KILLING SIMON WEBB

Prologue

It was a time of Brexit, Trump and Covid; of violent storms, wildfires and polar ice melting; of the destruction of reputations, statues and entire species; of massacres in the marketplace, in mosque and church; of fake news and false teachers; of post-truth politics and China triumphant; of the internet's power and profits; of wars and rumours of wars...

But this story is not really about any of that. It's about me, Simon Webb – a middle-aged, middle-class, white, heterosexual male. About me and three women – Penny, Petra and Masha – whose lives and limbs, for good or for ill, intertwined with mine.

Today, I sometimes find it difficult to recognise and recapture the man who called himself Simon Webb just a few years ago. But it *was* me – the golem with the aggressive jaw thrust between the pink pages of the *Financial Times*, riding the early-morning District Line train from Putney Bridge to the City.

In my mind, this story begins early on a February evening in 2016 with the unexpected aroma of curry. Others, looking on from the outside, might set the story's beginning in another place, at another time. Maybe on that day in the 1930s when the young girl who would become my grandmother was put on a train in Germany by her parents, never to see them again. Maybe in July 1985 when Harold Margraves defected eastwards across the Iron Curtain. Maybe on a snowy Christmas Eve in Siberia, at a time when Russia was hungry, when a baby girl was born five weeks prematurely into a downwardly mobile family of minor KGB functionaries. Some might even argue that the story really only begins with an impertinent question put, just over six months ago, to the madam in charge of a well-known Berlin brothel. But it's my story and I'm sticking with February 2016, and with the vegetable curry bubbling on the Aga.

Later, when I tried to explain to Masha how my marriage had ended, I claimed that I had noticed something wrong the moment I turned my key in the lock, opened the door and crossed the threshold. The smell of curry permeated the air. There were red tulips in the pale-green porcelain vase that stood on the little antique table in the hall. But they were bowed down and had shed most of their petals. A sunny Impressionist-era oil painting – *The Thames at Putney* by Mary Russo – that I had recently bought at auction had been taken down from the wall. A silver-coloured wire in the shape of a noose hung from its empty brass hook. A pair of lacy red knickers lay on the floor at the foot of the stairs. But they were not Penny's knickers, at least not ones I recognised, and there was no answer when I called her name.

One

In February 2016 Penny and I took in a lodger, a girl who worked part time in Penny's West End office and who, for reasons that only later became apparent, had suddenly become homeless. "It will only be very temporary," Penny said, "two or three weeks at most."

We had a big house in Fulham, with three spare bedrooms on the top floor – intended, when we had bought the house seven years earlier, for the children. So far, however, there were no children. I felt their absence as a gaping hole, but it was a hole in an otherwise busy and privileged life. And, Penny and I told ourselves, we had each other. In hindsight, and with all that has happened over the past few years, I now think that Penny perhaps felt the absence of children more than I did. I caught her once in Peter Jones standing in a state of paralysis in front of a display of baby clothes. I knew she loitered some afternoons at the primary-school gate chatting idly to mothers and nannies picking up their charges. But I said nothing. We had stopped talking about *our* children, stopped speculating about what they would look like and who they would take after, stopped thinking about where they would go to school and where we would take them on holiday.

In the absence of children we could easily afford to be generous with our ample space and often were. Amber Singh would not be our first lodger, nor the first person we had helped out when help was needed. Amber was twenty-six then, ten years to the day younger than Penny, both of them having been born on the eighth of August a decade apart. She moved into one of the upstairs rooms when I was away in New York for a week.

I went straight to the office after the sleepless overnight flight back across the Atlantic. Lev Berkovitz arrived at my desk thirty seconds behind me. "Simon fucking Webb," he screamed, "why the fuck didn't you tell me you were going to New York?"

Lev Berkovitz had been born in Leningrad but brought up in Manhattan Beach after his parents had been allowed to leave the Soviet Union. It was said that he spoke Russian like a nineteenth-century aristocrat. His English, on the other hand, was scarred with the vowels and intonations of a Brooklyn cab driver. He was the only person in the firm who failed the annual money-laundering course each time he took it, and he considered himself a universally loved genius. He stood five foot two in his elevator shoes and was called "Leviathan" behind his back. "I know people in New York, damn you. I know everybody. Epstein. Trump. I know the people who made Trump. Russians. Russians with fucking mountains of money." Russian money was important to our department and Berkovitz presented himself as the essential conduit for those funds. His brief was the Russian community in London, the oligarchs and their hangers-on. But geography meant little to him – London, New York, Moscow, Tel Aviv, Geneva, Courchevel, Eze, Biarritz... it was all the same. Management paid little attention to job-description boundaries so long as the earnings kept flowing in. Constraints had been put in place after the 2009 financial crisis. But the passage of time was eroding them. "You do that again, Webb, and I'll make mincemeat with your fucking balls." Berkovitz only backed off when I wearily agreed to go with him to visit clients in Moscow, a promise I had no intention of keeping. I take risks and quietly break rules, but everyone has to draw the line somewhere and, even though my line was somewhere far out in left field, travelling alone with Berkovitz through the mean streets of Moscow was, I knew, well beyond any line I might ever draw. "And the girls, Simon, the girls! You haven't lived until you've had a couple of Russian blondes in bed with you."

I was walking away when Berkovitz said, "We think the same, Simon; me and you. We work well together."

I could have had Berkovitz fired a dozen times over. I didn't give a shit about his connections to his dubious Russian clientele. Most of them, I thought, would keep their accounts with us even if Berkovitz were suddenly to vanish, would continue to bestow kopecks they would not miss on the menial guardians of their ill-gotten wealth. But Berkovitz was useful to me in another way. I was no saint, but next to Lev Berkovitz I looked like the epitome of shining moral rectitude. If ever I found myself in front of the corporate firing squad, I could probably ensure that the bullets flew in Berkovitz's direction instead. I kept my Berkovitz file at home on an old lap top with no operative connection to the internet, backed up on two USB sticks, one locked away in Gloucestershire and the other in the vault of a Geneva bank.

In the murky dusk of late afternoon I got an Uber back to Fulham. I set down my case, unlocked the door and pushed it open. Smell of curry. Dying hot-house tulips. Noose on the picture hook. Red knickers abandoned on the stairs. It probably isn't really true that I'd immediately noticed that something was profoundly wrong. I was too tired to draw rational conclusions, glad to be home, and very, very much looking forward to seeing Penny.

Penny came in from the garden when I called her name a second time. Her eyes were bloodshot. She seemed distracted and I thought she looked rather pale, but it may just have been the usual London winter pallor and a lack of compensating make-up.

"Oh, Simon," she said. "I thought I heard someone. I didn't expect you so soon." I reached out to put my arms around her. She offered me her lips for a brief welcome-home kiss, but held her arms out like the limbs of a wind-blown scarecrow. "Sorry," she said. "Hands a bit muddy." I didn't see any mud on her hands. The closest Penny ever came to gardening was the organic-fruit counter at Waitrose. And it was early February. Even the February Golds, the earliest of the daffodils, were not yet in bloom. The garden was dark and the ground hard with a lingering frost.

While Penny washed her hands at the kitchen sink, I lifted the lid from the heavy iron pot on the Aga and peered in. Penny was cooking a pungent curry. A vanilla-scented candle in a glass jar on the kitchen table failed to remove the aroma from the house. Brown rice, steaming and already cooked, was resting in a glass-covered dish. "Vegetable curry," Penny explained. "Amber's vegetarian."

"Fine." I'm a committed carnivore, but I'd had plenty of meat and little exercise in New York. I had put on unwanted weight. I took three wine glasses from the cupboard and a bottle of good Alsace Gewürztraminer from the fridge. The refrigerator shelves had been colonised by a family of little red plastic pots that I'd never seen there before. "What happened to *The Thames at Putney*?" I asked.

"What?"

"The painting I bought at Sotheby's in November."

"Oh, that. I took it up to Amber's room." Penny turned round, saw that I was holding three glasses. "Actually, we only need two glasses. Amber doesn't drink. In fact, make it just one. I won't have any wine this evening either."

"Okay." I put two of the wine glasses back in the cupboard, uncorked the bottle and poured myself a generous glass. "Vegetarian. Teetotaller. Anything else I need to know about our lodger before she comes in?" I had agreed to Amber Singh coming to live with us without having met her.

"Not really. Nice girl. Cambridge maths graduate. Good at her job. Very good, in fact. Her father's a GP in Bristol or someplace like that. Originally from India; Punjabi, I think. Mother's Irish. A nurse. Training for the Boston marathon."

"The mother?"

"No. Amber. Silly."

"You said she works part time?"

"Four days a week. Fridays off. She writes her blog on Fridays."

"She writes a blog?"

"Have a look at it. She makes quite a bit of money from blogging."

As if Penny's recital of her curriculum vitae had summoned her up from the dark side, Amber Singh appeared silently in the kitchen doorway. Small, short dark hair, alluringly timid smile, perfectly formed. What Penny had not told me was that Amber was gorgeous, absolutely drop-dead gorgeous. Approdite in tight-fitting red Lycra.

Penny introduced us. Amber and I shook hands rather formally. Her handshake was firm, firmer than I would have expected. "I've just been to the gym. Is there time for a shower before supper?"Amber asked. The voice was rich and well-balanced, like a top-growth claret.

"Of course," Penny said. "Twenty minutes?"

Amber smiled. I raised my glass in assent, silently toasting the vision of Aphrodite in the shower rinsing frothy soap from her well-toned body. Amber scooped up the red knickers and ran up the stairs, taking them two at a time.

"So? What do you think? First impressions?"

"Think'? There's no thinking about it. It's lust at first sight. Try and stop me running up to the top floor after her."

"Don't even think about it."

"Why not? You bring a woman like that into the house and you – "

"Simon," Penny interrupted. She didn't look up. Her attention was focussed on stirring the vegetable curry. Maybe, in retrospect, focussed on something else as well. "She's not your type. She's a lesbian."

I was taken aback, incredulous. How could a beautiful girl like that be a lesbian? I took a gulp of wine. And then a slower sip. "Well," I said, "in that case I'll just have to start self-identifying as a woman and see how I get on."

"In your dreams, Simon Webb. In your dreams."

I looked for the twinkle in Penny's soft brown eyes, the mischievous twinkle that always accompanied this kind of light-hearted banter between us, the twinkle that I found so seductive, so loveable. There was no twinkle.

In June, the British electorate voted by a small margin to leave the European Union. Lev Berkovitz popped his head into my office the next morning. "Hey, Webb," he said, "the natives are getting restless. Where the hell do you buy a gun around here?"

I paid him no attention, and only over the weekend would the deeply depressing implications of the Leave vote sink in. In the short run we were making a lot of money from the collapsing value of Sterling. We complimented one another on the positions we had taken in the markets. But our self-congratulatory grins were tainted by a growing awareness of the broader disaster that was unfolding for Britain. The champagne had a bitter aftertaste. We had money in our pockets but blood on our hands.

On Saturday evening, alone, I poured myself a large whisky, sat in a not-altogethercomfortable brown leather armchair and stared out of the big window as the lights of London began to come on below. The prospects that the country had voted for were potentially grim, the problems enormous, the much-touted benefits illusory. I had always been proud to be European and now my identity was being shredded, my values and beliefs binned by a bunch of *Sun*-reading wankers who lived on benefits in some northern hell hole. I felt my chest tighten and then my face. I held back the tears; although why I bothered with the stiff-upperlip thing I don't know. It had been unfashionable for twenty years or more, at least since the funeral of Diana. And besides, nobody was watching me. But it was not only Brexit upsetting me. There was another matter weighing heavily on me too. Two weeks before the Brexit Referendum I had moved out of Cloncurry Street and gone to live in an apartment high up in the Barbican that Penny and I owned and that was temporarily without tenants. Amber Singh had replaced me in Penny's affections. Penny asked for a divorce, and had a formal letter sent stating that she would keep the Fulham house and would be seeking, through the courts if necessary, fifty per cent of everything else we owned. I learned from an acquaintance that, with Amber having moved permanently down from the top floor into my bed, the new couple intended to adopt to begin populating the upper storey.

Adopt? When *I* had gently suggested adoption, after another failed round of IVF, Penny had said, "Not yet." I had accepted that, busied myself with life and waited for Penny herself to raise the possibility of adopting.

I had tried very hard indeed to salvage our marriage. I felt like half a person without Penny, and a withered half at that. I felt like a boat adrift with no wind in my sails. I came home early from work. I shed tears. I booked a holiday for the two of us at an outrageously expensive safari lodge in Africa. But Penny declined, feigned offence at the cost. I should have seen it coming, she said, booked the safari a couple of years earlier. I should have spent less time in the office, less time in front of computer screens, less time on airplanes, less time in hotel bars, less time in Geneva. She scornfully spat out the three syllables – Ge, Nee, Vah – as if Geneva were the slimy portal to some particularly sordid hell; and then she refused to discuss our marriage further. I should have understood long ago that she didn't always want exactly what I wanted. Her mind was made up.

Of course, rumours reached the office. Lucy, my loyal secretary (well, formally "team executive assistant"), silently became more protective. Nobody actually said anything, but I saw colleagues look at me with pitying sideways glances or pass by with downcast eyes. Nobody said anything, that is, except the twenty-four-carat libertarian boss, an ugly bald man who boasted a PhD from an obscure American university in "aligning management by incentive with shareholder value". He called me into his office, asked me to close the door, remained seated behind his desk and, under a thin veil of managerial sympathy, warned me not to let personal matters interfere with my performance at work. I think he enjoyed his careful performance. He knew that I could do his job better than he could and, indeed, that I would be sitting in his chair even now had I not fallen victim to a clever Chinese LinkedIn scam and its honey trap sprung in a hotel bar in Geneva. I came off all social media after that.

A day later Berkovitz pounced. "A lesbian? Shit. I mean, shit. Now, Simon, there's absolutely no fucking reason you and I shouldn't go to Moscow. I'm an absolute expert on women." He made no secret of the fact that he had gained his expertise from the internet's numerous porn sites: "Pornhub's my second home." Pride in his secondary residence was written in large font across his face. He had then put theory into practice. "It's what women want, damn you. You've got to give it to them hard. Submission's what it's all about." His expertise had landed him in trouble in New York, then in London. "Moscow's where it's at, my friend. In this job there are monitored incentives and there are unmonitored incentives."

I suppose, however, that Berkovitz and the skinhead boss did me the favour of nudging me towards seeing more clearly the position I now found myself in. Thirty-nine years old, though looking younger. Fit and healthy. No family – other than self-sufficient parents living in retirement in a thatched cottage in a Dorset village and a sister in Australia. I was in touch only very infrequently with the sister, and the parents were away travelling five months of the year, only sure to be in the UK on the dates of major race meetings. Horse racing was my father's passion, "my only vice", he had said more than once with a curiously ambiguous smile.

After nearly eighteen years of toil in the City I had a bulging Rolodex – many acquaintances but few close friends or other real ties. More importantly, I was sufficiently well off, after nearly two decades of a good salary and very good bonuses, that even with only fifty percent of my wealth I would never have to work again.

Everything suddenly became obvious to me one evening when I was sitting alone in the Barbican flat in the now-familiar leather armchair. My lap-top idly open in front of me. A glass of Pouilly-Fuissé in my hand. Beethoven's Ninth in my ears. Unformed thoughts about Penny and Brexit and hurting someone (anyone) rumbled beneath the music. I was impotently drifting another few inches down into the addictive vortex of competitive grief when an unsolicited email popped into my inbox. It was from a woman I had known and been innocently happy with for several months in my first year at university. I'd heard through mutual acquaintances that she had recently divorced.

The email's purpose – her purpose – although not quite stated outright was abundantly clear. But – and this was the flash of illumination – I didn't want what she wanted. I did not want to start again. I did not want the crowded Tube commute into the City. I did not want the long hours sitting in front of a computer screen. I did not want Berkovitz breathing garlic sausage down my neck. I did not want the useless meetings with the Skinhead turning up late just to show that he could waste everyone else's time. I did not want the plastic-wrapped sushi at my desk for lunch. I did not want the trips to Shanghai and Singapore, the overnight flights back from New York or San Francisco or worse. I did not want the vodka-and-Red-Bull cocktails and the lines of coke. I did not want to impress clients with dinners at Michelin-three-star restaurants. I did not want the endless round of vacuous dinner parties. I did not want the competitive holidays in Verbier and Sardinia. I did not want another house in Fulham; nor deeply clandestine affairs; nor another house in the country; nor another Range Rover. I did not want someone who coveted becoming the second Mrs Webb in the last years before her menopause. I could choose to do something different.

Should I have chosen a *completely* different path then? Campaigned for racial justice or biodiversity or persecuted religious minorities? Helped alleviate poverty by working for women's education in Africa? Devoted myself to fighting climate change or to the scandal of homelessness in our rich post-industrial societies or to the emancipation of the forty million individuals living even today in slavery? Probably. I'd read the relevant articles and knew the bald statistics. But four years would need to pass before I could even begin to think along such lines. Everything was still all very much about me that summer.

The next morning I went into the office and during the course of the day I downloaded to a couple of flash drives various items I thought I might need. There is a tendency when things go wrong in a firm – which they often do even if only in minor ways – to blame somebody who has recently left and is not there to defend themselves. If it became serious I would need access to the facts to counter innuendoes and accusations.

The following morning I resigned from my job. The security guards were called and I was escorted from the building. I went for a large cappuccino and a *pain-aux-raisins* in a nearby coffee bar, sat in an armchair and lingered over a real newspaper, a luxury after having read so much news in hasty snippets on a small screen or while balanced in the corner of a packed Tube train. I strolled back to the Barbican, browsing on the way in a few random shop windows displaying gaudy things that I neither needed nor wanted, and then set about winding up all my ties in London. I was going to move to Berlin.