§

Come in, sit down and make comfortable. I am JW, artful fixer and restorer of that which is lost. Think of me as the glue that binds us together in strange times like these.

Not so long ago, I am a different fellow, having a grand old lark in financial services and frankly raking it in. Indeed, I bag so much coin that I consider asking Long John Silver to find me a nice desert island to bury it on, with X marking the spot. But I live in the real world where money can buy me *many things*, even if it can't buy me love. So what I actually do is upgrade my Porsche to a Maserati, acquire a shiny Park Lane penthouse on an eye-watering APR and invest in a biotech start-up that cannot possibly fail.

These seem like good choices at the time.

With twenty-twenty hindsight, I realise they leave me somewhat short on *liquidity*.

Then happens along the great shipwreck that is Brexit and the world changes. I am assaulted by the slings and arrows of outrageous fortune and whoever is shooting them seems to have a damned good aim.

Bailiffs soon haunt my doorway. Harsh words get spoken, final demands are served. I learn more about the interior of our law courts than I ever wish to know and my whole jolly lifestyle goes up in smoke. I see my Patek Philippe watches exit under the arm of a chuckling creditor. A scabrous fellow who resembles the vampire Nosferatu cuts my Platinum Card in two. I never get to drive the Maserati before a tow truck hauls it away.

A period of quiet reflection follows, as you might imagine.

On balance, I am happy that liberty is still mine. I am right with JS Mill there.

After that, I sink into the slough of despond.

I find that I am fallen low, like some sad character on the margins of a Charles Dickens novel. And within a few blinks of a bloodshot eye, I am counting out my last pennies, counting them again and finally discovering that they are all disappeared and gone. This is a rum situation for a chap to be in when he wishes to satisfy wholesome urges like putting bread on his table or supping a

restorative pint of ale in a hostelry of an evening.

I still need sustenance, naturally, so I try out sausages made with wood shavings and alcohol from Polish shebeens that could put a rocket into space. These are experiments to do only once, unless your happy place is the waiting room of an A&E Department. Instead I opt for Plan B, getting chummy with the chap at the food bank, and my existence improves. I am starting to get along, after a fashion, though not the kind of fashion that Zara will rush out to copy any time soon. And my perspective on life, it evolves. I no longer scurry past beggars hunched on the pavement, and the sight of a stretch limo gives me a feeling midway between jealousy and puzzlement deep inside.

Other folk, I cannot help but notice, are riding the global economy's rollercoaster in quite the opposite direction.

So a year or two flutters by, the big boom busts and misery arrives for the common man too. Banks bolt their doors when he approaches, chirpy and eager to make a withdrawal. Mortgage repayments go through the roof, which now has a hole in it because no-one can afford to do the repairs. And taking the family out for a Happy Meal is but a sepia-tinted memory.

Meanwhile, thieves sprout like mushrooms in once-genteel towns and anarchy soft-shoe shuffles into the limelight. It becomes routine for honest folk strolling in the park to be stopped by a gap-toothed ruffian with a nine inch knife and invited to hand over their purse or have a Sweeney Todd shave instead.

Moral standards, as the curtain twitches note, are definitely slipping.

In an earlier age, William Hogarth would knock out a set of jaunty pictures called *Robbery-A-La-Mode* or some such thing, cheering us all up. As it is, questions are asked in the House. They are asked in plenty of other places too, not least the pub and on daytime television. Even the Archbishop of Canterbury gets in on the act. It dawns on the Great Unwashed Public that trouble is not only brewing, but it is boiling over and the mess is going everywhere.

Up goes the cry, *Something Must Be Done*.

And soon enough, it is.

Laws are passed and, quicker than a Deliveroo driver runs a red light, there are a hundred capital crimes on the books. *Hanging is too good for them*, people used to say. Well, not any more. Today, it's *exactly* good enough. Steal a bottle of flash bubbly from Tesco and see what happens. Thieves are swinging by the

dozen. And a decent citizen who turns in one of those scoundrels earns a cool £96,000 a time. Tax free, no less.

The tabloid leader writers think it is all gammon. Social media goes crazy. The TikTok video of a thief being informed on becomes a thing of high art. Crime figures do not change, not yet anyway, but that is never the point. Wrongdoers, the bogus, dishonest and corrupt are seen to be punished, and if someone's transgressions are of a more white collared hue, there is usually a friend who can help.

Now, shrewd cove that I am, I sense opportunity amidst the mayhem. A chance to get back to where the good times roll.

The opportunity, of course, is not to *inform*, but to create *leverage*. We all know that a man with a sentence of death by his name is liable to do rash things to those who send him down. Blueskin Blake once sticks a shiv into my flesh after I testify against him and I am in no hurry to spill more of my claret. No, the smart move is find a member of a disreputable gang with an incriminating whisper out against him, lean on that man to compromise two more of his flock, and use them to find a fourth who knows enough to hang the first fellow on Tyburn Tree. *Et voila*, the gang has a new master – namely yours truly – and none dare act against me lest their neck is stretched before the week is out.

Thus aided by the criminal fraternity, I set up the Lost Property Office. We advertise in all the national media – the *Daily Mail* receives plenty of our *plata* – letting it be known that items stolen may be retrieved in exchange for payment of a fee. As luck would have it, that fee might only be a third of the real value, saving the owner a healthy slice of change.

So what if the item of value is filched to order by one of my gangs?

The owner comes back to the Office two days later, a window slides open and the property is theirs once more. Celebrations! Really, everyone ends up happy. And if a member of the gang is found to have an item that ought not be in their possession, then a word in the right ear, £96,000 in my pocketbook and Tyburn bounces merry again.

Such is the Lost Property Office, the great commercial innovation of our days, endorsed by His Majesty and much frequented by the social elite, those fellows who know not what to do when vulgar felons dispossess them of their hard-stolen wealth.

But wait, good companion, someone is at my door. Tarry a while and we will speak again when they are gone.

§

Now here is a turn up. A clever fellow comes by. He makes a mint building crypto exchange tools too smart for you and I to understand.

JW, he says to me, I am in a bind. And you are the solace I need. Knaves steal my Rolls-Royce SUV, he explains, and with it two iPhones, one of which contains pictures I would prefer the world not to see.

Knowing what is in them, I can grasp why he feels that way. Some things should stay in the bedroom with the curtains drawn shut.

Of the car, I care little, he goes on. But the phone, that I must have.

In return for his chattel back, he offers political favour that I would scarce think possible. Such is the joy of Westminster today. Gone is the pretence it is there to help the little person and promote our public good. It is once more a place where trotting down the right corridor can bring power and patronage beyond imagination. For some time now I am thinking that my empire of business could benefit from such connections. And today I am in the perfect corridor to make them.

The good news is that he knows who takes his private possessions and the gang is not one of mine. Albanians, they be. I am watching them awhile, pondering if I should look for an understanding or a *misunderstanding* with them. Now my hand is drawn.

I shall put Dixon and his men on it. I know where the items are stored. The simple issue is persuasion about their return.

#

I should tell you about Dixon. Bermondsey born and bred. National Front back in his headier days and I am sure if you get him to roll his sleeves and trouser legs up all the way, you may find a Swastika tattoo lurking in a dark recess. But he moves with the times. Bermondsey is altogether a nicer place today, packed with designers, fintech entrepreneurs, socially conscious investment managers and cafes purveying the finest Sumatran coffee beans that man or beast could ever want for. My own tastes in hot beverages are more simply met, but it takes all sorts, I suppose.

Now Dixon – always a physically imposing figure, if he turns somewhat to fat in his autumn years – has closely cropped greying hair, a Rolex shiny on his wrist and wears understated suits from Issy Miyake – the fellow really is changed – and waits to let Muslim schoolchildren cross the road on their way home as he cruises around the manor in his S-class Mercedes.

His gang, though, are still the same muscular outfit who earn such a fearsome reputation off in the mists of time. Bulging t-shirts, protein shakes in hand, a quip always ready in their throats, a jack-knife handy in a back pocket and a shooter close by for when it's needed. Harry Fireblood. Crook Fingered Jake. Ben Budge. Nimming Ned. Plus all the young lads whose names I never learn. To a soul, not who you would like to meet in a dark alley as you wend your way homewards after a relaxing and carefree evening's entertainment, a few cups of wine to the good.

I don't ask too many questions about their Wild West antics – I am a discreet chap and it really is better *not* to know what goes on in these freewheeling times we live in – but when they go to work, the job gets done.

Yes, Dixon has a habit of success. He is a man of his world. If he says he will undertake a thing, the emphasis is on the employment he provides the *undertaker* with. The other team rarely wants to come back for a second bout.

§

While Dixon and his ruffians act, always the sorts to obtain the swiftest, most *effective* results, Jeevons plays it slow. That is his style. So it is that balance and harmony are maintained in the universe.

He wears one of his cotton jackets today, a little bit lived in, but its navy colour persists and keeps it looking smart. Sometimes he strays to a shirt jacket, which is not one of the fashions I warm to. I grant that it works for him. His grey hair is long now and comfortably pushed back on his head. The eyes glitter. I will not comment on his footwear, as he makes questionable choices which pain my heart. Yet for all his errors of *raiment*, the fellow carries himself well. I try to be fair in all things, as you will see.

Jeevons is working on a nice little mark. One of the jolly things about Britain today is that after Margaret Thatcher lays waste to the nation's factories and our petulant retreat from the European coalition wrecks a once mighty financial services industry, necessitating my own change of career, we take a pragmatic view about other people's money. If you are wealthy enough, you are welcome in London. Come one, come all, that is our motto, excepting the poor of course, for whom a workhouse awaits in a barbarous land far from England's fair shores. Russian oligarchs who steal and cheat brazen enough to make a Robber Baron blush, step right up. Gulf state royalty who think a solid gold toilet is an Object of Use, join the party. Asian cryptocurrency entrepreneurs, our world, your oyster.

What Jeevons surveils for eleven months now is the bijou *pied-à-terre* of Isabel Kukanova dos Santos, which is tucked away behind the Albert Hall and a snip at £21m. Naturally, it isn't registered in her name. A dozen holding companies on fly-blown Caribbean isles cleanse the owner's identity, but we know what we know. It does help to have a friendly face in the Office of Financial Sanctions Implementation who is willing to share a nugget of truth over lunch at Wiltons, I will concede.

Now, I know what you're thinking. You never hear of Isabel Kukanova dos Santos. When I tell you she's Angolan, you'll reckon I've gone potty. Everyone in

Angola is poorer than a nanty narker who doesn't cadge a farthing since Shrove Tuesday, right? Well, kind of. Most people in Angola *are* stony broke. Life is tough there, tougher than you could imagine. But there's the *others*. And our Isabel is one of them.

Her father, José Eduardo, is a Marxist-Leninist resistance fighter in 1975. Aren't we all back then? Once the Portuguese are sent packing, off home where they belong, he moves into government and in 1979 uses his charms to become President. For twenty years he is happy to get a fat cheque in the post every year from Moscow and invade a neighbouring country when life gets dull. Then some young spark discovers that Angola has more oil than Norway or Oman and it all looks a bit different. José Eduardo, ever the quick study, knows which side his bread is buttered. And knows he likes a *lot* of butter. By the time he dies, handing the presidency on to his daughter as any good father might, he is worth up north of £3 billion, according to those who know. Marxism-Leninism certainly pays better than it used to.

So that's why Jeevons has his peepers on a quiet house in SW7 for the best part of a year. And he does more than that. People like Isabel KdS get their security in from Praesidium Defense, a global firm who say they have the best in-house protection systems that a nabob could wish for. Only they are wrong to think that. One of my firms, Gertham Security, a nice family-run business which dates back to Queen Victoria's day, is better. On a cold, dark night, Jeevons gets the lads from Gertham to slip into the house and make a few *amendments* to the alarm system. From that day on, the contraption blasts away every few weeks at such inconvenient times. Praesidium have no idea what is wrong and Isabel's man in town can't get through a night in bed with his mistress without a horn that would drown out a Mack truck going off.

So Gertham, the real experts, are asked to take a look.

Well, they sort the problem out quick sharp and send a juicy invoice to the grateful Angolans. One of Jeevons' men pads in with them and has a look in the house safe. These rich Maccaronis get so pleased with their electronic devices that they don't put a decent strong box in half the time. Inside the safe, our man discovers six diamond necklaces that would each set you back a glowing seven figures in the Cartier shop, even if you buy them Duty Free, and companions made of emeralds and sapphires.

Three weeks later when, as luck would have it, some kindly soul switches off the burglar alarm, security sensors, laser tripwires, internal camera system and self-sealing doors on the room that has the safe in it, Jeevons goes back at 4am and lugs the jewellery home.

I take him straight out for a celebratory pint of stout, as you might do yourself. It is a lovely day for Guinness, I tell him.

I am right.

When the absence comes to light, it takes Isabel about five minutes to file a lawsuit against Praesidium and her insurance company have it from there. By the time Praesidium settle, she gets considerably more brass than the jewels are actually worth. See, crime does pay.

Her factotum also comes along to the Lost Property Office and asks if we might assist. Our role is to comfort those in distress, as the fellow knows. We put word out on the street, whisper in the right ears, look in a few dark corners and, lo, three days' later he is back, collecting a velvet bag bursting with goodness. A crypto payment for four million of King Charles' finest banknotes clears into our account. We are in plump fig, IKdS is cock-a-hoop and all the world basks in sunshine.

Maybe a multi-national security company worth more than IBM has its nose out of joint, but frankly who cares about a thing such as that?

§

I realise that I have yet to tell about the Office itself, where so many profitable transactions are settled. An omission on my part, humble apologies. The place is indecently smart, swanky even. Honestly, it surprises me how good it looks when I walk through the door and I pay for the whole caboodle, so know just how much the fitters charge to lay it out the splendid way it is. But, padded bills aside, the wonderful *stanza nobile* that our guests enter our happy world through is really nothing to do with me.

Perkins rules the front of house.

And I have to give him credit.

The man has an eye for a clean aesthetic line.

The floors and window casements are stripped back oak and Scots pine, all set against walls painted a satisfyingly indeterminate shade between Prussian blue and taupe. To frame the space, Perkins builds great racked shelving units. They might come from a magnificent old cheese shop I visit once in Glamorgan for all I know, or form the timbers of an eighteenth century man o' war. In place of the cheeses – or cannons, take your pick – are first editions of Henry Fielding, Nikolai Gogol, Francisco de Quevedo, Thomas Pynchon, Jonathan Swift, Fyodor Dostoevsky, Daniel Defoe and Amos Tutuola, all worn, well-read editions yet in perfect fiddle, and not forgetting Mark Twain, Voltaire and Cervantes who lurk there as well. I don't know who the literary guru is when we style the place, but kudos to the fellow. Taste *and* a wry tip of the hat to the trade we conduct. My kind of chap.

In amongst the books are grand ammonite fossils, an antique ostrich egg, a nautilus shell you'd have to see to believe, fragments of a meteorite that might land on this planet a billion years ago and those quirky papier-maché animals that tribal peoples in Mexico make. *Alebrijes*, Perkins calls them, which sounds like tapas to me, but he says otherwise. And centrepiece of the display, a vast wheel of *Parmigiano Reggiano* that is aged and young, all at the same time. Fronting all that is a perfectly mis-matched selection of cosy seating in pastel shades of turquoise, cerise, mustard and watercress. It is practically impossible

to stay on your weary old feet once you try the accommodating upholstery out. Settle in, my dear, and let us do the talking.

If I still wore a hat, I would take it off to the designers and Perkins, even knowing how much the shebang cost. Frankly, you can't beat quality. And our punters recognise that.

The slick style doesn't just make the clients feel at ease. It's worth money too. I think Perkins is joking when he says we should invite the jolly hockey sticks crowd from the *FT*'s ludicrously luxurious glossy supplement, *How To Spend It*, to write us up as a Cult Shop. But invite he does, and they love every splendid inch of our retail footage and, more to the point, help a raft of potential clients of the very highest calibre discover a place they are only too delighted to come hobnob in.

Now we have a *gratis* espresso machine and a New Zealand barista who makes drinks of which I never hear and which put a smile of outrageous proportions on the faces of those curious proto-clients who come to soak up our desirable ambiance, even before a shocking crime befalls them.

As I say, the store front couldn't be better for business.

My own hidey-hole is behind the wondrous salon that Perkins creates, accessed through a door that looks like a bookcase, for the great convenience of those who pass the test of lucre – filthy or otherwise, we pride ourselves on being wealth agnostics – and who have an interesting problem to solve.

The Office itself is located in St James's Square.

Yes, I know what you will say. Surely the right thing is to park it in a beautified grimy street in Soho, awash with those warm old London vibes that pump beneath the glistening carapace of our quirky enterprise? But the clients live in St James's, Belgravia, Kensington and Chelsea, and we want to make their lives simpler, for an appropriately extortionate fee, of course. Plus, with the right connections – which I have – and a little cashola – also not a problem – parking is to be got down our way. Try finding that in Soho. The outsize limo has to loiter somewhere, its chauffeur puffing on his vape and chatting wax polish finishes to his nearest driver neighbour, while we chin away indoors making the most lucrative of deals.

As to those who come, believing deep in their hearts that a problem shared is a problem halved, even if the bill may change their view when they finally

receive it, you'd recognise a few and raise your eyebrows at others. There are footballers with fifty houses scattered across the SW3 postcode, a racehorse in the stables and an unwise dalliance that is about to break in the tabloid front pages. The former strongman dictator of Kyrgyzstan who has more blood on his hands than your high street butcher and so much *plata* that being worth your weight in gold would make you look cheap beside him. The third wealthiest Emir in the UAE stops by often – always troubled by the lawsuit his cousin takes out alleging that actually, according to current IFRS regulations, *he* is actually the third wealthiest. I've never met a chap with a greater facility for getting snared in scams and scrapes, which is all gravy for the firm. There's the man who invents the no suck vacuum cleaner and perhaps leaves a few of his friends off the royalty cheques when the revenues start rolling in. The bauxite queen of Chile. Naturally, we have our fair share of aristocrats who are here to greet the Norman invaders way back in 1066 and somehow stay rich afterwards. You might call them Brits, but truthfully they are Anglo-Saxons or Jutes or Danes or something I never hear of, and with sweeping expanses of England's green and pleasant land secure under their boot, they frankly don't care what anyone else deigns to describe them as. They are here, privilege oozes through their veins and that's enough for them. And then there are the corrupt politicians of every hue – the Green Party excepted at present, but we are working on them – who are always good for news, patronage and truly world class disaster-making.

That's right, we get the lot.

The Establishment. The faces. Those people who really run the country you and I live in. The bread and butter fare of my humble business affair.

§

The Rolls-Royce SUV deed is done. Dixon's crew have the plunder and those saucy pictures – the *kompromat* – are stored where only I can get them. I and their rightful owner, that is. And his ignorance of the duplicate set shall alarm him none.

Now I see what he is so keen to keep discreet, I wonder anew about the man. I suppose the material could create an uncomfortable level of awkwardness if the wrong eyes gaze on it, but enough to go to the lengths that Dixon's rolling, brawling, babbling mob just does? I'm not so sure. I may need to explore this fellow's … *hinterland* more.

Something dark resides within.

Back to the action, it would fill a season's scheduling for UFC and get higher ratings if you *could* broadcast such X-rated footage. It is effective, brutal, non-negotiable and definitive. Suffice to say that Dixon leaves a number of sore heads behind him – he brings a few back too – and a couple of strangers to our land who are once quick may now be dead.

Such is life.

The wheel it turns.

#

Jeevons meanwhile has a new job.

This one is Russian and he is badgering me about it for so long that I grow tired of saying no. The mark seems to be an accountant for one of the oligarchs, the smart kind who do their jobs quietly and when Boris Berezovsky turns up dead or Mikhail Khodorkovsky finds himself in a Siberian prison, the accountant discovers he has an overflowing set of bank accounts in Geneva and is a man set free. Honestly, some of these tales about the boy from Ulyanovsk or Tver who does good would make you weep.

One of Jeevons' beetlers has a nice angle by which he thinks those Geneva bank accounts could open up and add a little revenue to the UK's faltering GDP, arriving by way of our Office, naturally. The young thruster is a patriot. I like that. And his scheme has a rather fetching subtly to it.

The thing is, as I keep telling Jeevons, with the Russians, you never know if it's an honest crook you're turning over or a well-placed man in the SVR or GRU who likes nothing better than combining espionage with free enterprise. The latter I am happy to give a wide berth to. Novichok I do *not* need in my life.

But does Jeevons' listen?

I may need to sit him down for a proper talk one of these days.

#

An underestimation is made. The Albanians, it transpires, have brothers and they have friends. Dixon and his merry band are called upon. Those who survive are in St Thomas' Hospital. Ned will nim no more. No transfusion will revive Harry Fireblood. I fear I must make contact with a certain dependable soul in our justice administration. The five strong of Dixon's crew who still feel a pulse shall be reported for crimes committed, including Dixon himself, my bank shall be half a million guineas bonnier and Tyburn's bough will flex once more.

You may call me unsentimental, heartless even.

But life is cheap these days. And when a dog does its miles, the old legs not working right any more, a pair of sad eyes all that remain, the kind act is a swift and merciful one.

So a noble band of rovers shutters its doors, making the great transition – in true Viking style – from colourful characters to legend.

They will live long and fond in the memory.

§

I am thinking much about shoes lately. Back in the day, a rigid sole and a couple of blocks of wood are enough to keep a dignified foot out of the dreck that lines our streets. Of late, it works differently. A City banker with a bonus burning a hole in his well-tailored pocket walks into John Lobb and arranges for fine pieces of leather to be attached to a hand-crafted insole and create the perfect vessel in which the banker's feet can glide effortlessly through life, dealing with the vicissitudes of finely-spun carpets of the most luxurious kind. Not everyone can do the same, not by a long chalk.

It's the truest kind of fact, you can tell a lot about people from their shoes.

Take my last visitor.

His story has a ring of truth about it. But the kind of ring you'd find around a bath tub back in the old days when the water sits there for eight hours straight, going colder than Harvey Weinstein's heart, and people don't wash as often as they should. A ring of truth *adjacency*, perhaps, rather than the solid gold stuff itself.

Maybe his friends in Antwerp *are* deprived of a quantity of diamonds they are ill-disposed to lose, and maybe those diamonds *are* in London. If they are, they would pass through a leaky portal in our nation's porous Border Force soon enough. Blighty isn't likely to be their terminal destination, not when the fabulously rich denizens of the sub-continent and the Gulf still feel such a deep attachment to sparklers. And besides, a diamond dealer is always going to have a keener sense of where purloined goods might go than my humble network of collaborators are likely to do.

No, something isn't right with this bird's song.

And the giveaway? Not the story, if I'm frank. That could easily be stand-up.

No, it is his shoes. One glance under the table and I am unsettled. A diamond syndicate man like that with a pair of shoes he might get from Marks & Spencer – not wishing any ill on the underwear supplier of choice and sometime titillation to the nation's middle classes – it just doesn't hold water. On the contrary, it makes my heckles rise.

Shoes are a sacred item in this world of ours.

The fellow should have shown more cobbling good sense.

I shall set Crabtree to investigate just who my visitor is. He will find out soon enough why this ill-shod trickster is darkening my door.

§

So, my clients do have names. I just prefer not to use them unless it's absolutely necessary. The whole building is swept for bugs twice daily, but in days like ours you never can be sure who may be listening. Walls may not have ears. Thieves, diddlers, murderers, drop coves, chalkers and all manner of other rogue, on the contrary, do have them and they like to have exercise of the most profitable kind.

The fellow with the Rolls-Royce SUV and two iPhones – one troublesome, the other a useful way to post on Instagram and keep in touch with his dear mother back home – is called Raghavendra Bhatt. Mr RP Bhatt to you. Raghu to me. He grew up in Mysuru, as he tells me it's called now. I always think it is Mysore. That notwithstanding, it's the delight of our world today that nothing sits still. Everything is so amenable to change.

And where there's change, there's *arbitrage*.

Which translated into plain English means a nice slice of money jingling in my pocket whenever someone has need of the very specialised services I provide.

Borrowing his brother's ageing Nokia smartphone and taking advantage of lax IP protocols at a nearby police station, Raghu began completing an online course in software programming at the tender age of eight. The course is run from one of the Big Ten Universities in America's formerly well-endowed research system. The lady who sets the course up – herself an immigrant who grows up in far off Romania – is startled by his test scores and astounded to discover that he is not just a callow youth, but that he is yet to reach double figures in age.

From that point, he never looks back. State college with a letter less of endorsement and more of pre-destination supporting him, a charitable grant from a kindly Quaker couple in Hartford, Connecticut and one day he waltzes through the doors of the Massachusetts Institute of Technology and the history of the future welcomes him as one of its authors. A few familial ties bring him back to the Mother Country, so to speak, and here he now resides, with his diverse businesses making a very nice contribution to HM Treasury's coffers each year. On behalf of my country, I'd like to thank him for brightening our shores.

Today, however, he has pause to look over his shoulder for the first time in many a year and consider quite exactly where he gets to in life. He also has reason to look downwards, at his left hand. On his last visit, that hand looks very much like yours or mine. Now the little finger has a big white bandage on it and, strictly speaking, only on half of it. From digital whizz kid, he has become *digitally* curtailed. Impaired in the finger department, if you will. Some unfriendly soul ascertains quite how much loot Raghu makes out of the cryptocurrency bubble and explains to him, with a degree of conviction, that they would like a piece of it. To show that they are serious, and to speed negotiations, they lop the end of his finger off before returning him to his well-appointed office.

Lest you worry unduly, he has the missing portion of finger, all refrigerated and safe, and one of the best surgeons money can buy is lined up to reunite it with him later this very day. But he recognises that he has a business problem and is in need of help.

He sits across the desk from me, in my office, a sly smile on his face.

You have a reputation, if I may say so, as a thief taker, he begins.

A reputation is useful thing to have, says I. That doesn't mean it's true. And a thief taker, that would be a risky occupation for a chap to have. I receive a shiv between the ribs once from a shameless villain who is correctly getting his just deserts and whom attaches himself to the idea that I am a cause of his demise. I have no more ribs I wish to spare. I could show you the scar now if I do not have a fondness for common decency. But no, I repeat, to be a thief taker, that would be a dangerous berth in society.

Still, you know people, hear things, says he. He waves his undamaged hand around at my humble premises. Your business is based on intelligence about wrongdoing. I simply wonder if your ears might hear more than those of others.

I hear plenty, I say, most of it unfit for human consumption and none of it for onward sharing.

That I understand. But I encounter a personage I should happily never lay eyes on and by whom I am now … compromised. I gather, having met the lady face to face and seen her skill with a sharp blade, that she is known as La Marseillaise.

La Marseillaise, like the song?

Yes, just like the song. The national anthem of France across the water. But

perhaps she lacks the jaunty enthusiasm which usually accompanies the song when you hear it bellowed out at a rugby match or in a tear-joking wartime movie. He pauses for a moment, remembering a recent event who would be glad to avoid, no doubt. Should you happen to hear anything about this character, he continues, who liberates honest citizens from their rights – he lifts his reduced hand up and wiggles his demi-digit – I should be very grateful if you would whisper in my direction.

Then let us say that I should be pleased to earn your gratitude and if an opportunity to do so arises, I will gladly oblige. May I ask if my colleague, Mr Crabtree, might liaise with someone on your team who can furnish particulars of what has befallen you?

You can indeed. In fact, I would welcome it. I shall make the necessary introductions.

I thank you for that.

The thing is, he says, leaning forward across my desk, I feel that my first encounter with this lady, La Marseillaise, is by way of a *getting-to-know-you*. That what she wants is in fact more than the money she tries to extort.

A tithe on the lucre you pile up in your accounts would satisfy most regular folk.

Indeed it would. And that bothers me.

I imagine it does.

This is a game of chess and I have seen the opening gambit. Her stratagem I shall have to divine.

That will take time and endeavour, I fear.

Yes, we agree there.

And while you divine, are you concerned by security, given the clear and present nature of the danger before you? It may be that I can assist.

No, I am surprised the one time. My colleagues are properly attuned today. I am aware of my situation and security is now not my principal concern.

Understood, says I. Your enhanced safety pleases me. For now, I shall wish you good thoughts for bodily restitution and we will talk again when you are improved. I anticipate happier conversations to come.

As do I.

With that he rises, sweeps through my tastefully upholstered door and is

gone.

§

Through a spy – a special one – useful facts come to me about the man who makes it all tick for the Albanian gang, Gentian. You might call him the adjutant of the operation. He proposes and the muscle disposes.

I speak with the man. We dine together at Saint Jacques. He has a liking for French cuisine, it turns out, and why shouldn't he? There are few challenges that *magret d'oie rôti*, *rognons de veau* and *joues de boeuf braisées* can't sort out between them, especially if you add a nice vintage bottle of Puligny-Montrachet *vin rouge* to the mix.

He and I understand each other. Information is shared on others in his orbit, helping my hand, and matters are settled.

There is peace. Honour is served. And I trade Dixon's home grown bruisers for something altogether darker and more intriguing.

#

Jeevons has a visit too. They explain politely, in British public school accents, that his surveillance isn't welcome. As a little act of good faith, the Russians blow up his Bentley, in Jermyn Street in broad daylight – I ask you – and explain that next time he will be inside the motor. Jeevons gets the message. This one isn't just a felon on the make.

He's now off in the Maldives for a month to settle his nerves down. His ticker is a problem lately to be fair, and cocktails with umbrellas in can have such restorative effect, so I can see his point. His next project is going to be a nice ditzy old widow.

Give the fellow his due, he does earn a break. This is his best year yet.

And maybe next time he'll listen to what his wisest counsellor has to say.

§

I have a sweet spot for Janeway. I admit it. She is putting her daughter Cassandra through a smart ladies' college and in a few years she will be a well-paid accountant, without a whiff of the things her mother does to get her there. Izzy, the youngest, is on a good track too, only taking the wild child route to get there. She is the brightest of the bunch, I reckon, and try as Janeway may to steer her towards a lucrative career in the law, she'll end up running a perfume business that upstages Estée Lauder or something equally startling by the time she is done.

Janeway, or Mary if you insist on me using first names and being more in touch with my inner self, is the Next Cab on the Rank, now that Dixon scrambles his hash with terminal effect. That doesn't mean that she and her motley assemblage are there slugging it out, toe to toe against the next group of hammer-wielding upstarts that the Great Wen thrusts in our direction. No, I am not Frank Warren, looking for fresh meat to go at the head of a fight night poster. What it means is that when a juicy job comes up, Janeway and friends have first dibs on it. They are liable to take a more thoughtful approach as to how to get it done. That doesn't preclude the kind of violence that Dixon – let's be straight about it, recently demised as the man is – always lives and dreams for. It just means that there may be more than one way to skin a cat.

Yes, there is no end of innovation and industry in the illicit realms on our shores.

Britain's Got Criminal Talent.

We really do.

So Janeway has top billing and here she is, telling me about a job with *potentiality*.

Some might call her data-driven. Not that she is a quant, like you'd find in a high frequency trading firm, lost in spreadsheets so complicated that your computer doesn't know what to do with them and writing algorithms that really do trade one ten thousandth of a second faster than the next guy. No, I mean she follows the evidence. Starts with information and sees if it leads to money.

She loves the Panama Papers, the Swiss Leaks, the Bahamas Leaks and all the

other *exposés* showing where obscenely rich people stash their wealth. Her gratitude to the fearless journalists at *The Guardian*, *The New York Times* and *Süddeutsche Zeitung* knows no bounds. Those folk really stick their necks out and the results are outstanding. She owes them more than a pint. A slap-up dinner at a top West End eatery wouldn't be out of place.

After a good deal of wild goose chasing, she gets the Paradise Papers down to three really tasty marks. People you wouldn't notice in the street. Living in ordinary houses. All of whom *expropriate* such large sums of money from their home countries that their lives must be lived on tenterhooks. At any time, someone with a grudge and a machete may track them down, ready to take vengeance for all the shocking stuff they do to get their loot.

For people of this ilk, exchanges like Raghu's are gravy. With a little notice, they can use the crypto networks to move funds hither and thither, all without troubling the taxman unduly and getting snared up in those organisations designed to stop racketeering and such like things.

Still, working the crypto exchanges takes time and the transactions are best done face to face, in a room with no wifi connection to the outside world. If the guy you bob in the next village turns up with said machete, you have to leave that second and take enough wherewithal with you to start a new life abroad in the luxury these folk accustom themselves to. That means jewellery. Small enough to transport. Innocuous enough to get through the scanners at Heathrow with a dozy guard who is waiting for his shift to end. Ordinary looking pieces, locked up ready in a safe, that are nothing but diamonds and rubies and pearls having a joyful convention together.

Portable wealth of the most liberatable kind.

As I say, Janeway is down to three. The ones she is certain have a ten figure stash hidden somewhere in their Muswell Hill suburban paradise. One from Brasil, another from Equatorial Guinea and the last from Malaysia. If you ask me, the Malaysian is the real crook of the bunch.

But it's her job.

And she's working out which one to start with. You have to acknowledge it, Dixon's ways belong in the past. Mary Janeway, she's all about the future.

§

One, two, buckle my shoe. Or my Edward Green loafers, in the case of my last visitor. He is a foreign gent whose jemmy footwear and Thom Sweeney suit make him look more of a Brit than you or I. But while he can dress the dress, he doesn't know our colourful recent history. He asks about the Bloody Code, why we have it and how it comes to be? Topping questions, says I, and not as easily answered as you might think.

But I will try.

It all begins with the Bubble.

They call it the Bubble because a long time back, in 1720 in fact, we have the South Sea Bubble here. That is a big speculation that everyone gets rumbustious about. So much money is stuffed into it that you would struggle to borrow a shilling to buy a nice leg of beef if you are feeling peckish. People go all in, like they are playing poker on television. And why not? The South Sea Company has a monopoly on our nation's trade with South America. There is money in that business. All the slaves you could extract from Africa, shipped across the ocean to the Caribbean and beyond, then sweated until they drop working on a plantation that is so profitable that it might as well grow gold. That is their lucrative enterprise and every Man Jack in this city wants a piece.

The problem is that the fellows on the inside do what they think they are entitled to, in other words a spot of *insider trading*, bribing the politicians of the day to turn a blind eye and then, after salting all the good money out of the firm, turning to the public at large and saying there is nothing left in the bank. When that gets out, the world and his dog wish to exit and the whole caboodle goes under. No-one who is worth a penny walks away with a clink in his purse afterwards.

Now, you and I are lucky to live in times when businessmen don't deceive their loyal investors in this way and when politicians no longer go hawking for a juicy bribe. Well, perhaps in times when they *do* those things, but there are rules about who gets stuck with the bill. Usually, the taxpayer.

But I digress.

We still have bubbles and three years ago we have one and good.

The British Supremacy Bubble, as the boosters say at the time.

Or, the Bubble and Squeak as the rest of us call it when we see what it does to our pension plans.

This one is a heady cocktail of crypto, Elon Musk, degenerative AI companies, tariffs and having the cast of *One Flew Over the Cuckoo's Nest* helm the government of a country big enough to give us all a headache. Honestly, if you put Piltdown Man in charge, he'd do better. The boosters pretend it is Brexit finally doing its long-promised magic when the bubble goes into overdrive. After the bust, those fellows are nowhere to be seen, unless you happen to spend your days walking along the beach in Mustique, St Barts, Capri or Tetiaroa, which I personally do not.

The crash is so big that Law and Order breaks down in our trusting archipelago. Genuinely, when a million jobs are piss-burned in six months, and the Government maxes its credit card out desperately clinging to power, something has to give. That something is the peace of mind to be able to stroll to the local William Hill without getting bashed on the head with a piece of lead piping. Or indeed sit quietly in your own castle home, watching *Love Island* and not have burglars putting the patio window through with a breeze block and greeting you with a serrated hunting knife.

Wives and children do not enjoy such things.

This is when our Bloody Code arrives. Everyone agrees that we land upon a very neat solution, namely reducing the number of felons roaming the streets by one each time a crime is committed. Trusty old Tyburn Tree starts hanging them and the public love it. The reward money turns out to be more popular than Right To Buy in days of yore and it gives the economy a warm shot in the arm too. There are downsides. Ratings for *Love Island* crash through the floor for one thing. And the innocent individual mistaken for an extraordinary miscreant chokes about the injustice as he spins and twists on the end of a rope. But that is just *friction* in the system.

If it is someone else's country, you would laugh and not stop for a long time.

But being British, we shrug our shoulders, organise learned seminars about how *wrong* it all is, start some pretty fiery Substacks and learn to love the good old-fashioned entertainment that is the death of one who richly deserves it. If a

person tries to reverse the policy now, I dread to think what would occur.

Insurrection, or worse.

I would worry for King Charles III sitting in his shiny palace with so much discontent outside his gleaming gates.

All this I explain to my foreign acquaintance, who sits in his Edward Green loafers looking a little less comfortable and more than somewhat puzzled now.

In the end, he says, you will do what works for you. In my country, he continues, we once kill people for protesting if they are younger than eighteen, for drug trafficking, apostasy (I have to look up what this is on my phone after he leaves), adultery and witchcraft, but we get rid of all those primitive laws. Our path is away from the brutal. Yours is to embrace it. Owning your values, that is the path of purity. The man says he respects it.

He may have a point.

I am still not sure.

§

Margus is from Estonia. I say to him, I visit there. Disney castle, Christmas markets with *Glühwein* – or whatever name the locals choose to give it – nice little spiced gingerbread cookies and snow swirling under the decorative lights.

That's Estonia, right?

He says that is Tallinn, all dressed up for the tourists to come and play in, as if there is some tasteful footage left over when they finish shooting *In Bruges* with all those atmospheric night scenes and they want you to think there is a real place like that. Tallinn gets the role and does it awful well.

No, he goes on. Estonia is a different place to the fun park I go to.

He grows up in a tower block on the outskirts of Tartu, in the Annelinn district. From the time he is eleven, the family always has a Go Bag packed, with clothes, passports, money (krona *and* Euro) and a precious heirloom or two, ready for the day the Russians pour across the border again proclaiming that it is Estonia's lucky day and everyone is back in dear old *Rossiya* again. With the bag in the corner, they eat potatoes, pork and cabbage and watch Swedish gameshows through the long winter evenings. At least that is better than Finnish television.

Margus, unsurprising given this grimy back story, leaves the country and makes his way to our own humble Metropolis as soon as he is able. Now, here he develops many skills of use to a variegated enterprise like my own. Principal amongst them is the ways and means of financial crypto crime. I ask him about how Raghu may be distressed and what exactly this dirty French puzzle, La Marseillaise, may be after.

He talks me through the great crypto heists of our times. They are more numerous than I expect. He picks a handful out to demonstrate the *how* of it. There is Mt Gox in Japan, back a ways in 2014, when $450m goes astray after the exchange's blockchain is compromised. Margus talks about Coincheck in 2018, $530m up in a puff of smoke because of poor wallet security. (I keep my wallet firmly in my back trouser pocket and woe betide any lithe fingers that try to get in and exfiltrate it.) And then the Ronin Network in 2022, in which North Korean

agents purloin $625m. I must admit I don't mind an honest crook coming in with a scheme to get rich quick, but the stooges of Kim Jung-un, he with the worst haircut on the planet since Peter Stringfellow passes on, bless his soul, taking a fellow's wealth, that gives me a pause and a discomfort too. Right down here, next to my heart.

But, on consideration, Margus thinks Raghu will be wise to the problems all those unfortunate pioneers encountered. The fellow is a class act, as best we can tell. And where the crypto cowboys are plucked by the skilled gunsels, Raghu is already part of London's still great – and I hold in abeyance my grievance about how the Great Act of Self-Harm lays my own finances low – financial services industry. His crypto exchange is for the Big Boys. It makes money disappear in one place and re-appear somewhere else, with enough paperwork to satisfy our bureaucratic authorities that proper process is observed. He is like a magician, only one earning a percentage of sums bigger than you could imagine if you go out and think of numbers that would give you a sore wrist if you write them down, so long are they. Raghu's product is a high end service for the blue chip customer.

We agree that Margus will talk to a few liminal characters he knows and figure out what they *would* do if they aspire to bring Raghu down.

It's a thought that leaves a bad taste in my mouth. I mean, we are honestly looking to help the chap. And here we are wargaming the best way to wreck his glorious endeavour.

But set a thief to catch a thief.

There's a maxim I can live by.

§

I am out, waiting for Crabtree, and decide to kill two birds with one stone, having a nice lunch together at Franco's and he updating me on what he learns about Raghu's vexatious situation.

I do not mind that he is late, as I have a very pleasant table in the front window, a bottle of Barolo is open and being enjoyed, and all the world is passing by on Jermyn Street outside. A minor royal steps out of Emma Willis' shop, a bulging bundle under his arm and a smile on his face. He gets into a yellow Maserati driven by a lady who would put Amita Suman or Florence Pugh in the shadows. Two Japanese tourists stop and take a selfie that is so complex in its construction that I cannot follow what they are doing, but it makes them unconscionably happy. Delirious almost. They film their own reactions to the selfie and post them online too.

I sip my wine. It is a thing of beauty, made by people with kindness in their hearts.

The world is a good place to be, and certainly better than the alternative.

Crabtree arrives, out of breath somewhat, a little flustered like, and sits down. He is all apology for his tardiness. I say not to worry and pour him some Barolo. He takes a taste and calms in plain sight. This is not wine to be taken lightly.

How are your investigations going, I ask.

They proceed well, he says. But first I have news.

Then share it, says I. I am all ears. A good tale will brighten my luncheon.

There is fighting, Crabtree reports. I listen. Raghu's security detachment and the soldiers of La Marseillaise come to blows, out Hoxton way.

Not far from where Raghu runs his profitable enterprise, I note.

Not far indeed. The first account says that twenty-six fellows are dead. The police are more than somewhat surprised at the scale of the activity.

They and I both.

Yes, the police, it would be fair to say, are in shock and still processing the untrammelled violence. But twenty-six fatalities is what they are saying.

This is not London, friend. It is more close to a bad day in Port-au-Prince. (That used to be such a lovely place, I reflect, back in the days *before*.) It is like a blood feud being played out in Grozny. And Raghu himself, he is unscathed and well, I ask.

He is fine, Crabtree says. Alarmed, but no scathing has occurred. Indeed this morning he is positively buoyant, as the operation to restore his severed finger is a complete success.

I imagine his mood is darker now.

Aye.

But twenty-six dead, I say. You are sure? It is the sort of exchange Dixon and the Albanians would indulge in. And look where they are now.

These Marseillaises are not like other folk, he relates. They do things differently there. Normal rules don't apply. Do you ever see the cinema film *BAC Nord*? I shake my head. Suffice to say that where the Marseille gangs rule, the police don't go. Ever.

We have areas like that, I say, here in London.

Like Marseille? An ambiguous smile dances on Crabtree's lips. No, we don't, he says. We *really* don't.

Just then, the *maître d'* comes, a lovely man, and talks about the specials. I am pleased to follow his advice. Crabtree has more conservative tastes. He chooses the Parma ham and then beef tartar.

Out the window, a couple walk along the street, merrier than sandboys. He is black, she south Asian, and they are arm-in-arm, walking in step. He carries a voluptuous bag from Paxton & Whitfield, the cheese emporium, in his hand and she shops at Margaret Howell and does well. Laden with bags, she is. Their smiles are so untroubled and light-hearted that they might float off into the sky.

I sip my wine. It is still good.

It puts me in mind of the poem, I say.

What does?

He takes a tote of wine in too, and his mood lifts for the shortest moment.

These events out in Hoxton. This visitation of Baluchistan tribal warfare on our shores.

I gaze out on the joyous throng passing down Jermyn Street.

Do not go gentle into that good night, I say. *But rage, rage against the dying of the*

light. I look Crabtree in the eye. These new people in our world, they rage, rage more than one might think reasonable, I say.

He looks back at me, silent like.

Our starters arrive.

So enough with the bloody news, I say. What do you learn about Raghu's disposition?

Ah, that is a simpler tale, he replies. A fork loaded with ham and *bufala* mozzarella makes its way to his gizzard. Down it goes. I am getting some clarity there, he goes on.

He proceeds to tell me that Raghu's security team are concerned about the activities around eight of their client accounts these last few days. All are Russian, well situated in the current gory regime in Moscow, so rich that they could buy a Gulf emirate and have change left over, and so well hidden that HM Government hasn't the slightest notion that they are all forbidden from operating in our nation by the sanctions levied against Mother Russia, the great warmonger.

Obviously, I say, they have money beyond imagination, but something else is in play.

Yes, it is. Raghu's chief of security thinks that if the accounts of all eight could be compromised, and they become *persuaded* that they will lose billions of the dollars that are so close to their hearts, then between them they could force a change of leadership in Moscow.

A new Tsar be appointed?

Indeed. They would have the means to do it. Intelligence. Military. Civil policing. Transportation. Governmental administration. All the cards a gambler would want and more besides. The old Tsar's body would be dumped in a ditch out back of Red Square.

These are high stakes, indeed, I say.

That they are. Whoever takes over, if one of the eight, wouldn't trust the others and would surely eliminate them, one by one. Unless they have an escape route.

The calculus is enormous and complex, I say. Isaac Newton himself couldn't work it out.

Aye, but he would ascertain that there is gravity in the situation and

conservation of energy.

Meaning?

That one of the eight is the protagonist and intends to do down the others.

And he allows his account to be attacked to provide *plausible deniability* should it all unwind?

Crabtree nods.

I finish my *calamari fritti*, drink a little more of the wine.

Right here, now, we live in a world perfected, I continue. No need unmet. Happiness sprinkled over the denizens of St James's like so much confetti. But outside, in the wider world, change is afoot. These be strange times.

I take another mouthful of the Barolo on board. Warmth spreads deep inside me.

The best of times, says I aloud to Crabtree, and the worst of times. That old bearded chump is right, it seems.

END OF SAMPLE CHAPTERS

Visit www.rodcookson.com to learn more.