

Each year over £2 billion is lost to financial fraud in the UK, and often this money is ploughed right back into other criminal enterprises, from drug trafficking to people smuggling to organ harvesting. This is a story about one family's modest contribution to that sum – how George gets caught up in it, and how his son Sid, his wife Rosie and his . . . er . . . mistress Brenda join forces to rescue him.

If you want to read a warm-hearted story, about how villains get their just rewards, and the good guys find happiness in the end, this is not the right book for you; in fact there are no good guys in this book, unless you count George and Rosie Pantis who, like most people, are both good and bad and a little bit stupid. They're both quite embarrassed at how they behaved and they've each got their own version of the truth. George believes it is essentially a story about how passion never dies (*his* passion of course). Rosie believes it is a story about how easily people (apart from herself) can be conned, politically as well as financially. But to Sid the overall message is utterly clear: never trust *anybody* with your banking password. Sid will guide you through the quagmire of his family and their story about marriage, money and kidney theft.

Sid sees financial fraud as a flat-out game played out on a global pitch between the financial industry, who are busily developing new fraud-prevention technologies, and the criminals, who are discovering increasingly creative new ways to

steal from us. In this view, his father George is just another innocent punter, waiting to be fleeced, and the beginning of this story is when he gets an excited phone call from George one evening in July saying he has won a billion lek in a foreign lottery that he never entered. Or perhaps, Sid reflects, it really all started three weeks before that, in the bitter aftermath of the 2016 referendum in June, when the wheels finally came off his parents' increasingly rickety marriage and they went their separate ways, setting his 79-year-old father free to chase after his dubious dreams.

Sid's parents, George and Rosie Pantis, have always been an oddly matched couple, so different in age they belong to different generations, and it is a wonder, he thinks, that they have managed to stay married for more than thirty years. George was born in 1936 into a world perched on the abyss of war, a world of all-pervasive brownness that you can still see in the photographs that have survived from that era: muddy home-grown football squads, beige hand-knitted cardigans, taupe trilby hats, and puddings browned in the oven. Its musical accompaniments were big band, jazz and those classic crooner songs which Sid has tried to imitate and add to his repertoire. It believed in old-fashioned codes of masculinity and class deference. Rosie was born in 1956, just in time for the sixties to shower their bounty of colour, fabulous music and egalitarian attitudes upon her while she was growing up. No wonder, Sid thinks, that Rosie and George argue a lot, often in public, in embarrassingly loud voices. When the split finally happened, on 23rd June 2016, Sid and his sister Cassie were not particularly surprised. George voted for Brexit for reasons Rosie never understood.

'Take back control!' George shouted, before he nipped outside for the fateful cigarette.

Sid has perhaps reacted to all the politics that surrounded him as he was growing up, by steering clear of argument and expressing himself mainly through music. He plays a mixture of old and contemporary music on the acoustic guitar, as well as some of his own compositions.

He is nicknamed Sensible Sid.

SID: Panties

One Friday in mid-July 2016, a miserable summer's day with an early, misty drizzle of rain turning into a warm, steady downpour as the day wears on, Sid leaves work late, so the traffic has already built up. Somewhere up ahead, according to the radio, a van destined for one of Sheffield's sex shops has skidded out of control, smashed into a lorry and shed its load of kinky videos and sex toys across both lanes of the Ring Road. There is a note of glee in the announcer's voice as he describes the looting.

Sid needs something to cheer him up. There's something particularly deadening about the combination of evening, rain, Yorkshire and traffic jams that could bring down the most buoyant of personalities, which he guesses don't include him. Stuck in his car on the Ring Road, listening to the news on the radio, and watching his windscreen wipers flick uselessly backwards and forwards, spreading a film of grease across the glass, he has plenty of time to imagine the scene of the crash and to replay scenes from his parents' car crash of a marriage in his mind, each time focusing on different details. Suddenly his phone rings. It is his father, his voice breathless with emotion.

'Listen, Sid, do you know what?'

'What is it, Dad?' One of his favourite songs is on the radio. 'Save the Last Dance for Me'. He hums along beneath his breath, humouring his father, thinking of Jacquie, imagining dancing cheek to cheek with her and the dance going on forever, hoping she'll be there when he gets back.

‘I just had a phone call of congratulations from the Kosovan State Lottery. They told me I have won a billion lek. Of course an Albanian lek is worth quite a bit less than a pound, but when I worked it out it comes to seven million, three hundred thousand, three hundred and twenty-one pounds and thirty-three pence.’

In front of Sid, a small blue van brakes abruptly and he almost goes into the back of it.

‘Thirty-three pence? Are you sure?’

‘Sure I’m sure. Do you think I’m stupid?’

‘Hold on, Dad.’ Sid tries to bring his father back down to earth gently, knowing he is sometimes given to flights of fancy. ‘Did you actually buy a ticket for this lottery?’

‘Possibly. I may have done.’ Pause. ‘I can’t remember, Sid. I do vaguely remember filling in an online form ages ago. They wanted all kinds of personal information and contact details, and in exchange they entered me in the lottery. And I must have won. I won the lottery.’

Sid feels both irritated and at the same time protective towards his father. He guesses that George hasn’t bought a ticket at all, and somebody is trying to scam him, poor befuddled old codger that he is, hailing from his brown pre-technological world.

‘It’s probably a scam, so just ignore it. And I suppose they asked you for your bank details, so they could deposit the money?’

‘How did you know?’

‘They need an account number and sort code, but they don’t need your password or PIN to deposit money, just to take it out. These people, they specially target the confused and elderly. Listen, Dad, the best thing is if you go into your branch in person. Set up a new password to the account you keep your money in.’

‘Elderly? Confused? Who exactly are you talking about?’

‘You know what I mean, Dad. You can even do it online, if you can get to grips with the technology. And don’t use something obvious like your birthday. Or mine. Or Cassie’s. Choose something random. Make up a memorable sentence like, “I am George Pantis and I am seventy-nine years old.” You won’t forget that. Then use the first letters for your password, IAG-PAIA79YO. A combination of upper case, lower case and numerals.’

‘Can you say that again slowly?’ George says.

‘No, Dad. Make up your own sentence. Do it now. It’s probably just a scam, but they may try to infect your computer with malware. So don’t click on any links in the email. And whatever you do, don’t share your new password with anybody, not even the staff at the bank.’

‘Thanks, Sid. I knew you’d have some sensible advice.’

‘Then you can just forget about the money. It’s not worth getting excited about.’

Sid thinks he detects a very quiet click on the line as he says this, as though a phone extension has just been replaced. Has Brenda been listening? Ah well, it is probably all nonsense anyway. But his father is clearly hooked on the idea.

‘I can get a sports car now, top of the range, like I’ve always wanted. We can get life membership of Sheffield United. Whatever you set your heart on, if money can buy it, we can have it,’ he burbles happily.

‘Forget it. It’s not your money, is it, Dad?’

‘Why not? It might be.’

‘But it isn’t, is it? What are you thinking of?’ His father’s intransigence can be infuriating. ‘Dad, I can’t talk now, I’m driving.’

It is not for nothing they call him Sensible Sid.

The blue van is still in front of him, and it is braking and accelerating erratically. A logo on the back reads 'Pattie's Mobile Pet Parlour', with a sprinkling of paw prints. The rain is coming down fast now, and his windscreen wipers can barely keep up. A small black Mini pulls up alongside him, and in the back seat a teenage girl yanks her top up and presses her bare boobs against the side window. He attempts to ignore them and focus on the road ahead. When he takes a quick sideways glance, they are still there. He tries to recall Euler's equation about the nature of spheres. $(T+N) - (E+N) + (V+1) = 2$, that's it. As the equation forms itself in his mind, he smacks into the back of the blue van. Clunk!

Pattie, it must be her, gets out of the driver's seat of the blue van and raps on his window. She is blonde, with dark roots, her hair cut short at the sides but high on top, which makes her look a few inches taller than her actual height – at least five foot nine, he guesses – and solid with it. A sort of female version of Donald Trump, with a round aggressive mouth and professionally whitened teeth. She is holding a big wriggling dog – an ugly creature with short pale fur and slitty eyes – in her muscular arms. Water is streaming in rivulets out of her stiff blonde hair on to her orange square jaw. He winds the window down and smiles.

'Who is naughty boy? I will have to put you back in cage.'

It isn't clear whether she is talking to him or the dog. He notices there is a damp patch spreading on the lap of her pale blue trousers. Cage? What cage? The word registers at the back of his mind. The dog wasn't in a cage, and it should have been.

'Sorry. It wasn't my fault.'

'Who else's could it be? What you thinking of? You not paying attention to driving.' She has a slight guttural accent,

or maybe it is just the aggression in her voice which confuses him.

‘I was distracted. There was this girl . . .’

He looks around for the black Mini but it has gone. The traffic is moving again, apart from them.

‘Is this your typical response? Always find somebody else to take blame? Pathetic!’ A raindrop trickles down her nose and the pooch leaps up to catch it with its tongue.

‘Look, I said I’m sorry,’ he mumbles, suddenly not feeling sorry at all. ‘I’ll get a picture on my phone of the damage.’

‘Ow! Ow! Whaaah!’ Pattie suddenly screams and doubles over. The dog wriggles, but she grips it tightly to her chest.

‘What’s that about?’ he asks, alarmed. Her apparent agony is unexpected and frightening.

‘Whiplash, you idiot.’ She clutches her neck and moans through gritted teeth. ‘I hope you fully insured. Ow! Whaaah!’

‘Whiplash? You’re putting it on. You were perfectly okay a minute ago.’

‘Now I no longer okay.’

It is obvious to him that she is faking it.

‘Here’s my name and the name of my insurance company, madam,’ he says with exaggerated politeness, scribbling it on a piece of paper and taking a few more photos.

She looks at the paper. ‘Panties? Your name is Sid Panties?’ she mocks.

‘Pantis,’ he corrects her pronunciation, putting the emphasis on the last syllable.

She mutters something under her breath that sounds suspiciously like ‘another bloody foreigner’ as she gets into her van with the dog and drives off.

He gets back into his car and rests his hands on the steering wheel because they are shaking. Then he rests his head on his

hands. He tries to phone Jacquie but she doesn't pick up the phone. He tries to ring his mother, but her phone is switched off so he leaves a message that mentions both his car accident and his father's unexpected news.

It is already dark when he gets home. Jacquie is lying on the sofa in front of the TV, which is blathering at full blast to nobody. She's fallen asleep. She jumps up as he comes in, her neat black brows furrowed with concern.

'What's happened, love? Why are you so late? You look awful.'

He leans forward and kisses her almond-scented hair.

'I went into a mobile pet parlour on the Ring Road.'

The absurdity of it makes them both laugh.

'Oops!' Jacquie claps her hand over her mouth, relishing the drama. 'Was it serious? Are you okay? Was anybody hurt?'

'No. Well, the driver said she had whiplash, but I reckon she was faking it. You can fake anything these days.'

'Yes, we get loads of people in the Infirmary wanting to make fake insurance claims.'

'I did go into the back of her, but it was a very minor bump. It was raining, and I got distracted. Dad phoned to say he had won seven million quid on some dodgy foreign lottery.'

'Seven million quid? Are you sure, Sid?'

'I'm not sure. In fact I think it's highly unlikely.'

'Because it would come in handy right now,' she sighs, nursing a little smile.

'What do you mean?'

'It would come in handy because I've got some great news for you.' She sits on the sofa and pulls him down beside her. 'Sid, I think I'm pregnant.'

A woozy, mystical feeling comes over him, like the sound of angel bells or the Callan-Symanzik equation sweeping through

the firmament and children's voices singing in chorus. They have waited for this moment for so long. He pulls her close. Her hair smells of warm nut oil and her skin faintly of hospital disinfectant. Is now the right time to propose? He has intended for some time to ask her to marry him, but it is such a major decision . . . His throat is sticky with sweetness and he can only manage to blurt one word out: 'When . . . ?'

'I think I got pregnant towards the end of June, on referendum night. Remember, I stopped over? I missed my last period, but I didn't want to get your hopes up until I'd done a pregnancy test, so today I did it in a toilet at work, and it was positive. The baby should be due in March.'

Jacquie and Sid have been trying for a baby for what feels like ages, mainly at weekends and holidays. At last it has happened. His heart flaps its wings against his ribcage like a trapped songbird. Should they get married? he wonders. Maybe. But how does one go about it? He hesitates and searches in his mind for the right words. 'How about . . . ? Isn't it about time we . . . ? Jacquie, shall we . . . ? Jacquie, will you . . . ?'

Then just as he is going to pop the question the phone rings. It is his mother.

'Hi, Sid. Is this a good time to talk?'

'Well . . .'

'I just got a message from George. I'll ring you tomorrow if you prefer.'

'Whatever.'

'He had some garbled story about winning the jackpot on a lottery.'

'He rang me, too. I don't think he even entered the lottery, Mum, so don't get too excited.'

Jacquie kisses him on the cheek and goes upstairs, and he nods to indicate that he will join her soon.

'I've been trying to contact George but he's not answering his phone,' continues his mother, her voice faint and crackly down the line. 'In the end I had to ask Brenda, but she doesn't seem to know where he is either.'

'Don't worry, Mum. I spoke to Dad earlier today. He rang me in a state of great excitement while I was stuck on the Ring Road in a traffic jam. He told me the same story about how he'd won seven million quid on the Kosovan State Lottery. It's very likely not true, but it might explain his odd behaviour.'

'Seven million quid? It can't be true, can it? So what did you tell him, Sid?' Rosie's voice is sharp.

'I told him it was probably a scam.'

'Hmmmph!' she snorts. 'Is that all? I don't expect that the millions will last long, anyway, even if it's true. I expect he'll buy himself a red Ferrari, like he's always wanted, and go cruising with his elbow hanging out of the window, revving up the engine, trying to attract the attention of pretty girls. Or he'll just fritter it away on drugs and booze, expensive holidays and fancy women. We could do with that money, Sid, to see us through our old age. But George doesn't believe he'll ever grow old, even though he's already older than me.'

Sid dislikes the way his mother makes a habit of bad-mouthing his father, trying to wheedle him over, to get him to take her side against George.

'I think his old Mazda is burning oil, Mum. I don't think he does drugs. And I wouldn't begrudge him a spot of booze or a nice holiday.' He tries, as always with his parents, to keep things in balance. 'He's been quite depressed since he retired. And Brenda isn't exactly a fancy woman, is she?'

'You're telling me she isn't. With her bleached blonde hair and her kitten heels, parading around the Chamber of Commerce decked out in costume jewellery.'

‘Listen, Mum, I’ve got some terrific news for you!’ Sid says into the phone, then he waits a few seconds to build suspense. ‘Jacquie’s pregnant.’

‘Aaaw!’ Rosie shrieks. ‘That’s the good news I’ve been longing for!’ Then she adds in a low voice, almost as an afterthought, ‘You’d better not tell Brenda next door. It’ll offend against her ideas of racial purity.’

‘Mum . . .’ But she isn’t listening.

‘Anyway, you try talking to him, Sid, and find out what’s really going on with this money. He doesn’t pick up the phone. I don’t know if it’s just me he’s avoiding. If he *has* won all this money in a lottery, he should put it aside and get some proper investment advice so I can retire from work now, we can have a comfortable old age and still give something to you and Cassie now that you need it. I’m sure Sunil would advise him.’ Sunil is Rosie’s new beau, who used to be her financial adviser. ‘And if he hasn’t won it, he should watch his back. Whoever it belongs to is going to want it back, aren’t they? Listen, Sid, I can’t get through to him. His answering machine is always on. And it has this weird message: “Due to circumstances beyond my control, I cannot take your call.” Something like that.’

Hm. That *does* seem weird. Circumstances beyond his control? His dad went on and on about sovereignty and taking back control during the referendum campaign, but this seems to be something different.

‘I tell you what, I’ll ring you back tomorrow,’ his mother says, ‘and have a chat with Jacquie. Give her my love.’

‘Of course I will,’ says Sid, thinking to himself, the Kosovan State Lottery? It sounds highly irregular.

His laptop is open on his desk, tempting him to do a spot of silent googling. Kosovo – in the Balkans. The first thing he

discovers is that Kosovo is not exactly a state at all. It is not recognized as such by the UN, which is still divided over recognition: Russia, India and China do not recognize it, though it is recognized by the US and several European countries, including the UK. And yes, it does have a lottery. Though when he tries to google this, a warning flashes up: 'This site is not secure.' When he googles 'Kosovo' and 'crime' Wikipedia informs him that 'since the 1990s Kosovo War, Kosovo has become a significant center [sic] of organized crime, drug trafficking, human trafficking and organ theft'.

There are quite a few results for this search, but none of them seem to prove anything conclusive. He checks the references at the bottom of the wiki page – most are references to books or journal articles, but one is available online and it sticks in his mind. It is a paper dated 2012 by someone blessed with the name Angus Aberdeen; having been christened Poseidon Pantis, Sid feels a twinge of fellow feeling. The guy is talking about new frontiers in crime, including organ theft, and links between the Kosovan mafia and the Italian Mafia. It makes his hair stand on end.

Organ theft? What has his dad got himself embroiled in now?

By the time he's eaten the gone-cold couscous Jackie has left for him, cleared up and got upstairs, Jackie is already asleep. He puts his laptop away and cuddles up beside her, not too worried – for, as far as he can tell, organ theft cannot yet be carried out online – feeling her warmth and sweetness, and thinking, so long as we are together, surely everything will be alright, won't it?

ROSIE: Take back control

Rosie Pantis, née Harvey, wife of George Pantis, mother of Poseidon Pantis and Cassiopeia Pantis, aka Sid and Cassie, often phones her son Sid and Sid's partner Jacquie on a Saturday morning while they are still in bed. Jacquie is such a sympathetic listener that Rosie prefers talking to her, rather than to Sid, whom she thinks of as a bit of a cold fish, and she regrets that she has so easily slipped into venting her rage about Brexit to Jacquie, rather than expressing what she regards as perfectly legitimate grievances against her husband and her neighbour, not to mention her son Sid.

Sid, despite being named Poseidon, has turned out so nauseatingly sensible, sometimes she thinks she must have overdone his toilet training. She doesn't tell Jacquie this. Jacquie, his girlfriend, is a French citizen, though she hails from Martinique in the French Caribbean, and she probably has a very French and no-nonsense approach to toilet training, as to most things. She is a no-nonsense kind of girl, with a warm heart underneath her brisk exterior, and she is deeply committed to the NHS, which to Rosie is one of the wonders of the world.

Rosie loves Sid, of course. He is a truly wonderful young man, but in her opinion he is a long way over on the spectrum; in other words, he is great at maths and solving puzzles, but he has no idea at all what makes people tick. She still doesn't know what Jacquie saw in him when she first set them up on that blind date three years ago. Sid was no Apollo even then, being a bit on the pudgy side with distinct love handles and big

round owly specs. But whatever it was, Rosie is overjoyed that Sid and Jacquie have fallen in love: and now they are going to make her a grandmother.

Sid's lack of interest in politics irritates her. Still, he is quite good on the acoustic guitar and she likes the songs that he sings. 'Is It All Over Now?' by Donald and Kim and the Bigger Rockettes. 'Never' by Harvey and the Me-Toos. 'Oy Vey' by Jezza and the Jews, with its frantic strumming and its wailing chorus. She has no idea where he gets them all from. Sometimes she thinks he just makes them up himself, although he is not really the creative type.

His attitude to Brenda next door also annoys Rosie – even before George's defection. Sid used to say of the UKIP poster in her window that she was entitled to express her views. Rosie knows this is wrong. She has studied philosophy.

She confides in Jacquie on Saturday morning over the phone. 'People are so easily duped these days, Jacquie, you never know whom you can trust. Not even the BBC.' She falls silent for a moment, in contemplation of the awful upsurge in mendacity that, in her view, characterizes modern life. There is silence and a rustling of bedclothes on the other end of the phone, which Rosie takes as an invitation to continue.

'I can understand that Sid still hero-worships his dad,' she tells Jacquie. 'In my student days George had the aura of a legend about him, but I sometimes think that nowadays he has lost the plot.'

She herself used to really look up to George when they first met, over thirty years ago. He was a stunningly good-looking guy, with long wavy chestnut-brown hair, a Che Guevara moustache and twinkling eyes. And he had gravitas, unlike the other guys she knew; he even knew how to tango. He was

a lecturer while Rosie was still a student, and she would be the first to admit that, in a way, he taught her everything she knows. He still has those twinkling eyes, even though much of his hair has fallen out, especially on the crown.

‘Advancing age takes no prisoners. In the end it kills all of us,’ she sighs. ‘I still love my husband, of course, Jacquie, but recently, since I started to think for myself, I’ve started to question him more than I used to. Recently, in fact, I’ve begun to think his grip on reality is slipping. First it was the Brexit vote, then it was Brenda, now it’s his financial immaturity, as evidenced in his obsession with red sports cars.’

‘Red sports cars?’ enquires Jacquie in a hypnotic voice.

She must take back control of their marriage, before it ends in disaster, thinks Rosie, a moth of panic fluttering in her chest.

‘Take, for example, what went wrong on referendum night,’ she continues. ‘You can ask Cassie. Cassie was at home that night, so she witnessed her father’s peculiar behaviour. She had come over for a late takeout pizza and all three of us settled down afterwards in our pyjamas and dressing gowns to watch the results on the telly. We asked Sid, too, because it was meant to be a family bonding occasion, but he said he wanted to stay at home with you, Jacquie. And anyway, it wasn’t a family bonding occasion, it was our family’s bonfire.’

She remembers how late it was, how the tension rose as the results trickled in slowly, and they were all tired. Every time a result came through for Leave, George leapt up shouting ‘Yes!’ and punching the air.

‘I told him to calm down. Well, maybe I did call him an old idiot. Then, during a lull in the results, George – who doesn’t usually partake of tobacco – nipped out into the dark garden in his pyjamas for a cigarette. And I turned the key on him. Snap! George didn’t hang about outside, he went next door to

Brenda's. He said he just wanted to get indoors, but they ended up in bed together. That bitch and George!' Rosie moans to Jacquie.

'Mmhm,' murmurs Jacquie.

In the background Rosie thinks she can hear the faint tinkle of a teacup being stirred. Maybe Jacquie isn't listening. Undeterred, she ploughs on.

'It didn't take her long to get her manicured claws into poor George, he was so aroused by the emancipatory promise of Brexit. It went straight into his veins like a drug! It was all so childish – a ruined relationship piled on top of national ruin,' she says.

'Tinkle, tinkle,' says the teacup.

'Mhm,' says Jacquie.

'Okay, so I shouldn't have locked him out in the garden in his pyjamas; but he shouldn't have called me a "self-righteous, privileged, *Guardian*-reading liberal"!'

'Oh dear,' murmurs Jacquie.

Then Rosie tells Jacquie about the conversation they had before the referendum. "Pride, Rosie!" George said to me as the three of us tucked into the pre-referendum pizza. "You've got to have pride in your country! Without pride, we're just dry leaves blown about on the winds of history!" So I said to him, "You're so bloody naive, George! You believe everything those charlatans tell you. Do you think they give a fig about this country? All they think about is themselves." George goes on about sovereignty and taking back control from faceless bureaucrats. Does he really think the bureaucrats in Brussels are more faceless and less elected than the ones in Sheffield City Council Planning Department?

'Do you know what George said? He said, "Rosie, light of my life, as Hegel said, we are all guilty of innocence. It's the

tragedy of our age.” So I shouted at him, I said, “Come down to earth, George. Stop spouting pretentious nonsense! Get a grip! I have a degree in philosophy too, you know.” I sometimes wonder how I put up with him for thirty-five years,’ she confides to Jacquie. ‘But I was madly in love.’

‘Mmhm,’ murmurs Jacquie.

‘George is just like the brainless squirrel that lives in the tree at the bottom of our garden, driven by blind instinct. Every autumn, without fail, it steals the bread that I put out for the birds and buries it all around the garden, digging up the lawn with its beastly little claws. It doesn’t ever seem to learn from experience or have any idea of forward planning, just like George.’

Rosie holds back from telling Jacquie that after the referendum, when George moved in next door with their neighbour, whom she has dubbed ‘Brexit Brenda’, part of her died inside. But she puts on a special show of civility for both of them, with exaggerated smiles and hugs for George and doorstep air-kisses for the Bitch. She is sure that after a while George will return. As it is, he frequently comes back for lunch or a coffee during the day while Brenda is out at work, to take Heidi, their ex-RSPCA golden Labrador, out for a walk, or to leaf through his tattered poetry tomes. How that must annoy the Bitch!

‘I wonder what he and the Bitch talk about together. Maybe they don’t.’

‘Mmhm,’ Jacquie murmurs.

SID: Symmetry and beauty

After Rosie rings off on Saturday morning, Jacquie and Sid finish their breakfasts, then Sid totters down the stairs with the dirty breakfast things on a tray, while Jacquie yawns, rolls over and tries for another nap. To Sid, she looks deliciously edible with her shiny, shapely limbs stretching out from under the cream duvet, and he still can't quite believe she is his. What does she see in him? He isn't good-looking (as his mother often hints). Jacquie once said, with a quiet laugh, that she found him and his family '*amusant*'. She speaks English with an increasingly slight but still adorable French accent; but what exactly did she mean by '*amusant*'? Who would have guessed, when they eyed each other hopefully on that nerve-racking blind date, set up by a mutual friend – for which Rosie persists in claiming the credit – that they would still be together after three years? Her stunning good looks still make Sid feel slightly unworthy.

Okay, so they don't actually live together, because of their different work patterns. Sid has his own little two-up-two-down terraced house at Hunters Bar, not far from his parents, where Jacquie stays at weekends; Jacquie, who works as a radiographer at Leeds General Infirmary, stays over in Leeds midweek in a big Victorian house she shares with a woman called Annabel, who has long yellow hair, parted in the middle, and works from home. Sid has no idea what she does.

Sid teaches maths at one of the Sheffield College campuses, having failed to secure a job at one of the two