

Chapter One

He rounded the corner just as I was about to jump. He put down his guitar and leant against the railings, gazing out across London. When he caught me staring at him, he nodded a good-natured hello. 'Cheer up, mate. Might never happen,' he said in a jokey sort of way. Then he patted his pockets, asked, 'don't suppose you can spare us a smoke?' and made a flicking motion with a thumb.

I tossed him a packet of Rothmans and my Dunhill lighter. 'Keep them,' I said in such a way as to make clear that I wanted to be alone.

He raised an eyebrow and gave me a curious look. 'Giving up?' he asked and nodded slowly when I looked away. 'Thing is,' he said. 'Statistics prove ten out of ten bods who top thesselves die a premature death. But what do they know, eh? Eejits,' he scoffed. 'Fact is, one in every two jumpers bodge it and end up as cripples.'

I stared down towards eternity and gulped. I had assumed that jumping off Suicide Bridge would be a foolproof way to go - scramble up the railings, hold my breath, close my eyes and leap to freedom. Not for one moment had I considered failure and the lifelong agony that might bring.

In no apparent hurry, he continued to stare across London soaking up the view. After minutes that felt like hours, he turned to me and said, 'considered putting your head on the train lines? Never fails. Real messy, though.' He raised a finger, struck by a thought. 'I know,' he said. 'Hows about taking an overdose? No blood, see.' As I shrank back, his smile faded. 'Then again, you could try talking.' He offered me one of my own cigarettes. 'Go on, one more ain't gonna hurt. Let's face it, even a condemned man gets to have hisself a last smoke. This?' he said when he saw me staring at the lighter. 'It were give me by a mate, but here . . . you best have it. Never know when it might come in handy.'

I snatched the lighter from his hand, clutched it to my chest and burst into tears. A fortieth birthday present from Sophie, it was - and still is - one of my most treasured possessions. Maybe it was something in his eyes - a flicker of humanity, perhaps - that made me say, 'don't suppose you could spare a few minutes for a chat?'

'As it happens, mate, I got all the time in the world. And know what? So have you.' He put an arm around my shoulders and steered me back from the brink. 'Kristy McGill,' he said. 'But they call me Krill. Leastways, they will one day.'

We found a bench and talked. I guild the lily; the fact is that by and large, I talked and McGill listened. When I enquired about his accent, he explained that he was an Ulsterman but left to see the world a good many moons ago. He quipped that accents - like back pain - are never lost. Not entirely. Other than that, he said very little. Not that I much cared. The fact was that I found the conversation difficult. I am not and never have been one for baring my soul, so skirted around the issues that had reduced me to such straightened circumstances. I limited myself to saying that my wife had left me when I fell upon hard times. After all, how can you tell someone that you have only just met that you find it impossible to live with yourself through no fault of your own?

Having spent so long without a shoulder to cry on, I unburdened my soul, at least insofar as Sophie was concerned. Fearing that the weather might take a turn for the worse, I invited McGill back to my house to continue the conversation. I recall him saying words to the effect that that would be prudent considering my frame of mind. He seemed a thoroughly decent sort. I have little doubt that had I been in his shoes, I would

have made my excuses and gone on my way at the earliest opportunity. But I am grateful that he did not. Little could I have guessed how his simple act of kindness would shape the course of history.

Needless to say, I was nervous about inviting a stranger home. After all, it was a long time since I last had company and McGill was hardly the type of chap I used to be in the habit of associating with. As we walked, I studied him from the corner of an eye. A little taller than me, he was well built and had an easy way about him. Assured. At a guess, I would have said that he was roughly my age, but looked a good deal younger, hardly surprising bearing in mind what I had been through. I fancy that we must have looked like a pair of ne'er do wells, as he was wearing jeans, workboots and a scruffy leather jacket, and although I was in a pinstripe suit - my funeral gear as McGill jokingly referred to it - much like me, it had seen better days. Frayed at the cuffs and threadbare at the seat of the pants, it had been my constant companion for the better part of eighteen months.

Sophie's parting gift had been to sneak back to the house when I was out and restyle my wardrobe with a pair of pinking shears. At the time, I was livid that in a typically spiteful gesture, she had stripped the place of almost everything that was not nailed down or plumbed in, but had left Berlusconi - she knew how much I loathed the animal. That said, I must confess that I have since grown extremely fond of her. Company, I suppose.

I should explain that Berlusconi is a cat. Sophie had christened her Berlusconi in jest, but I cannot for the life of me see anything remotely funny about the name. Had I been given a say in the matter - which true to form, I was not - I would have suggested Felix or possibly Sooty, to my mind a far more appropriate name for a black rescue cat with a white bib and paws. I have always thought Berlusconi more of a dog's name. Maybe that is what Sophie found so hilarious. I must say, my estranged wife had a peculiar sense of humour.

I could tell that McGill was impressed by my house. With very few exceptions, most people were. Set back from the road behind a tall fence, it was at one end of Millionaire's Row, as my street is colloquially known in Crouch End. However, in recent times Chez-Tucker - as Sophie used to jokingly refer to our grand retreat - had fallen into disrepair. As I led McGill up the overgrown drive, I asked myself what on earth I was doing. Earlier that day I had bidden a last farewell to my mock Tudor albatross, so why, in heaven's name, I asked myself, had I returned? I winced as I cast an eye over the flaking paintwork, missing gutter and loose roofing slates. Stricken by a momentary sense of despair, I was all for returning to Suicide Bridge when I spotted a familiar whiskered face peering through a dormer window. When Berlusconi saw me, she pricked up her ears and scrabbled at the glass, all paws and claws and pitiful meows. How long would she have sat there waiting for me, I wondered - forever and a day? That might not have seemed long when I left, but it did now.

McGill followed me into the kitchen, flicked a light switch, frowned and offered to check the fuses. When I told him not to bother, he nodded as if a penny had just dropped. He looked around and admonished me with a muttered, 'really, mate.' Shaking his head, he draped his jacket over the back of a chair, rolled up his sleeves and set about tackling an embarrassment of dirty crockery in the butler's sink.

Thankful that there was still a little oil in the tank, I put the kettle on the Aga cooking range to boil while McGill rooted through the kitchen cupboards in search of

sugar. Needless to say, the cupboards were bare . . . almost. He found a packet of cat biscuits, held it at arms' length, screwed up his eyes and read aloud. 'Says here, Prolongs Active Life. Just the job.' He sampled a few and nodded. 'Don't taste too bad. Chickeny. Want some?' When I turned up my nose, he said, 'looks like someone does,' and emptied the packet into Berlusconi's bowl. 'Cats, eh?' he said as he stood back with his arms crossed and watched her tuck in. 'Eat, sleep, eat, sleep - what a life. You can put me down for that.'

Rather than setting me at my ease, McGill's good-natured banter merely served to amplify my sense of despondency. After all, it was one thing to sit and mope while my life collapsed around my shoulders, but quite another to see the squalor through someone else's eyes. Up until that moment, I had not fully appreciated the extent to which my house - a house that had once been the envy of all who set foot in it - had lost its soul. Now little more than a travesty of the colour-supplement home that Sophie and I had so painstakingly - and so expensively - restored, it felt more like a dungeon than a castle.

McGill poured us each a mug of black tea, sat down at the kitchen table and made himself at home. He stretched his legs, sat back with his hands behind his head and looked up at the spotlights. 'So, your `lectric's been cut off and you got bills coming out of your ears,' he said casually, as if commenting on the décor rather than my dire straits. He picked up an envelope and, when he saw my name, said, 'you're that bod as was in the papers, ain't you?' He cocked his head and gave me a quizzical look. 'You know, I thought I clocked you, back there on Suicide Bridge,' he said. 'Mind, you lost weight and that beard threw me. Makes you look older.'

My spirits - such as they were - slumped. Bitterly disappointed, I said, 'if you recognised me, why did you stop me from jumping?' I pushed my mug aside, took off my spectacles and rubbed my eyes. 'Want to hear a funny story?' I made a brave attempt to smile. 'For someone once regarded as having the sharpest mind in the City, I have been a damned fool.'

'Ain't no laughing matter,' McGill said. 'Then again, life ain't, but it's the only one we got. Wake up every morning and there it is. Mind if I take a look?'

I withdrew into a difficult silence as McGill thumbed through the red utility bills, threatening solicitor's letters and hate mail on the table. 'Smoke?' He offered me a cigarette. 'Usually rolls me own, but a mate give me a pack of ready-mades earlier on.' He grinned when I offered him a light. 'There you go - said it would come in handy, didn't I? Still, could be worse. Least you still got a roof over your head.'

'Not for much longer.' Riven with shame, I showed McGill a High Court Order demanding that I repay my outstanding mortgage within seven days or the bank would repossess my house.

He read it, winced, and read it again. 'Ain't messing, is they?' he said. 'Considered selling up? I mean, a posh gaff in this neck of the woods got to be worth a mint.'

Studiously avoiding his eyes, I told him that my debts far exceeded whatever equity I still had in the place. I explained that Sophie and I used to lead busy lives, so craved domestic privacy. To all intents and purposes, this house ticked all the right boxes - detached and set back from the road behind a gated fence, it was at the bottom of a quiet cul-de-sac so had no overlooking neighbours. Over and above the four double bedrooms, three spacious reception rooms, this large kitchen, a double garage and the best part of half an acre of garden, the deciding factor had been planning permission for

a large extension where Sophie could entertain her wide circle of friends. I had a word with my bank manager and - knowing that I was about to put pen to paper on a lucrative new remuneration package - he encouraged me to borrow up to and beyond the hilt. In what proved a calamitous error of judgement, I went out on a limb and borrowed more to fund the renovation and the new extension. 'So there you have it,' I said, burdened with the guilt of hindsight. 'Like a damn fool, I saddled myself with a mountain of debt.'

McGill put the repossession order back on top of the other final demands. He thought a moment and said, 'hows about renting the place out?'

Difficult though I found it, I managed a smile. 'Come on,' I scoffed. 'Who in their right mind would want to live somewhere that's about to have the rug pulled?'

McGill cast a needless glance at the door and lowered his voice. 'Tyler might,' he said in a loud whisper. 'Needs to find hisself a new place smartish - yesterday if he can. Know what? I reckon this would be a perfect fit.'

'You haven't been listening,' I said, fast losing patience. 'I'm in way over my head.'

'No mate, it's you as don't get it. If the place suits, Tyler will sort you out - everything . . . the lot. Heard of Page-R?'

'If you are talking about bankruptcy, I couldn't stand the shame. That's why . . .' I looked away to hide my reddening eyes.

Undeterred, McGill persisted. 'No, it ain't like that - ain't like that at all.' He shook my arm to demand my attention. 'See, Page-R wipes the slate, but let's you keep what you got. Worked for me.'

'Please,' I said, fighting a tremor in my voice. 'I have spent months clutching at straws. Take it from me, there is no way out except . . .' The word suicide froze on my lips.

McGill got up, walked to the window, opened it and stared out at the extension. I remember thinking how strong he was; the sash cords had seized and it was all that I could do to nudge them up by an inch or so. After some thought, he turned to me and said, 'bite the bullet and you gets your life back, Tyler gets a new base and I gets a place to live.'

I was shocked. Up until that moment, it had not crossed my mind that McGill might be homeless. Indeed, he struck me as relatively civilised. He was quick-witted, polite and certainly did not want for confidence. Whereas I laboured to articulate my thoughts - and in particular, my feelings - he had a down to earth grip on life that suggested a keen intelligence and a fertile imagination. Maybe it was my low esteem, but - dare I say - I felt intimidated by the force of his personality.

'Don't judge a read by its cover,' he said when I remarked upon his unfortunate domestic circumstances. 'Let's just say, I'm currently between fixed abodes.' He joined me at the table and sat down, mug cupped between his hands. Somewhat indiscreetly, I thought - bearing in mind that we had only just met - he confided that he and some friends had been squatting at The Man and Trumpet public house in Lower Holloway, a stone's throw from The Emirates Football Stadium, a couple of miles down the road. 'As it happens,' he said, 'the place got busted last week. It's a crying shame - I mean, the gaff's been empty since I don't know when and Spillers Brewery ain't gonna do nuttin' with it, is they? And we wasn't causing no bother - not so as you'd notice. That's why Tyler needs a new base, and smartish. Somewhere out of the way.' He ran an eye around my spacious kitchen and nodded. 'I reckon this place would do him a treat.'

'That is absurd,' I said, beginning to doubt the wisdom of having invited this amiable drifter into the sanctuary of my home. 'London is full of vacant office space.'

'All right, cards on the table. Tyler's a financial engineer. Plays the market - stocks and shares and that.'

'Your friend manages a hedge fund?' I was, to say the least, dubious that anyone of means would choose to associate with the likes of McGill.

Either McGill did not notice the scepticism in my voice or he did not care. Probably the latter; he exhibited a degree of self-confidence remarkable for a fellow in his position. 'Could say that, but Tyler's got hisself this special angle, see?' he said. 'A computer programme based around some complicated software gubbins to rig the markets. Foolproof it is - guaranteed to generate mega-bucks for his stuck-up clients. It's run by Mikhail from Back Office, down Islington way.'

'Miguel?'

'Mikhail. The bod's from Moscow not Torremolinos. He's top dog in Tyler's outfit.' McGill offered me a cigarette and when I shook my head, helped himself. 'Between you and me - and her, of course.' He glanced down at Berlusconi who was rubbing against his ankles, purring loudly as if he was her new best friend. 'The Boss has this team of boffins who trade crazy volumes of shares - billions in a split-second - to make sure their bets of his come good. He's got to hide this bunch of geeks somewhere so they ain't linked to his operation.' He shooed Berlusconi away and relaxed into his favourite position - legs outstretched, hands behind his head. 'The team was working out of the squat down by The Emirates, but now that's been busted, he's got to get hisself a new base, pronto.' He checked about for an ashtray and gave me a disparaging look when I suggested that he use a saucer. 'See, in Tyler's line of work, time is money,' he said as he flicked ash into the palm of a hand and rubbed it into his jeans. 'That's why running into me could just be your lucky day.'

'So your friend is rigging the stock market, is he?' I said. 'That's illegal.'

'Oh, come on - do us a favour.' McGill rocked back in his chair with what was - to my way of thinking - an inappropriate smile. 'An hour ago, you was planning to top yesself 'cause you been shafted by the system, and now you're getting all high and mighty about a harmless little scam? Time you took a good look in the mirror, mate. Would you rather give Page-R a go or settle for Page-Z?' He ran a finger across his throat. 'I mean, what you got to lose?' he said. 'Except your chains.'