in his own name and Miss Tottle had twenty-two. These were scattered arou nd among various branches of the big three banks, Barclays, Lloyds, and Na tional Westminster, all over London and a few in the suburbs. There was no thing wrong with that. And it had not been difficult, as the business beca me more and more successful, for either of them to walk into any branch of these banks and open a Current Account, with an initial deposit of a few hundred pounds. They would then receive a cheque book, a paying-in book and the promise of a monthly statement.

Mr Buggage had discovered early on that if a person has an account with several or even many different branches of a bank, this will cause no comm ent by the staff. Each branch deals strictly with its own customers and the ir names are not circulated to other branches or to Head Office, not even in these computerized times.

On the other hand, banks are required by law to notify the Inland Reven ue of the names of all clients who have Deposit Accounts containing one tho usand pounds or more. They must also report the amounts of interest earned. But no such law applies to Current Accounts because they earn no interest. Nobody takes any notice of a person's Current Account unless it is overdra wn or unless, and this seldom happens, the balance becomes ridiculously lar ge. A Current Account containing let us say £100,000 might easily raise an eyebrow or two among the staff, and the client would almost certainly get a nice letter from the manager suggesting that some of the money be placed o n deposit to earn interest. But Mr Buggage didn't give a fig for interest a nd he wanted no raised eyebrows either. That is why he and Miss Tottle had eighty-eight different bank accounts between them. It was Miss Tottle's job to see that the amounts in each of these accounts never exceeded £20,000. Anything more than that might, in Mr Buggage's opinion, cause an eyebrow to raise, especially if it were left lying untouched in a Current Account for months or years. The agreement between the two partners was seventy-five p er cent of the profits of the business to Mr Buggage and twenty-five per ce nt to Miss Tottle.

Miss Tottle's Daily Audit involved examining a list she kept of all the balances in all those eighty-eight separate accounts and then deciding int o which of them the daily cheque or cheques should be deposited. She had in her filingcabinet eighty-eight different files, one for each bank account, and eighty-eight different cheque books and eighty-eight different paying-in books. Miss Tottle's task was not a complicated one but she had to keep her wits about her and not muddle things up. Only the previous week they had to open four new accounts at four new branches, three for Mr Buggage and one for Miss Tottle. "Soon we're goin' to 'ave over a 'undred accounts in o ur names," Mr Buggage had said to Miss Tottle at the time.

"Why not two hundred?" Miss Tottle had said.

"A day will come," Mr Buggage said, "when we'll 'ave used up all the ban ks in this part of the country and you and I is goin' to 'ave to travel all the way up to Sunderland or Newcastle to open new ones."

But now Miss Tottle was busy with her Daily Audit. "That's done," she sai

d, putting the last cheque and the paying-in slip into its envelope.

"Ow much we got in our accounts all together at this very moment?" Mr Buggage asked her.

Miss Tottle unlocked the middle drawer of her writing-table and took ou t a plain school exercise book. On the cover she had written the words My o ld arithmetic book from school. She considered this a rather ingenious ploy designed to put people off the scent should the book ever fall into the wr ong hands. "Just let me add on today's deposit," she said, finding the righ t page and beginning to write down figures. "There we are. Counting today, you have got in all the sixty-six branches, one million, three hundred and twenty thousand, six hundred and forty-three pounds, unless you've been cas hing any cheques in the last few days."

"I 'aven't," Mr Buggage said. "And what've you got?"

"I have got... four hundred and thirty thousand, seven hundred and twent y-five pounds."

"Very nice," Mr Buggage said. "And 'ow long's it taken us to gather in tho se tidy little sums?"

"Just eleven years," Miss Tottle said. "What was that teeny weeny propos al you were going to put to me, lover?"

"Ah," Mr Buggage said, laying down his gold pencil and leaning back to gaz e at her once again with that pale licentious eye. "I was just thinkin'.. 'ere 's exactly what I was thinkin' why on earth should a millionaire like me be si ttin'

'ere in this filthy freezin' weather when I could be reclinin' in the la p of luxury beside a swimmin' pool with a nice girl like you to keep me comp any and flunkeys bringin' us goblets of iced champagne every few minutes?"

"Why indeed?" Miss Tottle cried, grinning widely.

"Then get out the book and let's see where we 'aven't been?"

Miss Tottle walked over to a bookshelf on the opposite wall and took do wn a thickish paperback called The 300 Best Hotels in the World chosen by R ene Lecler. She returned to her chair and said, "Where to this time, lover?"

"Somewhere in North Africa," Mr Buggage said. "This is February and you' ve got to go at least to North Africa to get it really warm. Italy's not 'ot enough yet, nor is Spain. And I don't want the flippin' West Indies. I've 'ad enough of them. Where 'aven't we been in North Africa?"

Miss Tottle was turning the pages of the book. "That's not so easy," she said. "We've done the Palais Jamai in Fez... and the Gazelle d'Or in Taroudan

t... and the Tunis Hilton in Tunis. We didn't like that one..

"Ow many we done so far altogether in that book?" Mr Buggage asked he r.

"I think it was forty-eight the last time I counted."

"And I 'as every intention of doin' all three 'undred of 'em before I'm fi nished," Mr Buggage said. "That's my big ambition and I'll bet nobody else 'as ever done it."

"I think Mr Rene Lecler must have done it," Miss Tottle said. "'Oo's 'ee?"

"The man who wrote the book."

"Ee don't count," Mr Buggage said. He leaned sideways in his chair and b egan to scratch the left cheek of his rump in a slow meditative manner. "And I'll bet 'ee 'asn't anyway. These travel guides use any Tom, Dick and 'Arry to go round for 'em."

"Here's one!" Miss Tottle cried. "Hotel La Mamounia in Marrakech."

"Where's that?"

"In Morocco. Just round the top corner of Africa on the left-hand side."

"Go on then. What does it say about it?"

"It says," Miss Tottle read, "This was Winston Churchill's favourite hau nt and from his balcony he painted the Atlas sunset time and again."

"I don't paint," Mr Buggage said. "What else does it say?"

Miss Tottle read on: "As the livened Moorish servant shows you into the t iled and latticed colonnaded court, you step decisively into an illustration of the 1001 Arabian nights..

"That's more like it," Mr Buggage said. "Go on."

"Your next contact with reality will come when you pay your bill on leaving."

"That don't worry us millionaires," Mr Buggage said. "Let's go. We'll leav e tomorrow. Call that travel agent right away. First class. We'll shut the sho p for ten days."

"Don't you want to do today's letters?"

"Bugger today's letters," Mr Buggage said. "We're on 'oliday from now on . Get on to that travel agent quick." He leaned the other way now and starte d scratching his right buttock with the fingers of his right hand. Miss Tott le watched him and Mr Buggage saw her watching him but he didn't care. "Call that travel agent," he said.

"And I'd better get us some Travellers Cheques," Miss Tottle said.

"Get five thousand quids' worth. I'll write the cheque. This one's on me . Give me a cheque book. Choose the nearest bank. And call that 'otel in whe rever it was and ask for the biggest suite they're got. They're never booked up when you want the biggest suite."

Twenty-four hours later, Mr Buggage and Miss Tottle were sunbathing

beside the pool at La Mamounia in Marrakech and they were drinking champ agne.

"This is the life," Miss Tottle said. "Why don't we retire altogether and b uy a grand house in a climate like this?"

"What do we want to retire for?" Mr Buggage said. "We got the best busin ess in London goin' for us and personally I find that very enjoyable."

On the other side of the pool a dozen Moroccan servants were laying ou t a splendid buffet lunch for the guests. There were enormous cold lobster s and large pink hams and very small roast chickens and several kinds of r ice and about ten different salads. A chef was grilling steaks over a char coal fire. Guests were beginning to get up from deck-chairs and mattresses to mill around the buffet with plates in their hands. Some were in swimsu its, some in light summer clothes, and most had straw hats on their heads. Mr Buggage was watching them. Almost without exception, they were English . They were the very rich English, smooth, well mannered, overweight, loud -voiced and infinitely dull. He had seen them before all around Jamaica an d Barbados and places like that. It was evident that quite a few of them k new one another because at home, of course, they moved in the same circles . But whether they knew each other or not, they certainly accepted each ot her because all of them belonged to the same nameless and exclusive club. Any member of this club could always, by some subtle social alchemy, recog nize a fellow member at a glance. Yes, they say to themselves, he's one of us. She's one of us. Mr Buggage was not one of them. He was not in the cl ub and he never would be. He was a nouveau and that, regardless of how man y millions he had, was unacceptable. He was also overtly vulgar and that w as unacceptable, too. The very rich could be just as vulgar as Mr Buggage, or even more so, but they did it in a different way.

"There they are," Mr Buggage said, looking across the pool at the guests. "Them's our bread and butter. Every one of 'em's likely to be a future custo mer."

"How right you are," Miss Tottle said.

Mr Buggage, lying on a mattress that was striped in blue, red, and gree n, was propped up on one elbow, staring at the guests. His stomach was bulg ing out in folds over his swimming-trunks and droplets of sweat were runnin g out of the fatty crevices. Now he shifted his gaze to the recumbent figur e of Miss Tottle lying beside him on her own mattress. Miss Tottle's loaf-o f-bread bosom was encased in a strip of scarlet bikini. The bottom half of the bikini was daringly brief and possibly a shade too small and Mr Buggage could see traces of black hair high up on the inside of her thighs.

"We'll lave our lunch, pet, then we'll go to our room and take a little nap, right?"

Miss Tottle displayed her sulphurous teeth and nodded her head.

"And after that we'll do some letters."

"Letters?" she cried. "I don't want to do letters! I thought this was going to be a holiday!"

"It is a 'oliday, pet, but I don't like lettin' good business go to waste.

The 'otel will lend you a typewriter. I already checked on that. And they're lendin' me their 'Oo's 'Oo. Every good 'otel in the world keeps an English 'Oo 's 'Oo. The manager likes to know 'oo's important so lee can kiss their backsi des."

"They won't find you in it," Miss Tottle said, a bit huffy now.

"No," Mr Buggage said. "I'll grant you that. But they won't find many in i t that's got more money'n me neither. In this world, it's not 'oo you are, my girl. It's not even "oo you know. It's what you got that counts."

"We've never done letters on holiday before," Miss Tottle said.

"There's a first time for everything, pet."

"How can we do letters without newspapers?"

"You know very well English papers always go airmail to places like this . I bought a Times in the foyer when we arrived. It's actually the same as I was workin' on in the office yesterday so I done most of my 'omework alread y. I'm beginning to fancy a piece of that lobster over there. You ever seen bigger lobsters than that?"

"But you're surely not going to post the letters from here, are you?" Miss Tottle said.

"Certainly not. We'll leave 'em undated and date 'em and post 'em as soon as we return. That way we'll 'ave a nice backlog up our sleeves."

Miss Tottle stared at the lobsters on the table across the pool, then at the people milling around, then she reached out and placed a hand on Mr Bug gage's thigh, high up under the bathing-shorts. She began to stroke the hair y thigh. "Come on, Billy," she said, "why don't we take a break from the let ters same as we always do when we're on hols?"

"You surely don't want us throwing about a thousand quid away a day, do you?" Mr Buggage said. "And quarter of it yours, don't forget that."

"We don't have the firm's notepaper and we can't use hotel paper, for God 's sake."

"I brought the notepaper," Mr Buggage said, triumphant. "I got a 'ole box of it. And envelopes."

"Oh, all right," Miss Tottle said. "Are you going to fetch me some of that lobster, lover?"

"We'll go together," Mr Buggage said, and he stood up and started wadd ling round the pool in those almost knee-length bathing-trunks he had boug ht a couple of years back in Honolulu. They had a pattern of green and yel low and white flowers on them. Miss Tottle got to her feet and followed him.

Mr Buggage was busy helping himself at the buffet when he heard a man'

s voice behind him saying, "Fiona, I don't think you've met Mrs Smith-Swit hin... and this is Lady Hedgecock,"

"How d'you do"... "How d'you do," the voices said.

Mr Buggage glanced round at the speakers. There was a man and a woman in swimmingclothes and two elderly ladies wearing cotton dresses. Those names, he thought. I've heard those names before, I know I have... SmithS within... Lady Hedgecock. He shrugged and continued to load food on to hi s plate.

A few minutes later, he was sitting with Miss Tottle at a small table under a sun-umbrella and each of them was tucking into an immense half lob ster. "Tell me, does the name Lady 'Edgecock mean anything to you?" Mr Bug gage asked, talking with his mouth full.

"Lady Hedgecock? She's one of our clients. Or she was. I never forget n ames like that. Why?"

"And what about a Mrs Smith-Swithin? Does that also ring a bell?"

"It does, actually," Miss Tottle said. "Both of them do. Why do you ask t hat suddenly?"

"Because both of 'em's 'ere."

"Good God! How d'you know?"

"And what's more, my girl, they're together! They're chums!"

"They're not!"

"Oh, yes they are!"

Mr Buggage told her how he knew. "There they are," he said, pointing w ith a fork whose prongs were yellow with mayonnaise. "Those two fat old br oads talkin' to the tall man and the woman."

Miss Tottle stared, fascinated. "You know," she said, "I've never actually seen a client of ours in the flesh before, not in all the years we've been in b usiness."

"Nor me," Mr Buggage said. "One thing's for sure. I picked 'em right, didn 't I? They're rolling in it. That's obvious. And they're stupid. That's even m ore obvious."

"Do you think it could be dangerous, Billy, the two of them knowing each other?"

"It's a bloody queer coincidence," Mr Buggage said, "but I don't think it's dangerous. Neither of 'em's ever goin' to say a word. That's the beauty of it."

"I guess you're right."

"The only possible danger," Mr Buggage said, "would be if they saw my na me on the register. I got a very unusual name just like theirs. It would rin g bells at once."

"Guests don't see the register," Miss Tottle said.

"No, they don't," Mr Buggage said. "No one's ever goin' to bother us. The

y never 'as and they never will."

"Amazing lobster," Miss Tottle said. "Lobster is sex food," Mr Buggage announced, eating more of it.

"You're thinking of oysters, lover."

"I am not thinking of oysters. Oysters is sex food, too, but lobsters is st ronger. A dish of lobsters can drive some people crazy."

"Like you, perhaps?" she said, wriggling her rump in the chair.

"Maybe," Mr Buggage said. "We shall just 'ave to wait and see about that , won't we, pet?"

"Yes," she said.

"It's a good thing they're so expensive," Mr Buggage said. "If every To m, Dick and 'Arry could afford to buy 'em, the We world would be full of se x maniacs."

"Keep eating it," she said.

After lunch, the two of them went upstairs to their suite, where they cav orted clumsily on the huge bed for a brief period. Then they took a nap.

And now they were in their private sittingroom and were wearing only d ressing-gowns over their nakedness, Mr Buggage in a plum-coloured silk one, Miss Tottle in pastel pink and pale green. Mr Buggage was reclining on t he sofa with a copy of yesterday's Times on his lap and a Who's Who on the coffee table.

Miss Tottle was at the writing-desk with a hotel typewriter before her and a notebook in her hand. Both were again drinking champagne.

"This is a prime one," Mr Buggage was saying. "Sir Edward Leishman. Go t the lead obit. Chairman of Aerodynamics Engineering. One of our major in dustrialists, it says."

"Nice," Miss Tottle said. "Make sure the wife's alive."

"Leaves a widow and three children," Mr Buggage read out. "And... wait a minute... in '00's 'Oo it says, Recreations, walkin' and fishin'. Clubs, Whit e's and the Reform."

"Address?" Miss Tottle asked.

"The Red House, Andover, Wilts."

"How d'you spell Leishman?" Miss Tottle asked. Mr Buggage spelled it.

"How much shall we go for?"

"A lot," Mr Buggage said. "He was loaded. Try around nine 'undred."

"You want to slip in The Compleat Angler?

It says he was a fisherman."

"Yes. First edition. Four 'undred and twenty quid. You know the rest of it by 'eart. Bang it out quick. I got another good one to come."

Miss Tottle put a sheet of notepaper into the typewriter and very rapi dly she began to type. She had done so many thousands of these letters ove r the years that she never had to pause for one word. She even knew how to compile the list of books so that it came out to around nine hundred poun ds or three hundred and fifty pounds or five hundred and twenty or whateve r. She could make it come out to any sum Mr Buggage thought the client wou ld stand. One of the secrets of this particular trade, as Mr Buggage knew, was never to be too greedy. Never go over a thousand quid with anyone, no t even a famous millionaire.

The letter, as miss Tottle typed it, went like this: WILLIAM BUGG AGE--RARE BOOKS 27a Charing Cross Road, London.

## Dear Lady Leishman,

It is with very great regret that I trouble you at this tragic time of your ber eavement, but regretfully I am left with no alternative in the circumstances.

I had the pleasure of serving your late husband over a number of years a nd my invoices were always sent to him care of White's Club, as indeed were many of the little parcels of books that he collected with such enthusiasm.

He was always a prompt settler and a very pleasant gentleman to deal wi th. I am listing below his more recent purchases, those which, alas, he had ordered in more recent times before he passed away and which were delivere d to him in the usual manner.

Perhaps I should explain to you that publications of this nature are often very rare and can therefore be rather costly. Some are privately printed, som e are actually banned in this country and those are more costly still.

Rest assured, dear madam, that I always conduct business in the strictest confidence. My own reputation over many years in the trade is the best guara ntee of my discretion. When the bill is paid, that is the last you will hear of the matter, unless of course you happen to be able to lay hands on your la te husband's collection of erotica, in which case I should be happy to make you an offer for it.

The Books: THE COMPLEAT ANGLER, Isaak Walton, First Edition. G ood clean copy. Some rubbing of edges. Rare. £420 LOVE IN FURS, Le opold von Sacher Masoch, 1920 edition. Slip cover. £75 SEXUAL SECR ETS, Translation from Danish. £40 HOW TO PLEASURE YOUNG GIRLS WHEN YOU ARE OVER SIXTY, llustrations. Private printing from Paris. £9 5 THE ART OF PUNISHMENT--THE CANE, THE WHIP AND THE LASH, Trans ed from German. Banned in U.K. £115 THREE NAUGHTY NUNS, Good clean edition. £60 RESTRAINT--SHACKLES AND SILKEN CORDS, Illustrations. £80 WHY TEENAGERS PREFER OLD MEN, Illustrations. American.£90 THE LONDON DIRECTORY OF ESCORTS AND HOSTESSES, Current edition. £20 To tal now due: £995 Yours faithfully, William Buggage "Right," Miss

Tottle said, running the notepaper out of her typewriter. "Done th at one. But you realize I don't have my 'Bible' here, so I'll have to check the names when I get home before posting the letters."

"You do that," Mr Buggage said.

Miss Tottle's Bible was a massive index-card file in which were recorde d the names and addresses of every client they had written to since the beg inning of the business. The purpose of this was to try as nearly as possibl e to ensure that no two members of the same family received a Buggage invoice. If this were to happen, there would always be the danger that they migh t compare notes. It also served to guard against a case where a widow who h ad received one invoice upon the death of her first husband might be sent a nother invoice on the death of the second husband. That, of course, would l et the cat right out of the bag. There was no guaranteed way of avoiding th is perilous mistake because the widow would have changed her name when she remarried, but Miss Tottle had developed an instinct for sniffing out such pitfalls, and the Bible helped her to do it.

"What's next?" Miss Tottle asked.

"The next is Major General Lionel Anstruther. Here 'ee is. Got about six inches in 'Oo's 'Oo. Clubs, Army and Navy. Recreations, Ridin' to 'Ounds."

"I suppose he fell off a horse and broke his flipping neck," Miss Tottle sa id. "I'll start with Memoirs of a Foxh un ting Man, first edition, right?"

"Right. Two 'undred and twenty quid," Mr Buggage said. "And make it be tween five and six 'undred altogether."

"Okay."

"And put in The Sting of the Ridin' Crop.

Whips seem to come natural to these foxhuntin' folk."

And so it went on.

The holiday in Marrakech continued pleasantly enough and nine days late r Mr Buggage and Miss Tottle were back in the office in Charing Cross Road, both with sun-scorched skins as red as the shells of the many lobsters the y had eaten. They quickly settled down again into their normal and stimulat ing routine. Day after day the letters went out and the cheques came in. It was remarkable how smoothly the business ran. The psychology behind it was, of course, very sound. Strike a widow at the height of her grief, strike her with something that is unbearably awful, something she wants to forget about and put behind her, something she wants nobody else to discover. What 's more, the funeral is imminent. So she pays up fast to get the sordid lit tle business out of the way. Mr Buggage knew his onions. In all the years h e had been operating, he had never once had a protest or an angry reply. Ju st a cheque in an envelope. Now and again, but not often, there was no repl y at all. The disbelieving widow had been brave enough to sling his letter into the waste-paper basket and that was the end of it. None of them quite

dared to challenge the invoice because they could never be absolutely posit ive that the late husband had been as pure as the wife believed and hoped. Men never are. In many cases, of course, the widow knew very well that her beloved had been a lecherous old bird and Mr Buggage's invoice came as no s urprise. So she paid up even faster.

About a month after their return from Marrakech, on a wet and rainy aft ernoon in March, Mr Buggage was reclining comfortably in his office with hi s feet up on the top of his fine partner's desk, dictating to Miss Tottle s ome details about a deceased and distinguished admiral. "Recreations," he w as saying, reading from Who's Who, "Gardening, sailing and stamp-collecting ... " At that point, the door from the main shop opened and a young man cam e in with a book in his hand. "Mr Buggage?" he said.

Mr Buggage looked up. "Over there," he said, waving towards Miss Tottle . "She'll deal with you."

The young man stood still. His navy-blue overcoat was wet from the wea ther and droplets of water were dripping from his hair. He didn't look at Miss Tottle. He kept his eyes on Mr Buggage. "Don't you want the money?" h e said, pleasantly enough.

"She'll take it."

"Why won't you take it?"

"Because she's the cashier," Mr Buggage said. "You want to buy a book, g o ahead. She'll deal with you."

"I'd rather deal with you," the young man said.

Mr Buggage looked up at him. "Go on," he said. "Just do as you're told, th ere's a good lad."

"You are the proprietor?" the young man said. "You are Mr William Bug gage?"

"What if I am," Mr Buggage said, his feet still up on the desk.

"Are you or aren't you?"

"What's it to you?" Mr Buggage said.

"So that's settled," the young man said. "How d'you do, Mr Buggage." There was a curious edge to his voice now, a mixture of scorn and mockery.

Mr Buggage took his feet down from the desk-top and sat up a trifle stra ighter. "You're a bit of a cheeky young bugger, aren't you," he said. "If yo u want that book, I suggest you just pay your money over there and then you can 'op it. Right?"

The young man turned towards the still open door that led to the front of the shop. Just the other side of the door there were a couple of the usual k ind of customers, men in raincoats, pulling out books and examining them.

"Mother," the young man called softly. "You can come in, Mother. Mr Bu ggage is here."

A small woman of about sixty came in and stood beside the young man. Sh