



# BANK ON NOTHING

Trust your  
suspicions...

RUSSELL  
GOVAN

"A gripping crime novel, simmering with suspense  
throughout." Thomas Waugh, author of *Enough is Enough*

# **Bank on Nothing**

**Russell Govan**

**For Alistair**

## Chapter 1

Jack Laidlaw was laughing as his wife died.

Later, all of the more appropriate clichés would be trotted out, as they so often are when death visits.

*She never saw it coming. She didn't know what hit her. At least it was quick. She wouldn't have suffered.*

Most of them probably true. Some even providing a degree of comfort. Maybe.

It was the first Friday in November after the clocks changed. The whole day had seen murky drizzle and the early darkness was almost a relief. People, breaking free of doing what they had to, were looking forward to two days of doing what they wanted to.

Jack arrived at The General Havelock just before quarter to six. The Tube from Bank and the train from Stratford helped deliver him to the pub barely half an hour after he'd left the office. Rob, Pete and Bazza were there already. Jack ordered his pint and joined the others. The buoyant mood delivered by the infant weekend was heightened by anticipation of the arrival of Gadger around six. Gadger had been on a contract for the past four months, programming in Atlanta, and everyone was keen to see him again. He actually arrived at quarter past six. Jack remembered afterwards that Pete had said, "Fifteen minutes late. Typical of you, Gadge."

Howdys and hugs, hellos and handshakes, insults and smiles, and another round of drinks. Within ten minutes Gadger was holding court and he had his jesting trousers on. Wisecracks, corny one-liners, descriptions of American ridiculousness, tall tales and patent nonsense all helter-skeltered from him. His gestures, timing, facial expressions and mimicry were gifts that made the unfunny funny and the funny hilarious. Their table snorted and roared, giggled and guffawed. The merriment and decibel level suggested a much later hour, and that gallons had been sunk rather than just a few pints. Their table at The Golden Curry was booked for half past seven, leaving time for a couple more rounds at The General first. It was going to be a cracking night.

A mile and a half away Debs Laidlaw phoned the pizza joint at ten past six exactly. Experience had taught her that the number was usually engaged between six o'clock and then. Large ham and mushroom, medium Hawaiian, both on standard bases, collection as usual – it was convenient, and quicker than delivery. She knocked up a quick salad of iceberg, rocket, cucumber, spring onions and cherry tomatoes – the same guilt-inspired accompaniment she always made to try to mitigate the dietary vandalism of the kids' weekly treat.

She set the table for three and shouted up to the kids that she was just nipping out to get the pizzas, back soon. She exited the front door at twenty past six, just like she had done on most

Friday evenings for the last couple of years, and zipped her jacket right up to the neck. The drizzle wasn't heavy enough to warrant an umbrella.

The till receipt for £21.40 was timed at 18.27 pm, and the girl who'd served her remembered that she and Debs had briefly discussed who their favourites were for *Strictly* this season.

The dual carriageway of Woodford Avenue was still busy when Debs turned the corner into the tranquillity of Gaysham Avenue, where the very few cars actually on the road were all parked. She didn't register the sleek, expensive-looking car camped in the disabled bay outside the solicitors' office. She gathered pace slightly and dipped her head against the drizzle becoming rain, comfortably warm pizza boxes cradled in her left arm. Leaving the commercial premises behind and passing the first of the neat semis and terraces. She soon passed the first entrance to Roll Gardens to her left on the other side of the road. The trees on the street had already lost half their leaves, and the rising wind was encouraging more to parachute down to join their siblings' pavement dance. Halfway towards the second entrance to Roll Gardens, at the long stretch of road marked with a single yellow line between street parking bays, a telegraph pole, a streetlight and another tree stood in tight formation. This was where Debs habitually crossed the road, and where she taught the children it was safest to cross this safest of roads.

She didn't look backwards as she stepped off the pavement. There was no traffic noise and no car headlights to alert her, and she was in a hurry to get home. The Tesla Model S struck her at over seventy miles an hour. In less than one second the front bumper had broken both of her legs, the bonnet smashed three ribs and the windscreen fractured both her skull and her right eye socket. Her body bounced over the top of the car and was a corpse before it landed on the road. Thirty feet in front of the body the Hawaiian also lay smashed face down, its box blown off in the wind. The ham-and-mushroom, still boxed and intact, rested just to the left on the pavement. Most of the houses around had lights on behind drawn curtains. No curtains twitched. No one came to his or her door. Six minutes later, another woman walking to her home discovered the smashed remains of Deborah Laidlaw.