand pounds to put down on the house or I will lose it. And I need to find that money now, this week. I am desperate, Stephanie, otherwise I would not have come to you. I have tried everywhere else. And now I see I have upset you, which wasn’t my intention at all. It is always difficult talking to anyone about money, it really is.”

“I am not upset,” she said. “I am, well, to put it mildly, surprised.”

“Surprised that I have asked you?”

“In a way. And at the sum. I mean that is an awful lot of money. Do you know how long it would take me to earn that amount, leave alone save it?”

“I know just how long it takes me at present to earn it,” he said bitterly, “far too long! I just hoped that you might be able to help.”

“And there’s the question of what Eileen would say when she learns that her husband has used immoral earnings to pay the deposit on her house?”

“Eileen must not find out about it. I am not going to tell her, and I am sure that you wouldn’t.”

“How on earth would you hide it from her? If she is going to keep the books for your

business she is bound to find out, especially about the repayments.”

“There are ways,” he said lowly. “Believe me, there are ways. For example I can ask for part of some payments in cash and then tell her that either it was not necessary to do all the work or that I reduced the price because of some problem or another. She will never know. I doubt if she will even suspect.”

“Dear Lord!” said Stephanie. “You are now trying to involve me in fraud and deceit as well as usury. Is there anything else you are proposing whilst you are at it?”

“No,” he said, but there was something in the tone of his voice that made her disbelieve him. Her thoughts were concentrated, however, on the fear of parting with a large proportion of her savings. She felt a sense of outrage, too, at the thought that she was being asked to contribute to setting up the house for a marriage she did not entirely approve. If only she could think clearly and logically she might see what was best to do, but she could not.

“I don’t understand why you are marrying Eileen,” she said softly.

“I think we’ve had this conversation before,” he said. “Who then should I marry? You?”

“Me? Oh, no! I am not the marrying kind and no man would want me for his wife.”

“That’s not true,” he protested. “I think you’d make someone a wonderful wife. I envy the man who eventually lands you.”

“I don’t like being thought of as a fish, if that is what you had in mind,” she said deliberately. “No man would marry me, knowing what I am or have been.”

“He need never know. It is not as if everyone around here knows you, leave alone elsewhere. I mean, you are not like Mavis Spencer. There’s not a man in Bromley who doesn’t know her or of her or her mother. But you have been discreet. You could easily walk away from it all and start a new life and if you met a stranger who was not from this area, how is he to know? That is what you ought to do.”

“I would have to tell him,” she said slowly, “this mythical creature. I wouldn’t want to be a woman with a past and have it always hanging over me.”

“You told me once that your mother was a woman with a past. It doesn’t appear to hang over her.”

“That may be so, but we are not the same, and I don’t entirely know what her past was.”

“There you are, then! If she can hide it from you, you can hide it from others including a husband.”

“And have more deceit,” she said softly.

“Oh, come on Stephanie! You are not trying to tell me that if you met a man who you liked, I mean really liked, you would tell him, everything?”

“I would have to. He would have to know everything, and once he did, that would be that. But there is no danger of that happening, anyway. I can’t imagine for a start I would meet anyone who I liked that much.”

“You like me, surely?”

“You are asking me to marry you, are you?” she said, impetuously. “But you are marrying that Eileen, aren’t you?” She turned away from him to watch the rivulets of water gather pace as they edged down the window. Owen lapsed into silence. She had said too much, far more than she would ever have intended to say, and she now felt the urge to run downstairs and out of the house into the rain, to escape the claustrophobic effect of their conversation and to reflect on what had been said. Setting aside the question of his marriage, what if she did lend him the money, all of it? How would he pay her back? What kind of strain would it place on their financial circumstances and, consequently, their marriage? What kind of pressure would it place her under? Should she really assist him in getting so much into debt? Yet, if she did not, he might go and find someone else who would, but who would be less benevolent or not as understanding as she might be if he had difficulty in making a particular repayment. But, then, what if he could not pay her back, or simply refused to? Her only sanction would be to go and tell Eileen but, no, she did not think she would be able to do that. If he did not repay her, the money would be lost. Could she afford to lose a thousand pounds? Perhaps it meant working for another two or three years, or expanding her client list?

After all, it was only money, no more, just a number of small figures on one page of her pass-book.

"I don't know, Owen," she said suddenly. "You put me in a very difficult position. If I don't agree to lend you the money and the house falls through, I will feel guilty because you will say it was my fault. That is why you brought me here, wasn't it?" She wanted to go on and tell him just how badly she thought of the way he was treating and attempting to manoeuvre her. The house was a slum, but perhaps he was right. With work and expenditure, it could be made respectable, even comfortable. And she had no wish to hurt his feelings. "I don't know what to do," she added, softly.

"I am sorry Stephanie," he said, coming closer to her. "That wasn't the reason why I asked you here. I wanted someone else to see it and share in the excitement with me, that's all. Eileen would have been so negative, but you do see its potential, don't you?"

"I suppose so," she said reluctantly, wishing she could stop him asking such awkward questions.

"And your capital would be quite safe tied up in the bricks and mortar as the house can only appreciate."

"Oh yes," she said. "Very safe, only I just cannot get at the money should I need it, that's all!" That was not a fair thing to say because she had been planning to invest in a medium term investment which would probably have produced the same end result, but Owen was not to know that. "What if anything was to happen to you? Eileen would get the house, assuming that you have adequate life insurance, and I would get nothing."

"We would have to do it all properly. I would sign a piece of paper, an agreement, an IOU, anything, what ever you want. And I will pay you interest at what ever rates you want."

"Now you are just being foolish and reckless!"

"I will pay you interest," he said. "I must do that in order to replace the income you would have had from the money. That is the very least I should do."

"I haven't said that I will lend you the money yet!" she protested.

"No, you haven't, that's true, but will you?"

Stephanie stared out into the rain soaked garden where the long grass and overgrown shrubs were bending down under the relentless pressure of the rain, across the brambles and the large privet hedge that backed the garden, desperately seeking a sign, but there was none, no flash of lightning or rainbow, no silver edge to a cloud, only a continuous, monotonous, grey sky. Perhaps if a bird flew across that sky in the next few seconds she could take that as a sign and say "yes". Perhaps she should count the number of chimneys or television aerials and if it was an odd number - there had to be a better way to decide! "So," she said at length, "I am to be impoverished, am I?"

"Stephanie?" he asked, dis-believingly.

"But I insist on doing it properly. I will go to Woolworth's and buy a small cash-book. Then as you repay the amount I will write it in, calculate the remaining balance, and we will both sign it. And, yes, you will repay interest at the rates I would have received in my deposit account, calculated on the balance outstanding at every half year. Is that agreed?"

"Stephanie!" he said softly. He was now standing behind her, slipping his arms around her small waist and pulling her to him. Instinctively she gripped his arms to restrain their movement. "Stephanie," he repeated.

"What is it, Owen?" she asked. "What else do you want?"

"Nothing," he said. "No, that's not true. I want you."

"Me?" she cried, trying to break free from his grasp. "You are engaged to Eileen!"

"I think I have always wanted you," he said softly. "Ever since I first saw you. And I want you now."

"What, here? In this place? In what will be your matrimonial home? It's absurd!"

"I'll pay you."

"You couldn't possibly afford me!"

"I'll add it to the amount I owe you."

"Now you are insulting me as well as embarrassing me, Owen. Please let me go and we will just drop the subject. I have said that I will lend you the money. That is more than

enough.”

“I don’t understand you, Stephanie,” he said. “I don’t understand you at all.”

“What is there to understand?”

“Why you would refuse me?”

“Why I would refuse you? Let me make one thing plain, I don’t accept casuals or one-nighters. I don’t take lovers. My relationships with my clients are purely business. They don’t love me or, at least, I trust they don’t. They may lust after me, but if they do, that’s another matter and something I would not discourage, but I don’t love anyone of them. If I had someone I loved, I would expect him to respect me as a woman and not try to take advantage of my professional position. And I certainly would never sleep with any man who I respected and was going to marry. Nor would I respect or marry a man who insisted on sleeping with me. I am not a slut like Mavis Spencer or her mother, even if my mother never misses an opportunity to say that I am. Or, to put it another way, I do not sleep around. I am not that sort of girl. Do I make myself plain?”

Owen released her and stepped back, looking pale and shaken. “I am sorry,” he said, nervously. “I really didn’t understand. I didn’t think.”

“No,” she snapped, “men never do. They think only of one thing.”

“Please forgive me, Stephanie,” he pleaded. “You are so very, very, attractive. That’s half the trouble.”

“I forgive you,” she said brusquely, “but never, never, ask me that again.”

“I won’t, I promise. And the loan? You haven’t changed your mind?”

“No, I haven’t. Something tells me that I ought to, but I won’t. I will go to the Bank tomorrow.”

Stephanie had no intention of telling her aunt of anything that had happened at Hayes Close or, indeed, that she had even been there that day. Matters were compounded by the thought that people had seen the two of them together and she was sure that she had sensed movement in the curtains of the adjoining house when they came to leave. Did she really look like someone from the Estate Agent’s? Once back in the reassuring safety of her flat, she was sure that she had made a mistake. It had been an error of judgement to go to Hayes Close in the first place. It had been an even bigger error to agree to lend Owen the money. It was such a large sum! It would be such a strain on his finances to make the repayments as well as the mortgage. The chances were that he might not be able to pay it back, which made her feel even glummer. Yet, if she had not agreed to let him have the money, he would have either have borrowed it from someone else or, failing that, lost the house. She had been, as she had told him, in a no-win situation. And all of this had happened just as she had been feeling smug about re-arranging her investments and avoiding falling into the clutches of Benjamin’s friend. Now here she was, hardly a week later, on the threshold of being made penniless, or almost so. No, she would not talk to her aunt about it.

There was the other matter of what Owen had done which angered and upset her every bit as much as the loan. It was so painful to think that he seemed to think that she would have just agreed and laid down there, on that bare dirty floor, and submitted to him. It hurt her deeply to think that he would have made a pass at her at any time, especially when he was engaged to be married. She had thought that he had more understanding, more decency, more respect for her, but clearly that was not so. Disappointingly, she had found he was just like any other man. She wondered if Eileen had come to a similar conclusion. It was another matter not to be discussed with her aunt.

“You are very quiet tonight,” said Ursula after she had been sat at her table for a few minutes. “I feel that you are rather tense. Has something bad happened?”

“Am I?” asked Stephanie, trying to sound casual.

“I can sense these things, my dear. People give off vibrations which most cannot sense, but I can when I am close to them. Has something happened?”

“No, nothing!”

“Nothing?”

“Nothing!” said Stephanie, emphatically. “Nothing important, anyway.” She could

feel her heart beating loudly and was sure that her aunt would be able to hear it too. It was probably detectable by people passing by in the street.

“You have had a row with your mother?” Ursula declared. “You shouldn’t you know. The two of you should make up and I think I will make it my mission to see that you do.”

“I have not had a row with my mother,” Stephanie declared. “I haven’t even seen her for several weeks and as far as I am concerned, that is the way it ought to be and the way I would like to keep it. She, I am sure, feels exactly the same way.”

“It must be something else, then. I am sure that something has happened and you should talk about it. A trouble shared is a trouble halved and you shouldn’t keep these things all bottled up inside you. Talk to me about it, Stephanie. Come on, tell your aunt.”

Stephanie looked around the restaurant. Several tables away she could see an old man noisily sipping a brown soup of an indefinable flavour. He was certainly out of earshot, but she dropped her voice just the same. “If you must know,” she hissed, “a friend of mine made a pass at me!”

“A man friend, I trust,” said Ursula.

“Yes!”

“Is that all? I would have been flattered if I were you. In fact, I would have been even more flattered had it happened to me.”

“Well, I was not. I didn’t expect it, not of him above all people. I am still furious about it.”

“Oh? So it was *that* friend?”

“I am not saying who it was,” said Stephanie, stubbornly. “I am just very cross and not at all flattered.”

“Oh, Stephanie, my dear,” said her aunt, soothingly. “If your looks are half of what Benjamin describes them to be, you must surely expect these things. I am surprised that it doesn’t happen all the more often. Men are like that.”

“I am not saying that it doesn’t, but there is a time and a place for such things and there are some men from whom you do not expect it. I didn’t expect such a thing from him at any time!”

“So, it was the fact that it was your friend who made the pass rather than the fact one was made that has upset you?”

“I suppose so,” said Stephanie. “The sheer impudence of it!”

“Oh, Stephanie! Haven’t you yet realised with all your experience that all men are both foolish and weak in the flesh and have to be humoured and accommodated from time to time? That’s a woman’s lot in life, isn’t it? Surely you, above all people, realise that?”

“I suppose I do. I just didn’t expect it. He caught me completely off guard.”

“I know. It comes as quite a shock the first time,” said Ursula. “And now you are worried about what he will think? He will forget it. Men always do. They have these moments of passion and then they are past and forgotten, until the next time. A couple of days and he will want to act as if nothing had happened.”

“I won’t forget it,” said Stephanie, crossly.

“Oh, you will, my dear, in time.”