

Brillo

Tom peered over his glasses at his wife Vera seated at the opposite end. She had been secretly drinking since lunchtime and was more than a little tipsy. Closing his eyes and concealing his disgust with a bland smile, he tapped his pen against his teacup:

'Order, order, order,' he mimicked the Speaker of the House, his familiar ploy. 'The May 2018 meeting of the Brillo Investment Club is now in session. May I ask you for your attention, please?'

Eventually, when she had finished her rambling and confused story about shopping online at Asda, Vera stared back defiantly, smirked and opened her Secretary's Minutes Book.

Tom turned and smiled to their Treasurer:

'Dorothy, a brief synopsis, please.'

'Excuse me, Tom, haven't you furgottun shumshing?' said Vera.

Stealing glimpses, the others wondered again how Tom could put up with her. The man was a saint. They had heard the rumour it was because of his wife's behaviour he had felt obliged to resign from his position as a Church of Scotland minister in a thriving church in Morningside, the poshest part of Edinburgh.

'Sorry, my dear. **Do** go ahead, please.'

Vera tipped her thick glasses back onto the bridge of her long, thin nose, cleared her throat then read slowly and carefully from the first page of the Minutes Book.

'The Brillo Inveshment Club intensh to make shenshible, rish-free inveshments, aimed at medium and long-term growth, baished on eshical inveshment principles. Each month, each member undertaksh to provide a shuggeshun for conshiderashun by the group. Thish month I have received only five shuggeshuns from our remaining ten membursh. For the elevunth munsh in a row, one of our members hash not made a shuggesshun. Back to you, Tom, dear.'

Eyes turned to Sylvi seated on Tom's left who smiled up at the ornate chandelier, noting two of the lamps were out and the resident black spider had a fat bumble bee under digestion. Her right hand, resting high on his thigh, squeezed gently.

The twins Vera and Sylvi had not talked for years, not since their bust-up on holiday during a twenty-fifth double wedding anniversary celebration. Annoyingly, no one had the details except the rumour that Vera had in some way been responsible for the tragedy in which Sylvi's husband Andrew had drowned.

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Flashback:

It was the second day of their dream holiday on Gran Canaria. The sea was rough and the red 'no swimming' safety flag was flying. Vera had insisted she would swim out to the diving platform located a few hundred yards offshore in the middle of the bay. "I was school champion", she had said, diving in from the short pier. Tom had never learned to swim due to a perforated eardrum, he claimed.

After a few minutes, Vera was submerged by a high wave. Andrew raced to the end of the small pier and dived in after her. The lifeguards were slow to respond, sitting in their hut about a quarter of a mile away. Vera was rescued first and rushed to hospital, where she remained for the rest of the holiday. Andrew, caught in the fierce undertow was recovered two hours later, declared dead on arrival by the medical team who attended.

That night, in the small hours, dressed in her flimsiest nightie, Sylvi tapped quietly on the pass door between their adjoining suites then slipped into Tom's bed. The pair had been secret lovers for many years, an affair which had started when Vera had been hospitalised for two years, suffering from manic depression.

It was then Tom had lost his faith, resigned from his comfortable Edinburgh living in one of the largest churches in Morningside to become a history teacher at the local high school in Pitlochry. This was the school where Sylvi had previously worked as Head of Art and Design, before inheriting Andrew's estate, which she had sold to a wealthy Danish family, using part of her new wealth to set up her art gallery in nearby Blair Atholl.

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'Thank you, dear. Now Dorothy, let's hear your news, please.'

Speaking in clipped tones, Dorothy McAvoy rattled her salvo at them.

'You have the spreadsheets, so no surprises. Down 2.52 % on last month, 5.38% on the last year so far. £5,342 in Cash, £18,663 in Stocks and Shares as at close last night. These are net of disbursements to Patrick and Margo's estates. So, it looks like our worst year coming up. That will make three in a row. On a personal note, I intend to resign as treasurer at our AGM next month. Fifteen years is enough, I think. Bernard has his eye on a camper van. His prostate has taken a turn for the worse and he wants to make the most of it before, well, let's not get morbid.'

'Oh, Dorothy, I had no idea it was so bad, you poor, poor thing,' said Sylvi.

'Please, everyone,' said Tom, 'Let's leave our medicals 'till the social break. Thank you Dorothy, an excellent report, as usual.' Keen to keep control he added, 'Now, folks, we

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really must press on. But let us not be a-feared. In times of uncertainty, there is opportunity in the market. I can't remember where and when I read that but I'm sure it still holds today. Now, let's go anti-clockwise, shall we? Charles, what do you have for us this month, more Rolex watches? More French Wines to lay down?

With a dramatic toss of his head which threw his long silver pigtail over his shoulder, Charles pouted, 'No need to be snide, Tom, just because your Australian coal shares have bombed again. Now, my peoples, please refer to my spreadsheet on Vintage Cars. The record shows that top makes in good order are steady earners, netting up to 10% per annum after storage and insurance charges. It's all there in black and white, directly from that *Guardian* investment chappie.'

Dorothy said, 'So, Charles, what do you suggest?'

'*Exactly!* Look at this beauty!' He held up a photograph. 'This was once owned by Max Bygraves. It was discovered in a garden shed three years ago and has been lovingly restored by a chappie in Perth. I went to meet him last week and we took a drive out to Crieff, to the Hydro. We had a lovely afternoon tea, my treat. His name is William Wallace and yes, he is a direct descendant of!'

Sylvi, although still making her monthly standing order contribution to the Brillo account, had been following her own 'investment' plan which she was now ready to reveal, if she got a chance. She opened her sketch pad and began with a fine piece of charcoal and soft rubber. Gradually, the outline of a dashing stallion emerged. As the meeting droned on, she tuned out, filling in the detail.

Time passed as each suggestion was heard and debated.

'***Earth to Shylvi! Earth to Shylvi!***' screeched Vera in her high penetrating voice.

Smiling sweetly at her twin, the widow Sylvi Newlands, moved her hand higher to check that she had Tom's fullest attention before folding her hands together in front of her on the table and smiling serenely:

'Sorry, but yes, I **was** listening. Honestly. And **no**, I'm not for Max Bygraves' Rolls Royce, **or** Mattie's JoLoMo latest version of yet another ramshackle croft house on a windswept Tiree beach, **or** Ken's Eco Cabins in midge-infested Argyle, **or** Jane's antique seven-string pearl necklace thought to have been owned by Wallace Simpson, dreadful adulterous woman who ruined a perfectly respectable man. Sorry. Nothing appeals. To be perfectly honest, I'm bored with all this stuff. Remember when we had Dot.coms? Back in the heady days when we started the Brillo Club, when it was all new and exciting and we rode the tiger economy with our portfolio mobile phone companies before Patrick, poor dear man, God rest his soul, diverted us into this ethical investment nonsense while gently fleecing us with his falsified accounts? We need to get back to

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having fun. Look, I know it's only £20 a month. Some people, no names no pack drill, spend that amount every other day on scratch cards.'

Eyes swivelled towards Jane who looked down at her notes and closed her eyes.

Sylvi pressed on, 'Over these last fifteen years I've been paying in my £20 a month, £240 a year amounting to £3,600 since I joined. From Dorothy's latest report, this investment is now worth around £2,930. Maybe we should admit we are not very good at this careful stuff and try something else. Something more exciting? I have a suggestion for you.'

Tom said:

'Okay, Sylvi, since you haven't spoken for months, shoot. You have ten minutes maximum. Hear her out, everyone. No interruptions, please.'

'Thanks, Tom.'

She held up her sketch pad:

'This handsome chap is called *Brillo*. That's what attracted me to him. He's a four-year-old stallion. I have been putting on £50 each way on him over his last nine outings, £900 'invested' if you like. I now have £6,433 in my *Brillo* kitty. Dorothy could work out what that is in terms of an annualised return. After the first three bets, I started going to watch him. All over Scotland, even once all the way to Haydock. Such fun. A different world. This is my proposal. *Brillo* is racing at *Hamilton Racecourse* next month at the *Saints and Sinners* meeting. I propose we hire a coach, take a hospitality box, have a meal and drinks and make a day of it, dress up, stay over somewhere nice, give ourselves a treat, have some fun. What do you think?'

It took nearly an hour but slowly everyone came around, even Tom who seemed to think gambling on horses was different from gambling on Stocks and Shares or other direct investments. Everyone was surprised that Vera was strongly in favour, even though they knew she had not stepped outside this house for years, not even into the garden. In the end, despite Tom's reservations, they decided to pay for everything from the *Brillo Investment Club* funds and to use the June deposits totalling £200 as their 'investment' wager on *Brillo*. It was agreed Sylvi and Dorothy would make the arrangements. Apart from Jane who, as a child, had been taken to Perth races by her parents, only Sylvi knew how the on-course betting system worked and she promised to act as their advisor.

After some research using her iPad, Dorothy caught the bug and persuaded Sylvi they should place the Club's June investment as an online ante-post bet on *Brillo* in the final race, £100 on the nose and £100 Win or Place.

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Their day out started at noon when the coach left Aberfeldy, stopping at *Gleneagles Hotel* for a Champagne Afternoon Tea where they checked into their rooms and changed into their Saints and Sinners outfits.

As expected, Vera did not make the outing due to a bout of 'hay fever', a euphemism for another blinding hangover.

At *Hamilton Racecourse*, they enjoyed a three-course meal in the hospitality area then Sylvi traipsed them around the sights, showed them how to place bets and set them free to enjoy themselves. Then, keeping Tom to herself as her escort: she was dressed as a Wee Pink Devil. Tom was wearing his old dog collar with a glittery halo swimming above his head on a wire so fine it was almost invisible.

As had been agreed, they were all back together in their hospitality box for the final race, buzzing with excitement.

Charles said:

'Sylvi dearling, such a wonderful idea. *Sparkler* in the third race made me £210 clear. And *Tiger's Sheath* made me £123 in the fifth. I'm up £532 overall and I've doubled my personal bet on our big boy *Brillo* in the final race with £40 on the nose and £40 each way. Oh, I love this! Such fierce brutes though, aren't they? Those poor dear boys riding them, so terribly brave.'

Dorothy said:

'Just as well we bet our syndicated wager online. The odds I got here with my personal wager are so much shorter. If *Brillo* wins the Club could have the thick end of a thousand pounds from our £200 "investment".'

Tom said, 'Even though I'm lapsed, I've found myself praying. Not for financial success, you understand. No, just for a good outcome.'

Sylvi hugged him closer and whispered to herself, 'Me too, my stallion!'

The Tannoy announced.

'Ladies and gentlemen, we are under Starter's Orders for the final race so no further bets please. All eyes on our Starter. The Flag is up. The flag is up. And we're Off! We're off and running. At the first furlong it's Highly Sassy showing by a neck from Daisy's Chain who is half a length clear of the pack. And trailing is Brillo the favourite but don't worry yet, he is known to be a strong finisher.'

'Oh, God Almighty, look, *Brillo's* jockey has fallen off,' said Jane.

'No,' said Charles, 'that's *Daisy's Chain's* jockey, the gorgeous Italian-looking chappie in the pink polka dot shirt.'

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Mattie said, '**Oh-My-God!** Will you look at that! They're falling like nine pins. It's absolute chaos.'

Sylvi screamed, '**Attaboy, Brillo. Look, he's clear.**'

The Tannoy said:

'Ladies and Gentlemen, brace yourselves, we have fallers. We have three fallers. But the good news is the horses and jockeys are all up and seem to be unhurt! Now, back to the race. Back to the race. We have Brillo ten length's clear of Shenandoah who is battling it out for second place with Christmas Present with Ryan's Other Daughter coming up fast behind them. Look, we're in the final furlong. We're in the final furlong. At the line we have a winner. We have an outright winner! Brillo has swept the board again with Ryan's Other Daughter in second and Red on Gold coming through to finish strongly in third ahead of Christmas Present. Ladies and Gentlemen, what a year Brillo has had. If you make your way to the Winner's Enclosure, anyone who bet on him can collect a voucher for a free glass of Prosecco, courtesy of Brillo's new owner, Mrs Sylvi Newlands.'

In their hospitality box, Sylvi said, 'Please, everyone, come with me. Come and meet Brillo. If you want to buy into him with the fund, we can discuss it at our AGM next week, okay?'

The Tannoy blared again:

'And there she is folks, Brillo's new owner, making her way to the Winners' Enclosure. That's her, the lady dressed as The Wee Pink Devil with her escort, The Very Reverend Do-Good. Have you voted for the best costumes yet? Only ten minutes till voting closes. Mrs Newlands has authorised me to announce that Brillo will now be withdrawn from racing and put to stud at Milloy's in Perth. So, if you want a piece of his action for one of your fillies, let me know and I'll pass on your details. Well done Brillo. Well done Mrs Newlands.'

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Back in the hospitality box, Tom tinkled his Champagne flute with his pen. 'Well, dear friends, I think we can all say we have had a wonderful day, yes? And that a special thanks is due to Sylvi, yes?'

'Exactly!' said Charles. 'D'you know, I think I'll buy that Max Bygraves Rolls myself. Why not, eh? William says he has another one in progress. Maybe I could go into partnership with him. Such a lovely man. Oh, and such gorgeous hands, beautifully manicured. But of course, he wears gloves to protect them. I wonder where he gets his hair done? Maybe that new place in"

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Dorothy said:

'Well, when Bernie sees how well we've done, I think we might upgrade to a four-person camper, see if we can get our grandsons interested. Maybe I might stay on as Treasurer for another year. After all, I doubt we'll be going further than Rosemarkie or Dingwall. He loves the Black Isle, you know. It's the dolphins, I suppose. Did I ever tell you Bernard was born and brought up in Muir of Ord? Did I ever tell you one time he cycled all the way to . . ."

Mattie said:

'I'm going to buy that other JoLoMo painting for our hallway. It's been calling to me ever since I saw it months ago. It's a view of Oban harbour. Did I ever tell you I'm from Oban? So much has changed nowadays. When I was a wee girl, there were hundreds of fishing boats and we could get . . .'

Tom said:

'Well folks, what a great day out we've had. My prayer has been answered. Now, let's head back to Gleneagles and a nightcap. Shall we?'

Sylvi said:

'As my birthday treat to you all, I've arranged Archery and Clay Pigeon Shooting for tomorrow. You can choose either or neither or go instead to the Spa Centre for a full treatment.'

Dorothy said:

'I've always wanted to try Clay Pigeon Shooting. Did I ever tell you my father was a gamekeeper? He worked at Balmoral one year and met the Queen. That was before he got a post as head gamekeeper on the Al-Shafar Estate. Lovely man Mukhtar Al-Shafar. He had horses at stud too, at Milloy's place. Do you know, one time, I was sixteen, young Mukhtar, the son, took me in his car to . . .'