

Just Sit Tight

Aberdeen, Scotland. Oil Exploration HQ. Friday 18th December 1998.

Stella McCausland glanced at the array of office clocks which displayed the current time at key oil locations throughout the world. She slipped her hand into her handbag and fingered the mobile phone which Vern had given her the previous evening, at her flat. The Nokia was new, pristine, never used before for anything, he had said. Anonymous.

Her mind slipped back. . . .

Closing her eyes, Stella cupped the phone gently in her hand, imagining it to be his penis, giving rise to the sensation of his hands sliding across her thighs, stroking upwards from her knees, first gently and then squeezing as his thumbs edged towards her inner sanctum, as he called it.

With the heating turned up to maximum, the room lit by a single large candle, they had been sitting up on their knees on her bed facing each other, both naked and still glistening with lavender massage oil, the room heavy with the pungent aroma of joss sticks, a CD of Ravi Shankar playing softly in the background, her mind suspended in the immediate afterglow of another extended tantric sex experience, savouring the quiescent recovery phase.

"Stella, honey, make sure no one in your team knows you've got it, right? Mega-important - always keep it hidden, always. I'll never call you live on it, OK? Only texts. Make sure you don't mix it up with your own mobile, right? Keep it in this see-through case, so no fingerprints, OK? Look, the case has a tethered loop, but short, so there is no way you can take it out of your bag by accident. Look, from now on keep your personal mobile in this front pocket and keep this new one inside, OK? Here, give me your bag over for a minute, let me do it. That's it, looped securely to your key ring fob, so you can never pull it out by mistake. I've set it to silent, vibrate only. So, we're all set, right? Remember what we agreed? I'll send you the codeword about 15:30 hours tomorrow afternoon, give or take five. Just "Vesuvius", OK? Nothing else. Don't reply. Mega-important. We've gotta leave a pristine trail. Now, remember, Stella honey, send off the batch payment schedule within two minutes max of my signal, right? Two minutes max - mega-important. That should give the bank time to clear everything to the system before their closing time at 1600. That's the agreed protocol, right? Yeah, OK, I know, they'll be pissed at your email coming in late. After all, it's Christmas Party Friday, yeah? Well, tough shit on them! But hey, we're the good guys, eh? So, we'll give them ten minutes leeway, OK? So, Stella honey, you'll just have to sit tight, check your make-up and smile your prettiest smiles until 16:10 hours and only then close down your terminal, switch your desk phone to voicemail, clear your desk, pack your nice new handbag and head off casually, just like it's any old Friday. I betcha the place'll be deserted by then anyway, so you'll be last out,

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right? Anyone asks, you're going to a thirtieth birthday bash. Just make up a name, say it's an old girlfriend, Carol or Jane or. . . . Shit, who cares, just make it up! Say it's back in Manchester, back in your old stomping grounds, right? Say you'll be staying there over the Christmas and New Year break, OK?"

Stella had kept her head down throughout this harangue, knowing it was his way of releasing the tension they both felt. They had been over and over this - maybe a dozen times. Listening to him drone on and on she tried to hide her impatience, keen to proceed to a second more energetic session involving what Vern called 'experimental whole of body intercourse' during which she would 'reward him' as directed by his hands and voice. This foreplay would be followed by a much more vigorous coupling leading to another explosive orgasm and his cry of release, "Vesuvius", ending a further episode in a sequence of such encounters which had dominated her mind over these last months.

"Stella, honey, look at me. Mega-important! Mega, mega-important! Just sit tight from the minute you email the payments schedule to the bank until 1600 hours when they close, right? Plus the extra ten minutes, OK? We're the good guys, remember. If they query the payment, just tell them it's legit. They know you, right? And they've got your voiceprint on their system, it's like your digital security key, right? That's how it works. So long as you give them the OK, say all the payments are legit, they've got to accept your authority. Then they'll press the RETURN key and the system will churn, and Bingo! Yeah, Stella honey, a few milliseconds later we're multi-millionaires, set for life, right?"

Then he had added.

"Stella, honey, look at me. Mega-important, even then do not make any calls on this mobile. Sure, check for any last-minute texts from me, but never reply on it. Not even texts. If you need to call me, use your own mobile and keep it casual, light-hearted, make as if it's someone else you're talking to, say, like Carol or Jane in Manchester, for example. When you leave the building, use your own mobile to call a taxi and go to the airport. Give a good tip, after all it's Christmas, right? And remember, we're the good guys, OK? When you get inside the airport, go to the ladies' rest room and dump it, right? Just open the case and let it slip into the trash can, right? Then go at once and catch the shuttle bus back into town. When you're on the bus, you're safe, clear of the mobile so then you can phone me on your own mobile, right? Should be about 17:20 hours, give or take five, right? I'll be waiting in the Tesco car park and I'll tell you the make and colour of the car, right? We should be at Newcastle in time for the late evening ferry to Hamburg then onto Amsterdam on Saturday to get fitted out with our new passports, new driver's licences. We'll take the train to Switzerland, to Zug, to our private bank and get ourselves signed in. They'll give us gold credit cards and cash in various currencies. We'll decide then where we want to go. How about South Africa, a safari in the Kruger National Park? And you've always wanted to do a hot air balloon flight over the Serengeti, right? So, let's do it.

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Let's do everything on our lists. Yeah, of course we'll settle eventually, maybe buy a vineyard in New Zealand, raise kids. Horses, yeah, of course we'll get horses. You've always wanted horses. And chickens. You've always fancied the simple life, right?"

Stella had started to protest, to say she just could not do it but he had shooshed her with kisses, slipping his hands up onto her breasts and . . .

Vern's lovemaking had taken Stella to territory she had not known existed. He was a much, much better lover than Ritchie Sinclair her ex, the man she had thought she was destined to marry until he was transferred from *Aberdeen FC* to *Norwich City*. After the move, Ritchie had stopped phoning, refusing to answer her calls and texts. From the grapevine at the gym, she had heard he had met someone new, a physio at his new club, the daughter of the owner.

After a few weeks of moping and to escape her depression, Stella had resigned from her old gym and splashed out on the new expensive place, the one Ritchie and the other *Aberdeen FC* players had joined in a special group deal. Although this gym was expensive, it provided a range of 'all inclusive' activities and classes which meant if she signed up for them in good time, it would pay for itself.

This was where she had met Vern. They were both signed up for the 'extreme spin' session in the cycle lab. The instructor had called in sick at the last minute and Vern had taken over, volunteering to lead the group. It had been the best session of its kind Stella had ever experienced. She had been immediately impressed with his fitness and physique. Throughout he had smiled and winked at her as he shouted encouragement and skipped through the playlist to select the best songs, the ones with the heavy, throbbing beat she loved the best, cranking the sound up to max.

After the session they had met at the exit. It was raining, she had offered him a lift. Vern was new to Aberdeen, recently arrived from Norway, he had explained, directing her to his 'apart-hotel' which provided fully-serviced rooms for short-term letting. He was unfamiliar with the city and they got lost, driving around for ages until suddenly he had recognised it, a conversion of a row of three large silver-granite town houses in a quiet residential area, a posh enclave she had not known existed.

Apart from the fact Vern was gorgeous, well-spoken and mannerly, what Stella had liked most about him was he was a good listener who seemed to ask the right questions, unlike Ritchie, who always tried to dominate any conversation, speaking over her, often dismissive of the responsible position she had earned for herself, by sheer hard work.

From that first night, Vern had been interested in her, her day-to-day life, her family, about her job, her educational background, where she worked, her impending promotion and her dreams for the future, her ambition to travel and every detail of her

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plans for a home in the countryside, away from the hustle and bustle of city life. Throughout he had listened appreciatively, encouraging her with sensible questions, nodding, smiling, praising her. When she described the huge office where she worked and how she interfaced by email with the various departments to collect, query, vet and sanction their invoices, he had surprised her by revealing he sometimes worked in the same building, one of the geo-techies on level three, newly arrived from Stavanger where he had been based for the previous year.

He gave an outline of his most recent career. Stella learned Vern's specialism was computer analyses of seismic data gathered by the survey teams, the people at the front end, far out in the North Sea, searching for new fields to exploit. Because he was a sub-sub-contractor, he often got the unpleasant duties full-time employees avoided, such as flying out to these rigs and vessels to help the operators debug their software. This meant his hours were irregular, unpredictable. The upside was, it was lucrative. Stella nodded at this, she had seen the invoices for such work and knew what he was telling her was true.

Vern had explained he had been born in Singapore, of Dutch parents. His father had been high up in a corporate bank and had schooled Vern to follow in his footsteps, but just at the point when Vern joined the firm, things had changed. His father's firm had merged with HSBC. The new set-up was run from Hong Kong and it was hidebound by rules, with no space for Vern to express his creativity. He was twenty-seven and had been travelling round the world for nearly five years, taking on the data analysis job as a stop-gap, to replenish his diminished travel fund.

When they at last arrived at the hotel, Vern Snederlin had invited her to join him for a snack in its 24/7 cafeteria. Over diet cokes and energy bars they had made a date to try out the new rave club, the one in Union Street everyone was talking about.

Stella remembered that date well, four months and two weeks previously, to the day, Friday 28th August, her thirtieth birthday.

Returning from her reverie, she looked again at the 'ABERDEEN' wall clock, willing it to click forward to 15:30. Her tummy was churning. She really needed to pee but her instructions were clear, Vern had rehearsed her to the point of distraction.

Stella had already created the BACS money transfer forms with its covering schedule. This batch included the fake payment for \$76,634,937 in favour of US Kinetic Enterprises Inc. The recipient bank code was for a relay account at a private offshore bank in Jersey, Vern had explained. From there he would send it electronically to other relay accounts in the Cayman Islands, Gibraltar and then to a 'rinsing' account at a special bank on the Isle of Man before the money transferred to their joint Swiss account. The final amount, after all costs, would be a round £50 million equivalent in clean money.

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Vern had set it all up. Stella had taken a second mortgage on her flat in Stonehaven and he had put in the rest to fund his trip so that he could set up the various bank accounts. He had been gone for nearly two weeks but had called twice a day and chatted for ages, to make sure she was still on-side.

The fake payment form was part of a batch of twenty-three amounting in total to just under \$100 million, her personal authorisation limit. Above that she needed executive authorisation from her boss. She smiled. Harvey Wellbeck was in Florida, at his condo, where he had been for three days, but still fussing, still checking in by email, asking if she was coping. What a joke! Harv was a prat, operating well above his ability, always panicking, always getting it wrong. Everyone knew without Stella McCausland the payments team would be in chaos. Harv was scheduled to retire in a few months and Stella would take over. Or rather, she *would* have taken over, but for Vern's 'magic plan', as he called it.

Stella looked at the screen then at the sheet of paper he had given her. As he had requested, insisted, almost apologetically, almost pleadingly, she had checked every digit of the 'Kinetic' recipient account in Jersey three times over to be sure it was right then slipped his sheet into her security shredder, as instructed.

Staring at her handbag, she reached out to stroke it. It was from Vern, dark blue, her favourite colour, Italian leather, soft, beautiful. He had brought it back from his trip. Looking at it made her think of him, imagining him sitting two floors below, hot-desking somewhere among the other hundred or so geo-tech contractors, where he would be waiting to pounce when the money arrived in the Jersey bank account.

At 15:23 the pressure on Stella's bladder was too great. She put her terminal into 'secure sleep' mode, grabbed her bag and rose, intending a quick trip to the loo. From behind, the dreaded voice of her colleague Marion called to her.

Marion Fraser was an impressive Amazon of a woman, with large bosoms and thick legs, standing over six feet tall in her stiletto heels. Although her personnel record showed she was fifty-two, she claimed to be in her mid-forties and always dressed inappropriately in skimpy, tight-fitting clothes with very short skirts, like a tart on a night out. Born and brought up in Glasgow, the youngest of a large family originally from Dingwall, her football affiliation was to *Ross County FC*.

Because she was nosey, Marion's nickname was 'Sherlock'. There were also rumours she was gay. Worst of all she was a heavy smoker, reeking of stale tobacco which she tried to mask with strong mints and copious lashings of perfume. Stella tried to avoid her as much as possible, putting off her repeated invitations such as "Stella doll, fancy grabbing a cappo at the Italian Deli on your way home?" or "fancy trying out that new Thai place near yours on Friday and going on the pull at that rave club on Union Street?"

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So far Stella had managed to find excuses and reject Marion's advances, without being rude.

'Hiya, Stella doll, are you OK? You seem to be staring into the blue yonder. It's as if you're on temazepam like my Mammy. Is it your time o' the month, doll? D'you need a couple a paracetamols? I'll ring down to Personnel for Tracy the nurse for you, will I? Don't worry, Stella doll, she'll be there, even though it's 'Party Night' coz Lucy in Purchasing had a nosebleed last Friday and wee fat Tracy done a F-O-E-C-I-F, y'know, 'fucked off early coz it's Friday', so Tracy's been docked a day's pay and's got a written warning. Tried it on, saying she'd a loose filling but she'd used the old dentist wan twice afore. Aye, the wee shite's always desperate to F-O-E-C-I-F get back to her man in Inverness for a bit of nookie. Christ, Stella, Inverness! I mean, who the fuck would want to live in Inverness, the arsehole of the Highlands? So, Stella doll, what're you doing after? Fancy a few large goblets o' vodka coke and a'

'No, thanks, Marion. That's sweet of you but no, I'm fine, actually. Just a bit of tummy cramp. Back in a tick or too.'

'Tummy cramp! So that's what they call it now, is it? Sure you're no doing a F-O-E-C-I-F on us?'

'No, honest.'

'So, how's lover-boy Ritchie Sinclair doing? It's Newcastle he's fucked off to, is it? Left you up the bun, has he?'

Shocked that anyone else knew of her quandary, Stella decided to ignore the bait.

'No, Norwich and no, sorry, I've no idea how he's doing. Actually, Ritchie and I have split up. But keep that to yourself, please. Look, Marion, must go, OK?'

'Me? I'm the soul o' secrecy, me. OK, Stella doll, aff you go to the lavvy and I'll watch for any calls cummin through on your desk phone, eh?'

'No, Marion. NO! Just let it go to voice mail. That line is confidential, as you well know.'

'Hey, Stella, c'mon. It's a joke, right? Just a wee joke. No need to fly aff the handle, eh? Fuck me! I mean to say, can we no have a wee bit a laugh now and again, eh?'

'Sorry, Marion. Thanks. Must go, I'm desperate.'

As she sped to the toilet, Stella stole a glance at the clock: 15:29.

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Sitting in the loo, safe behind the locked door, she fumbled into her bag and stared at the special mobile, her mind in a turmoil. Her tummy was bubbling causing acid reflux. She wanted desperately to evacuate but nothing would come.

Stella whispered to herself: 'Surely I'm not 'showing'. Not at only sixteen to eighteen weeks.'

How could Marion know she was pregnant? Had she guessed, or could she read the signs?

Stella had stopped taking her contraceptive pills a few weeks after Ritchie had completed his transfer to *Aberdeen FC* after three years at *Inverness Caledonian FC*, where he had been made 'Player of the Year' two years running.

Ritchie, born and bred in Stonehaven and a life-long *Aberdeen* supporter, had been hailed in the media splash as the returning Local Hero. By that stage, Stella and Ritchie had been together for nearly four years and, despite the difficulties involved in travel between *Aberdeen* and *Inverness*, their romance had survived. With Ritchie back in Stonehaven, living part-time with his Mum but mainly with Stella, she had focussed their bedroom intimacies on their future and the possibility of a family.

In early June, at her instigation, they had visited a small farm near *Inverurie* which was for sale and talked earnestly of settling down, making their plans. To Stella, the dream of living in the country was powerful. Raised in squalor on the breadline by her long-dead grandmother in *Heywood*, one of the poorest parts of *Manchester*, Stella had never known her parents. In her dream, she imagined getting horses, at least two and maybe three, and a small flock of hens to have their own eggs fresh every day. She would get a polytunnel and grow her own fruit and vegetables.

Ritchie had said he too was keen to try for a family, saying he wanted at least four, all boys. Stella had suggested maybe two, hoping one at least would be a girl.

That day back in June, looking from the farmhouse garden over the fence towards the field rolling down to the small river, seeing the sheep and cows, hearing the skylark singing, she had felt ready to settle, knowing her biological clock was ticking down.

When the offer came for Ritchie to make a lucrative loan deal to *Norwich City*, it had all gone wrong.

"No, Ritchie, I can't just give up on my career, not after five years of *Open University* then the *CA* exams. Look, if I get the next promotion, I'll be on fifty grand. I'm already an 'authorised person' and can sign off up to \$100 million in payments. I mean, I'm not just a gofer, making coffees and doing photocopying. I'm a professional young woman. Oh

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Ritchie, I thought we were settling down. Why do you have to do this? Can't you just say 'no'?

"Stella, I have to try for it, for the big time. I'm twenty-four. I've got another ten years max to earn big money. Anyway, I'm putting my transfer bonus into a luxury housing development. Remember the farm at Inverurie? Two years from now it'll be a hundred and fifty houses. I was dead lucky to meet that guy at the new gym. Seems I was the last in line, but he shoehorned me in for a bit of the action just as the guillotine was about to drop. Says the money will double in about three years when they cash up."

He had crushed her dream and Stella realised Ritchie was not right for her.

After meeting Vern, Stella had started taking her contraceptive pills again the morning after they had first made love but had stopped them again when she missed the second time. Vern hated using contraceptives, saying it ruined true contact. Although this had worried her at first, as they had progressed on their 'journey' along 'the tantric highways and byways', as Vern had called it, she had been quickly converted to the 'ecstasy of skin to skin contact' unspoiled by intervening latex.

The special mobile vibrated and the screen blinked "Vesuvius".

Although still needing, Stella finished up, washed her hands and, driven by the imperative to complete her part of the plan according to Vern's coaching, she raced back to her terminal, logged in, pulled up the draft email, attached the payments schedule and BACS forms and made a final check to be sure the overall total in dollars equivalent was just under \$100 million.

Her finger hovered over the SEND key. Stella McCausland had never done anything remotely criminal in her life. This was the moment she had been dreading. Despite her repeated promises to Vern, she knew now she just could not do it and pulled her hand back.

Over her shoulder she sensed a presence, smelled the spicy, mannish perfume mixed with spearmint and stale tobacco smoke.

'Hey, Stella doll, you're well late with that payment schedule, eh?'

Reaching for the CLEAR key, Stella tried to shield the screen by leaning forward and in doing so her finger inadvertently hit the SEND key. Realising her error, she hit the POWER DOWN key, turning the screen blank.

However, she knew the email had 'flown' and the deed was done.

Immediately her bowels erupted.

Grabbing her handbag, she pushed past Marion and fled back to the toilet.

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It took her almost fifteen minutes to get back near to normal. As she re-entered the open plan office, she glanced round, checking. As expected, the room was almost empty. At her desk she took several deep breaths, rolled her shoulders, powered up, logged on and checked her inbox, paging down, scanning rapidly, searching to see if there was a query from Brian Fairclough at the bank. All she saw was the usual internal office drivel, mostly about what was planned for the festive break, who was meeting up with whom and where for the various office nights out now in progress. Her check completed, she glanced up at the clock.

It was 15:53.

In seventeen minutes, she would be free to leave and start out on her new life with Vern.

The deafening whine of the fire alarm klaxon filled the space and the orange lamp on the ceiling sprang to life sending its rotating flashes around the room.

From the far corner behind Stella, Marion shouted above the din.

'Right my people, time to beat it. Come on now. We're out of here. Meet me in the car park to get signed off, OK?'

Wearing her bright yellow viz vest and red helmet Marion raced passed Stella heading for the door, muttering under her breath, 'I bet it's another 'falsey'. It'll be that fucking Tracy trying to get away early. I'll fucking swing for her, so I will!'

Stella shut down her terminal, collected her bag, slipped on her coat and headed for the back stairs. Outside she strode away from the building. It was raining. She headed for the nearest bus shelter and called a taxi. While she was waiting, she delved into her handbag and opened the small, scruffy black box and removed the engagement ring from Vern, slipped it onto her ring finger and admired it. It was smaller than she had hoped for, but still nice with a dark blue stone surrounded by a dozen tiny diamonds. It had been his grandmother's, Vern had said. Now she was free to wear it openly, Stella vowed she would never, ever take it off.

Because of the fire alarm, she was running slightly ahead of Vern's anticipated timeline. At the airport she went through her routine. In the Ladies' she dumped the Nokia, used the loo, washed her face, touched up her make-up. Then, trying to appear nonchalant, she strolled out to catch the shuttle bus. It was just after five o'clock.

As the crowded bus drew away, she reached for her own mobile to call Vern but before she could dial, it started to beep and vibrate.

'Hi, ...'

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'Stella, it's me, Ritchie.'

'Oh, hi Ritchie. How are you?'

'I'm back with *Aberdeen*. My face didn't fit. They wanted me to play as a sweeper instead of an attacking midfielder. So I'm back, staying at my Mum's but I've got a hamstringing problem so I'm in rehab, under the physio boys. Fancy going out for a drink, maybe grab a Thai at that new place near yours?'

'Eh, sorry, Ritchie, but, eh, I'm a bit tied up right now.'

'Yeah, I just heard. You're shacking up with that guy Vern, the guy from the new gym. Well watch out Stella, he's a right bastard. One of the guys decided to check him out and turns out he's a con man. He took seventy-five grand of my money and gave me a fancy set of documents, all fake. Tell him if I get him, I'll choke the life out of him. Seems he scammed a few other guys in the *Aberdeen* team as well. They all bought into that redevelopment scheme. Turns out the farm is never going to be houses, planning won't allow it.'

'Oh Ritchie. Oh God, no, no. Can I phone you back, please?'

Stella called Vern's number. The system voice at the other end told her the number was out of service. Tears came, then sobs. She twisted the ring off her finger and let it slip to the floor.

The elderly gentleman sitting beside her patted her arm and said softly, 'Now, now, lassie. Dinnae greet about him. Just let him go and get dolled up and go oot and get yersel anither yin. Pretty lassie like you'll have nae bother findin' a better wan. Nae bother at all.'

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As Marion had predicted, it had been a false alarm. Ten minutes after the incident, Marion was back on 'her' floor, checking for Stella who had not appeared at the muster station in the car park.

As she approached Stella's desk, she saw the light blinking on the desk phone.

'Marion Fraser here speaking from Stella McCausland's desk but she's no' here. Who wants her?'

Marion listened to the man at the other end.

'No, Brian, 'US Kinetic Enterprises' doesn't ring a bell but haud on a tick, and I'll transfer you to my ain desk and have a wee decko in the master register, it might be a new wan I've missed.'

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At her own desk, Marion's fingers flew over the keys and after checking twice, she picked up the handset. 'Brian, I think we have a wee problem here. There's no sign of 'US Kinetic Enterprises Inc' on our system. How much did you say the BACS payment was for again?'

She listened and scribbled the number down.

'No, Brian, don't clear any of these payments. Cancel them all now and send me a copy of Stella's email. . . . Yip, got it, ta. . . . We'll get back to you soon as. . . . Yeah, OK, let's make it Monday then. . . . And Brian, thanks, I'm sure you did the right thing. . . . Aye, you too.'

Reading through the email and its attachments, Marion muttered to herself, 'Oh Christ, Stella doll, what the fuck have you been up to? Sorry hen, but this is one for Crombie Smith and the Corporate Security and Governance team on floor eight.'

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From the city centre Stella caught a bus for Stonehaven.

When she reached into her handbag for the key to open the entry door to her block of flats, a softly spoken voice said, 'Miss Stella McCausland, may we have a quiet word with you, please. My name is Crombie Smith. This is my colleague, Mrs Sheena Miller. We're from CSG on floor eight.'

The interview lasted almost three hours. The entire proceedings were videotaped.

Tearfully, Stella told them everything, several times over, including the fact she was pregnant. Relieved to have someone to share her quandary with, she explained she was unsure if the father was Vern Snederlin or her ex Ritchie Sinclair. As Stella was spilling out her story to Crombie Smith, Sheena Miller had been drifting in and out of the room to make calls on her mobile phone to her night team at CSG, checking details as they were revealed.

When the interview came to an end, while Stella was in the bathroom washing her face and applying fresh make-up, Sheena held a hurried, whispered conversation with Crombie.

David Abercrombie Smith, retired Chief Superintendent from Grampian police and now Deputy Head of Corporate Security, raised his eyebrows and nodded, 'OK Boss, if you say so.'

With Stella re-seated and the video equipment dismantled and packed away, she waited to hear her fate, expecting to be taken to the police station and charged.

Crombie cleared his throat and began his agreed homily.

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'Stella, you have been a very foolish young lady and, if I might be permitted to say, a very fortunate one, all things considered. What you are unaware of is the payment was stopped. No money was paid to any of the companies on the schedule you sent. One of your colleagues intervened.'

'Who?'

'Sorry, that's confidential. Now, Stella, if you will agree to let us hold your passport and driver's licence as security, we'll leave this matter as it stands meanwhile. We'll also need to borrow your personal mobile phone for a few days, to see if we can glean anything from it that might help us.'

'Will I go to jail?'

'I can't promise, but probably not. We'll recommend to the Corporate Governance Committee we do not report you to the police. Naturally, we shall advise them of what we know of this man who passed himself off as Vern Snederlin and no doubt they will pass the information to Interpol, see if it fits a pattern. Be assured Snederlin has not and never has worked for the company.'

'So, I'll be fired?'

'Yes. And you'll be blacklisted with all the majors and reported to your professional body as a person who has been found attempting fraud. Of course, no actual details will be revealed. Think of the reputational damage to the company. Naturally, you will be required to sign a non-disclosure agreement. You can never tell anyone what has happened, what you've done. No one. Never. It did not happen. If this got out, it might give other people ideas.'

'What will happen to my pension, please?'

'It will be cancelled, I'm afraid. Consider yourself as a former employee, as from this moment. I think you can assume your days as a Chartered Accountant are over.'

'Oh, God! What will I do? I've got a huge mortgage.'

The intercom in the hallway buzzed. Stella checked her watch - it was nearly nine o'clock.

Crombie Smith's voice changed to a stern, commanding hiss.

'Stella, you sit tight and stay silent.' To Sheena Miller he added, 'You never know, it might be our boy, eh?' He rose and padded softly to check the video-entry screen.

Seconds later he returned and whispered in Sheena's ear, 'Sorry, boss, no such luck. It's the ex-boyfriend, Ritchie Sinclair. Did you hear he's back at Aberdeen?'

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'Crombie, will you please give me a quick minute with Stella alone? Wait in the hall for me.'

Alone together, Sheena held Stella's eyes.

'Stella, I've studied your record. Until today, it's been exemplary. That's why I'm giving you a second chance and I expect you to take it, put this behind you. Forget Snederlin, focus on your future.' Sheena passed her business card to Stella. 'If he tries to contact you, phone immediately on this personal number, OK?'

'Thank you, Mrs Miller. I promise you I'll never, ever, do anything bad again.'

'Now, about your pension. Crombie went a bit far. I don't want to create waves over this. I'll expect you to send Personnel your resignation. Do it on Monday first thing and say you have been forced to resign for personal reasons. Give no details. I'll speak to them and arrange for your pension to be commuted to a lump sum and paid with your salary to the end of December. And yes, you will have to sign an NDA. Let the dust settle. Call me in mid-January. I have an idea you might wish to consider. My husband runs a consultancy which provides forensic accountancy services. I'll get him to interview you. With your expertise, I'm sure he'll be able to find something which suits your skills. Good people like you are hard to find.'

'Oh, Mrs Miller, thank you so much.'

The video-entry sounder beeped again.

Sheena Miller rose, gathered her things and moved into the hallway to check the screen.

'Now, Stella, your ex is outside with what looks like a bag of carry-out food. Crombie and I will slip out and wait quietly on the top floor until you decided whether to let him in or send him away, OK?'

'Ritchie is here, is he? Oh God. Do I look a complete mess?'

'Not too bad, considering. Right, Stella, we're out of here. And remember, not a word, it didn't happen.'