

## Homecoming

At Cannon Street station the five-eighteen was filling up. I hurried as far as the fourth carriage and found a seat in a non-smoking compartment. Commuters usually make for the same part of the train each day and my fellow-passengers, settling down with their evening newspapers, were all familiar to me. A couple of them gave a nod of recognition; I was becoming a member of the club.

We were all similarly dressed but, young as I was, I could already discern the differences in quality – the cut of a bespoke suit compared to its off-the-peg counterpart. The skilful alteration of mine could not disguise the fact that it was made for my late father, a man of a rather different build.

My eye was drawn to the passenger sitting by the window - that could be me in a few years' time, I was thinking. With a gold Sheaffer pen he was jotting figures in the margins of the Financial Times that rested on his pigskin briefcase. Totting up the day's gains, I was sure. I imagined him enjoying his expense account lunch at an elegant restaurant while I was eking out my two and sixpenny luncheon voucher at a steamy café in Fish Street Hill, down by the Monument.

From my first day I had been fascinated by the business of the City of London – the world's financial centre. I could see that much of it amounted to gambling - gambling on the movement of markets or, in the case of my employer, gambling on the safe arrival of ships at their destination. Handled wisely, gambling could be a dependable source of wealth.

At Tonbridge station I retrieved my bike to cycle the two miles home – up the High Street, down through the wooded suburb of gracious homes with their gravelled drives, and then on to Braemar Avenue, our road of Deco-style semis with their ugly rounded corners.

I pushed my bike along the narrow passage that separated us from the neighbours and parked it in the shed. After slipping off the cycle clips I made for the back door, loosening my tie and releasing the stud that held my collar in place. Another week was over and I was quietly confident about my future in the Marine Insurance business. On my own initiative I was making an analysis of the risks represented by volatile cargoes and seasonal weather. This enterprise was not going unnoticed by my superiors.

As always on a Friday I was met by the smell of fish as I entered the kitchen. Tonight it would be smoked haddock with a couple of crisp rashers of bacon. Mum knew what I liked; there might be a syrup sponge to follow. She greeted me with a look of animation that I hadn't seen in her eyes for a long time.

'Exciting news! Dick phoned. His ship's just docked. He says he'll be free to come home tomorrow. I arranged that you'd go to the docks and meet him; I hope that's alright.' She was always trying to narrow the distance between her two sons.

'Ok, I'll go. I can use my season ticket.' Since my father's death, economy was always in our minds - quite a new experience for my mother, and for me. I realised with some annoyance that I would have to miss my Scottish Reel Society evening. The Scottish dancing was one way I kept in touch with the wealthy village community among whom we could no longer afford to live. The thought of Dick's return gave me a sense of foreboding. I somehow knew that he would not let the quiet order of my life go undisturbed.

'I've written down the name of the dock. The nearest station is Plaistow, wherever that is.' London, to my mother, was the West End, to be visited in a fashionable outfit with hat and gloves.

My older brother had been away for just over a year. He was a cadet on a merchant ship, carrying cargoes up and down the coasts of North and South America. Sometimes, in my lunch hour, I would observe his world from afar, leaning over Tower Bridge to watch the vessels coming and going from the Port of London. I had no wish to step on board, but one

day, I vowed, I would be the one who calculated the hazards represented by those shipments. I would fix the premiums and reap the rewards of the lucrative insurance business. But underwriting marine risks required the deposit of a large sum of capital, and the question was - where would I get it?

We met at the dock and without discussion I was led to a nearby pub. I was anxious to get home, knowing that Mum had prepared a special meal, but that concern didn't register with Dick. The bar was crowded and noisy, the air thick with smoke. Quite a few of the drinkers, both men and women, seemed to be on friendly terms with my brother and I soon learned that he had been in London for nearly a week. I was not surprised.

There was something brash, almost belligerent, in his manner. He made a point of sitting where he could view the bar, and his eyes restlessly scanned the customers. He was only twenty, but he had been tempered by a world in which you had to look out for yourself. This was not the fresh-faced lad in his new uniform who smiled out of the photo on Mum's dressing table. For myself I felt conspicuous in my wide-shouldered Humphrey Bogart gabardine raincoat. This place was more Marlon Brando and 'On the Waterfront'.

Dick told me something of his travels. He gave a vivid account of a time when the engines had failed and the ship was at the mercy of a hurricane-force gale. "We were in the Caribbean, among small islands and reefs. The Captain couldn't cope; he was drunk. The First Officer and I managed to save the ship, and the cargo. It was pretty scary, I can tell you." Of his experiences ashore in those foreign ports my brother said nothing, probably considering them unsuitable for my ears.

I drank a shandy while Dick had pints of strong ale with whisky chasers. It was half past nine by the time we got home, but that didn't diminish his welcome.

'That smells delicious - steak pie, if I'm not mistaken,' Dick said with a smile.

It's been keeping warm for two hours, I wanted to say, but Mum was always ready to believe excuses and to look on the bright side: her first-born son was home. She listened with rapt attention to the stories of his adventures, some of them embellished versions of those I had heard in the pub. She believed his every word, as she had done all his life. The stories I occasionally told her about the insurance business were dull by comparison. But I knew that while the voyages, with all their dangers, made exciting listening, it was those who plotted them from their desks in the City who prospered.

Mum went to bed and Dick and I sat by the fire in our small sitting room. He produced a bottle of rum from his bag.

'So, tell me about your love life then, John. No shortage of opportunities in these parts as I recall.'

'We lived in an affluent world then,' I reminded him. My mind went back to holidays from boarding school and formal dances planned by the village mothers, eager for us to acquire the social graces. For us that way of life was in the past, along with gymkhanas and other costly pursuits. Now we were sitting in the two-bedroomed semi that was all we could afford. It felt like a house built in miniature.

'Come on, though,' Dick persisted, 'You must have got someone.'

'Well - you remember the Meredith family? I've been seeing Jane for about six months now. She's a student at the Art College. We go to the cinema on Tuesdays and she comes to the Scottish dancing on Saturdays.'

'Sounds exciting,' Dick said in a withering tone of voice. 'Stinking rich family. I used to see the older girl before I went away. Actually, I remember noticing the little sister. Developing nicely, I thought.'

I was finding the conversation embarrassing. Dick pressed me to try one of his American Camel cigarettes, but I refused, helping myself instead to one of Mum's filter-tipped du Mauriers. I usually smoked one or two at the weekend.

'So you've missed your Highland fling tonight, John. Never mind. Ask her out with a friend tomorrow; we'll go for a few drinks at The Old Barn.

I had spent my childhood unwillingly falling in with my brother's wishes and now I did so again. We went out the following evening. Jane brought her friend Hillary and once more I heard the nautical tales, adapted this time to amuse and titillate a young female audience. At the end of the evening Hillary invited Dick to the College dance on the following Saturday. Jane had promised to come to the Scottish Reels, but at the last moment she changed her mind and joined them at the College.

I soon learned from Mum that my brother was spending much of his leave in and around the Art College, during the hours when I was at work. 'I'm so glad you introduced him to your friends there,' she said.

I no longer had any time alone with Jane; on the occasional evenings when I saw her Dick was always with us. He claimed to be advancing my chances with her. 'She's a nice girl,' he said. 'You couldn't do better. I'm putting in some good words for you.'

Dick was at home for five weeks, while his ship underwent repairs and then loaded cargo in preparation for its next voyage, to South Africa this time. I couldn't wait to recover the familiar routines of my life.

It was a week after Dick's ship sailed that Jane knew she was pregnant.

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I was trudging, head down, towards the side exit of the station. It was Friday again. Jane's news had been with me for two days and I was feeling confused and numb.

'John,' she called me quietly from behind the barrier. 'Could we go to the cafe for a moment?' There was a pleading note in her voice.

I collected my bike and we walked in silence along the High Street to the cinema, where we climbed the stairs to the cafeteria. We took our coffees to a table overlooking the street, just as we did on Tuesdays. She was looking down at her hands. Her hair was drawn back to the nape of her neck, a style I liked. Her shirt was a crisp white. She had never looked so sweet.

She began quietly, 'Your Mum's writing a telegram. She wants you to take it to the office of the Shipping Line on Monday. Daddy says Dick's got to come back straight away.'

'Is that what you want?'

After a pause she shook her head. She still had not looked at me.

'But your father says...'

'I talked to Hillary yesterday.'

'And?'

'She told me everything.'

'You don't mean that she and Dick.....?'

'Yes.'

I shouldn't have been surprised, but I looked at her in dismay. 'But she isn't...?'

'No – she's not as silly as me.'

She looked so fragile. I put my hands over hers and she looked up. A tear had left a trail down one cheek. I couldn't be angry with her. And besides, I was beginning to calculate that the reputation of both families might yet be saved.

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Jane and I have a lovely home here in Esher and little Jeremy has a nice big garden to play in. I think I can say that staking me as an Underwriter at Lloyds has proved a good investment for my father-in-law.

My brother Dick is still in the merchant marine. He responded to the letter I mailed to Cape Town, and readily agreed to what I proposed. We haven't seen him since. He transferred to a

South African shipping line trading with the Far East. Mum hears from him occasionally. I sometimes wonder if he ever reflects, while he is safeguarding his ship's cargo, how he is serving the interests of its wealthy insurers, among them his younger brother.