

**THE  
TUESDAY-THURSDAY  
TONTINE**

**LAST MAN STANDING**

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# PART ONE

## THE TUESDAY-THURSDAY GANG 2017–2018

### Breaking 90

‘What’s going on up there today, Reg?’ Graham Cook asked the steward of Market Welham Golf Club, gesturing with his chin through the propped-open doors leading not only to the gentlemen’s locker and bathrooms but up a half staircase to what was nowadays being marketed as the MWGC Pitcher Lounge for outside business meetings as well as members’ events. The Tuesday-Thursday gang had fought a losing battle to keep it as a snooker room and still muttered that the table had not been fairly disposed of by the committee of the day.

‘Birthday party in the name of Peter Goodwin, his mammy’s I think.’

‘Free grub for us later on then, no need to order our chips today?’

‘It’s little enough we make on them anyway. Herself is unhappy they didn’t come to us for the catering, preferred to keep it simple and in the family they said. Wanted the tea urn muggins lugged up there, mind. No earner for us unless Pete slips me something for the extra bar work. Put a couple of hundred on his card and got his mates doing all the fetching and carrying for the old ’uns, so fair play to him on that.’

‘Didn’t say nothing about a round for the lads an’ all, did he?’

‘Not to me. Ask Harry here if you like.’

‘What’s he got to ask Harry?’ a thickset, florid-faced fellow with a tray of empty glasses demanded as he approached the bar from the lounge, at a right angle to where the Tuesday-Thursday-gang member was being served.

‘Graham here was wondering if there’s a free drink for the T’Ters from the party.’

‘Not my shout, Cookie boy,’ his tone made it clear there would not be one if it were. ‘You know we’re not in your click.’

'Right, we got round a lot faster today without you in front of us. Cheers, Reg,' Graham said as the steward returned his swiped club card.

Harry Unsworth's face became redder as he placed his own order – four pints of London Pride, wines white and red, port and lemon, spritzer and a Coke. He would not give Cook the time of day, never mind the satisfaction of rising to the ancient issue. A more acceptable face of the TT gang appeared at his side from the toilets as he was carefully distributing the drinks onto his tray: a younger face, never quite clean-shaven, curly hair fighting a valiant rearguard action against an encroaching forehead, smiling at Harry as if it had already taken a good dose of alcoholic amiability.

'You buying for the whole party up there, Harry? Need a hand, another tray, that one looks tight-packed.'

Confident of his ability to manage the portage, Harry remembered another errand, with Reg now away serving other members. 'I'm good, ta, but if you don't mind we could use someone to take a group photo before we let them at the grub. Some will be off sharper than a Polaroid soon as they've had their fill.'

Happy to help, the TTer followed the older man's cautious steps to the party, where he was able to pay an additional service on finding the door to it closed. 'Reenie keeps 'em doing that, thinks she's Larry Grayson, says the draught does her rheumatics no good,' Harry thanked him incomprehensibly.

'Here you go, Pete, David Bailey not available so Jimmy Bradley will have to do.'

Peter Goodwin was the only one of the thirty or so people assembled wearing a necktie, under a light-blue sports jacket. A football-sized pot belly was incongruous against a slim build, sharp-features as immaculately shaven as his light-brown hair was shortly styled.

Jimmy took the phone Pete gratefully thrust at him – the armpits of the host's jacket were a darker shade of sweat – but was not confident enough to organise the guests for the shoot. A slim woman introducing herself with a firm handshake as Margaret took charge of that, getting everyone against the back-wall spread of food, above which floated a big silver-ballooned 90. Glasses of sparkling wine had been served while Harry was placing his lengthy order downstairs, so the white-clothed tables where the guests would sit to eat were pristine, save the tray he had not been given a chance to unload.

Anxious to do a good job, Jimmy thought he had everyone in shot, the cardiganed, white-permed old lady at the centre with arms folded and no hint of a smile, when she suddenly pointed at him. 'Wait, you can't take it without George.'

Returning from a cigarette break, George Pym stood in the doorway, which he would perhaps not have crossed except at Reenie's command. His hair still had as much black as white in it, swept back from his forehead and behind the ears but trailing down almost to his shoulders, marking him a young man of the 1970s as clearly as his porn-star moustache from that era. He reluctantly joined the party with a nod of greeting and pat on the shoulder for the photographer, to stand at the back beside Harry. He would not have needed the chair Jimmy was preparing to stand on to give himself a better angle.

The group photo was soon done, to a quick nod of satisfaction from Margaret who had broken away to check Jimmy's work. Her husband Peter was more effusive, telling him he was welcome to join the party.

'Thanks, mate, you're grand, I'm already in a round downstairs.'

'Put yourself a pint on our tab then, we might be down ourselves later when the crowd thins up here. I'll ask Margaret to do some snaps of smaller groups later.'

'Can our pal do us one of a group the missuses may not entirely approve of?' came in a soft Scottish burr. Andrew Wood, an upside-down head with closely cropped white beard and fringe around the ears and back below an unabashedly bald dome, was a few years older than his three friends. Peter liked the idea and there the mates posed for him: Andy with wine glass in hand, Pete between him and Harry with an arm around the shoulders of each, and George the tallest on the outside, raising a pint to the camera.

Pete's work was not quite done when Jimmy had escaped. After allowing everyone time to serve themselves a plate of food, Margaret – who had gone from nursing to a career in hospital administration – knew how to gain silence for him by a vicious crack rather than gentle tinkle on her wine glass. Although she had no close friends among the crowd gathered, she would have been glad to move to any table other than the one where mother-in-law Reenie held court, flanked by her sister Ruth and current best friend Pauline – a deal younger this one, a good thing as Reenie did tend to wear them out. Peter was hovering over them all like a nervous

footman, on his feet already to make the speech to which Margaret now prompted him.

‘Ladies and gentlemen, no that’s far too formal, friends and family let’s say,’ he launched himself. ‘I won’t keep you long but I wanted to welcome you on behalf of my mother Irene – Reenie, before she might say a few words herself.’

‘No fear.’ Reenie’s prompt refusal reassured her son she had in her hearing aids.

‘I read recently that a child born today has a fifty-fifty chance of reaching a hundred. That’s a big change from when Mum came into the world, before the Second World War. And though it’s not true she fought directly against Hitler, it might have ended sooner if she had.’ He heard a loyal chuckle from Harry or Andy to his left, but otherwise the crowd had its vacant, feeding face on. ‘As Jane and Sally-Anne bring refills of champagne round – sparkling wine anyway, none of that French muck was Mum’s command – I’d like to give the three generations of my mate Andy’s womenfolk, including Little Miss Maddie, special thanks for the magnificent spread they’ve laid out for us.’

‘Hear, hear,’ Harry seconded, raising his pint to the two women as the younger one came to their table. Pretty enough, short spiky hair presumably dyed its blonde colour which matched neither of her parents. Fuller figured than Jane, or just had more of her boobs on display. She was also showing a lot more leg, but he appreciated too what he could see of her mother’s. If he would ever be able to look at a woman below cronehood without assessing her sexually, he had not started yet.

‘So, Mum, you’ve lived and seen a lot, some of it not so good, some we can’t imagine nowadays. But you’ve come through it all. I honestly believe we’ll be back to read out your telegram from Her Majesty in another ten years. In the meantime, let’s celebrate your ninetieth among friends and family like I said, and here’s to you: to Mum.’

‘To Mum’ from those hardly listening, though no one else had the right to call her that... ‘to Reenie’... ‘to Irene’, the odd ‘to Mrs Goodwin’ came the ragged chorus. Peter asked again if she would like to say a few words herself, taking ‘sit down and don’t be so soft’ as a no.

Reenie was normally more voluble, especially on the topic of her age, and how well she was doing for it. ‘The twenty-eighth of September is the day I was born, 1927, so that’s the day I want the do,’ she had insisted when

her only son floated a weekend event. 'If people can't make the effort to come on the day for my ninetieth, they're no big miss. It'll be my last party, make sure they know that, except for the one you'll all have when I'm gone.'

A widow for more than quarter of a century, Reenie's community was now mainly the people on her estate, not quite sheltered accommodation but with the stipulation that no one under fifty-five – also the age of eligibility for senior competitions at MWGC – could live there. She was making a point of speaking more to Pauline than her only surviving sister. Ruth, aged eighty-seven, had been brought by her daughter Marion. Peter wondered whether the weekday date had been so important to make it more difficult for Marion's children to attend, bring their own kids. Reenie had let him know often enough how disappointed she was that he had never been able to give her grandchildren. Not that she blamed him so much as she did Margaret, vexed at having no more to feed her curiosity about their childlessness than the words he made a formula years ago when 'none of your business' proved ineffectual – 'mutual agreement', which she liked just as little.

Harry had been quick to unburden himself between the photos and the long-overdue distribution of his tray of drinks, sitting with two of his mates.

'That snidey bastard Cook downstairs was only trying to cadge a pint for him and all his mates. Jimmy's all right, but most of 'em think they own the fucking course. I won't mention it to Pete, he's soft enough to let 'em have one.'

'Watch your language, Harry, there's kids up here remember. Hello darling, are you helping your mum and nan with the food?' Andrew addressed a ten-year-old ribboned-and-bowed girl.

'Yes, and Mummy said I can only have my Coke if I get her drink – a spitter I think she said it was – back to her first without spilling a drop.'

'Grandad'll watch over yours till you get back then, don't worry.'

'Tell you what, Maddie,' George offered, 'I'll take your mum's drink for you so you won't have to worry and you can carry your own. I need to go get my own food anyway, not like these two with wives to wait on them. Is that a deal?'

She looked up at him intently before accepting the proposition. 'Deal. She's the one with the short skirt on, the one Grandad said was up to her neck but it isn't really.'



'I know which one's your mum, thanks,' George replied quietly.

Harry watched Andrew – usually Andy to his mates, often Drew to his wife Jane – as Pym stooped off with the little girl. He knew there was some history between George and her mother Sally-Anne, for all their generational age difference, but had never been able to get to the bottom of it. It was true his best mate was the only one without a woman there to fetch him a plate of food – his current partner, Emma, guvnor of the White Horse in town, had said she might be along later when its lunch traffic lightened.

Andy picked up on the free drink for the TT gang, as if to soften the rebuke to Harry for swearing. 'They'll get no free drinks if it's Reenie's money Pete's using. Let's hope he can relax now. Lord knows why he got so worked up about his little speech, it's only his mum and he's among friends. Him a salesman as well.'

'Sales manager, Margaret wouldn't let you forget that. Or us anyway, she maybe didn't make such a big thing of it with you being the finance director.' It had been Andy's suggestion two years earlier that the four old friends should take up golf together at their local club when they all ended full-time employment, beneficiaries of a generous redundancy / early retirement package from a foreign car manufacturer, seeking to bow low as it left the UK in search of a cheaper workforce elsewhere. Already due to retire with a hefty bonus for his role in the divestment, Andy's company pension was big enough for him to have thought of deferring his state one, though he mentioned it only once to his mates before realising it might be regarded as showing off.

Harry's wife, Ellen, returned to their table with two fully laden plates. She knew he would not eat much, if anything, while he was drinking pints. He knew the heaped food would not go to waste. There was a base of sandwiches, a second layer of quiche, sausage rolls and pork pie chunks, then a generous covering of crisps and the cheesy Wotsits he thought might have been more aimed at the kids. A couple of cherry tomatoes added the only touch of colour; neither of them were big salad fans.

'Come and sit down, love, you've been on your feet since dawn.' Andy had prudently waited until his own wife, Jane, had put a more modest paper plate in front of him before speaking.

'Feels more like dawn yesterday. Tell the truth, I've enjoyed it though. I'm glad Peter mentioned Maddie, she's been a star. And Sally-Anne, I

always knew she could have made a real go at catering college if she'd only stuck it out.'

'Sticking at things was never your daughter's strong point.' Andrew's tone was suddenly peevish. 'You'd think she's out looking for a new boyfriend rather than working. Nearly had poor Harry's eye out bending over to serve the fizz.'

Ellen came in right on cue, Harry thought. 'More like his eyes were popping out at her, don't bother to hide it with his own wife sitting right here beside him, more fool me. I tell you what though, Jane, this quiche is *really* good, did you make everything yourself?'

'With Sally-Anne, *our* daughter, Andrew, yes.' Jane turned her cool gaze away from Harry as he was on the point of justifying not rudely averting his eyes. With Ellen's never leaving her plate he wondered how she managed to keep so effective a track of him for anything she could wildly construe as 'perving'.

Andy too knew he had been telt. 'That's the way this lassie got to my heart, like they always say, through the stomach. By the time we wed, and I found out her mum had been doing most of that home cooking, she had other tricks to keep me interested.'

'So first I'm a liar, then I'm a tart. It was always your silver tongue that was the main attraction for me, Drew.'

'Sit yourself still a while longer, I was only joking.' But Jane had moved away to organise the ceremonial presentation of the birthday cake.

They had gone with just nine candles – 'one for every decade, Mum, the club said if we did it properly it would be too much of a fire hazard' – which Reenie enlisted Maddie to blow out on her behalf. She then entrusted the girl with taking round the thin slices she had confidently carved. She was fine with casual children, it was only those within her own family that irked Reenie, emphasising by their very existence an area in which she felt short-changed. Satisfied that Maddie had done a good job as she surveyed the crumbs – 'and them that hasn't had any will have to lick the plate' – Reenie foraged into her purse and stuck a 50p piece into her hand. 'There you are, sweetie, buy yourself an ice cream.'

Marion and Ruth were staying the night in Reenie's flat, having driven up from the other side of Peterborough. The two old ladies would be sharing her double bed, as everyone knew they had been more than used to doing with multiple other siblings as children. 'I wonder if they had rubber

sheets back then as well,' Pete joked to his cousin, who would be berthed in the tiny spare bedroom. 'Ta for taking Mum home. You can leave 'em gassing with Pauline if you like and come back here, we haven't had much chance to catch up.'

'I'd like to, but Mum gets fretful away from home if I'm not with her. Yours is older but looks to have all her faculties about her.'

'Any sharper and she'd cut herself. I expect you've heard that saying a million times like I have. Luck of the draw, I suppose. Listen, thanks for coming. I'll bring her down to you next time, I promise.'

'Let's hope it's another birthday. We should be grateful, at their age you're more likely to be getting together for... you know. You take care, cuz, enjoy the rest of the party.'

There was in truth not much of it left to enjoy, what had hardly felt like a party to Peter. He had wanted to do right by his mother; the compliments came from everyone but herself. She had been gracious enough in thanking Jane for the catering and was allowed to get away with sniffing 'I thought she was just a waitress' when Andrew's wife tried to share the credit with their daughter. Pete had been a little exercised about Sally-Anne's involvement himself; her reputation extended far beyond the confines of the golf club, and not generally in a good way. Safely gone now, she had helped Ellen load a good proportion of the leftovers into Harry's car in exchange for a lift into town when he took his wife home. Harry returned to the clubhouse not alone but with George's partner, whose pub Margaret did not want Peter visiting, and another woman to whom the same would most likely apply.

'Had to escort these young ladies up the hill from the car park. Shame on you, George, for not having invited them before.'

'I wasn't sure it would be OK for Jackie to come along,' Emma greeted her man, 'and as usual you didn't have your phone on.'

Harry continued fussing over them. 'You missed the guest of honour, so whether we let you take your coats off is down to Pete and Margaret. I think you know Emma already, Pete, and this is her sister Jackie.'

'Her *younger* sister,' Jackie was at pains to point out, clearly not behind the party mood in drinks already downed that day.

Pete felt a fool the moment he stuck out his hand to shake in reassuring them they were very welcome, and more of one when Jackie giggled as she put the tips of her fingers into it before swiftly drawing them back. Margaret kept her own counsel.

Reg had invented an IT seminar in the Pitcher Lounge for the following day when pressed by the half-dozen remaining TTers, including Jimmy, to 'get some of that nosebag out here'. The birthday party took the hint when he said he would fetch anything they did not want to take home down to the bar, where they were free to carry on drinking. Jane decided she had had enough for the day, with Maddie also on her hands now. Whether she had expected to go home and put her feet up or not, she accepted with a good grace Margaret's self-invitation to join them for a cuppa before coming back to fetch Peter. 'I don't want to sit here watching him neck one beer after another now his precious mother's not around to see him,' she said, then turned to the man in question. 'I'll call you on my way back and if you're not outside ready you can make your own way home.'

'Fair enough. Thanks for all your help today.' Pete was careful to avoid any hint of sarcasm. 'And thanks a million again to you, Jane. Are you sure you won't take anything above the cost of the food for all the work you've put in?'

'Absolutely sure, thanks. I'll take some of it home though if you don't mind, save me making dinner for a couple of nights. I'll trust you to make your own way home when it suits you, Drew, no need to rush.'

The remaining group of the four mates – Harry, George, Andy and Pete – pulled a couple of small tables together, hemming in the late arrivals Emma and Jackie on the banquette seating against the wall. They were in what was designated as the Spikes Bar, the part of the single room with the shortest path to the counter, minimising muck and scraping on the carpeting from golf shoes. The TT gang were around the corner in the long narrow area looking out onto the first tee and the eighteenth green. Jimmy had said they should 'take a pew' when Peter gave his formal blessing to them digging into the remains of the feast, but Harry had already steered the women away from the other group of men. He was glad to see they had outlasted Graham Cook, so he would not get any of the free nosh.

When the friends had first joined MWGC, free of the constraints of full-time work it made more sense to play during the week than at weekends when there was more traffic generally apart from competitions and the like, which only Harry had much interest in entering.

With Mondays and Fridays clogged up by the seniors, and Wednesdays by the ladies, the long-established Tuesday-Thursday gang had already staked out the remaining weekdays. Its forty or so members were all male,

mainly retired, aged from mid-fifties to mid-eighties, with a smattering of younger self-employed or shift workers. Depending mainly on the weather, anything from a hardy dozen to thirty might show up on any given T-day, drawn at random to play in three- or four-balls occupying the first tee from ten thirty onwards. The club pro, Cliff Lambert, had made the four friends aware of the TT gang, suggesting they might wish to join it or the seniors. They preferred playing in each other's company to being matched every time with new strangers, also to drink together – the TT convention was to stay after the round at the clubhouse (the 'nineteenth hole', indoors through the winter, outside in warmer months) with your playing partners rather than your particular friends. Added to which, except perhaps Andrew, they were not yet used to considering themselves as seniors, though they could not deny being pensioners.

Nothing stopped them turning up at any time before the TT gang went out, no booking system for members. The trouble was, in their early days they were not teeing off much before the first of the larger group. This had its own share of slow players, for reasons of neurosis or cussedness more than outright incompetence, but if they were playing in three-balls, and a good number of them, there could be a significant snarl-up behind a four.

Percy Parsons was the unelected but acknowledged leader of the TT gang, or at least its face to the club – he had served in his day as both MWGC's captain and president – and the wider world. He was finally prodded into having a word with the sluggards after a period of behind-the-scenes grumbling, or shouting in the case of Franny Rowland, held up at the back of the caravan into a rainstorm one day: 'Tell the fuckers to speed up or piss off and play with the split-arses.'

Andrew was disposed to be conciliatory, since he considered himself largely responsible for their slow pace. From out of nowhere – or nowhere he was going to get psychoanalysed to find out – he had suddenly developed an appalling case of the yips. He had found Cliff the pro sympathetic but unable to help, his friends loyal but equally baffled by his sudden inability to hole a putt from anywhere within five feet. Always a steady if unspectacular player, he now had everyone waiting almost as anxiously as himself when he addressed the ball on the green.

Harry took a more robust attitude. 'Course a four-ball's going to be slower than a three. This club's not only for you old farts to block out the best hours of the day for yourselves twice a week. If we let you all come

through, we wouldn't finish ourselves till dark.' He had his say, what Percy reported as 'a rather dusty answer' to the gang as he urged them to patience.

Harry had dark suspicions of a put-up job, some collusion if not with Percy then between his own mates, when a couple of weeks later Pete suddenly found himself unable to tee off any later than nine in the morning. He did not trouble to invent a decent excuse, putting it down to a diktat of Margaret – though they all believed in her rule over him, what difference could an hour or so either way make to her? It wasn't as if he had kids or grandkids to collect from school, as the others had all neglected to do in their time.

While relations between the four mates and the wider gang had eased, to the point of friendship with the likes of Jimmy and other solid drinkers, there was no reason to join forces today, especially when they were in the company of women. Emma and George had been together long enough for him to treat the White Horse almost like his own gaff, which was in fact a tiny flat a hundred yards down the road from it. She had always been neutrally friendly to his mates, of which only Harry went in the Horse with any regularity. Emma was known to keep a baseball bat under the bar, with no hint that its use would be reserved to her male staff if there was any trouble. George would never confirm the rumour that she also kept a shotgun upstairs. His looming presence was something of a calming influence on her clientele, without him needing to carry anything but himself in a certain manner that earned respect whether they knew his name and reputation or not.

Jackie had not exercised her arms as much in pulling pints as her sister. A slighter figure altogether, she was a good deal more talkative, at least today when she had decided to treat herself to 'a night on the razz', she confided to Harry early doors from her corner seat.

'Don't tell me it's your birthday as well, like Pete's old dear? Only seventy years younger, twenty-one today is it?' he tried.

'It's not my birthday, but it might be yours if you play your cards right. I'm only joking, look at his face, Emmie, they come on to you like they think you was born yesterday, then they're surprised when you give 'em something back.'

But she wasn't joking, and he knew it. From the club they went on a crawl round town – 'see what the competition's up to,' Emma said, enjoying landlord's privilege of a free drink in every bar where the boss was on duty.

Then it was an Indian, then back to the Horse where Jem the superannuated hippie was locking the door behind him as he went home for the night. When Harry was allowed upstairs with Jackie, he had no interest in looking for the shotgun.

## The Flat

Losing out on Reenie Goodwin's birthday gig could hardly have been the final straw for Reg and Glenda opting to leave MWGC that winter. They were popular enough as stewards during their five-year tenure, though it was the general opinion of the Tuesday-Thursday gang that he was the better half. Glenda acted like it was beneath her to pull a pint, rarely seen on those afternoons. She trusted Reg to handle their only kitchen requirement, a bowl of chips for each table.

Reg would always take a Guinness when offered one for himself and was rumoured to serve himself as needed to make up his daily gallon. The club committee did not make any great effort to retain the pair when they let it be known they had the offer of managing a pub over in Rugby. Neither of them was shy about moaning to members of the inadequacies of their current employment package.

'She should be grateful enough to get the free membership, out there on the course all hours when she should be ironing Reg's shirts or offering us bacon batches when we get here, like Mary used to.' Jack Roberts was a fierce partisan of the former regime.

'And if I sipped as much as he does without paying for it, I wouldn't be complaining,' Billy Jackson answered as they waited at the bar while Reg was in the cellar changing a barrel. 'He's probably laying on the floor siphoning the first pint off into his own gob while our tongues are hanging out.'

'Apply for the job, why don't you, Billy? Beer on tap all day every day, your missus don't play golf so she could be the one grafting in here letting you get out on the course.'



‘Fuck that for a game of soldiers, she might find out a round can sometimes take less than eight hours.’

Whether or not the departing couple had a case in moaning about their terms and conditions at the club, it proved impossible to confirm replacements before they served out their notice. Their biggest perk had been found accommodation, a flatlet above the ladies’ changing room and pro shop, to which Reg was never known to have invited anyone. ‘Why would he?’ Billy asked more than once. ‘He’s the one to decide what time to close up down here, where he don’t have to pay for the bevvies.’

‘You’ll be hearing it soon enough, so I’ll let you know first myself. I’ll be taking over the club flat,’ Harry told his mates in the Rifleman’s Arms, their regular Friday lunchtime haunt precisely because its lunch aspirations went no further than Pukka pies and pickled eggs.

‘Are you serious? How’d you persuade Ellen into that? Bit of a drastic downsizing, isn’t it?’

‘You weren’t listening, Andy. I said I’ll be taking over the flat, nothing to do with Ellen. She stays where she is. But don’t you go off at half-cock, Pete, telling Margaret we’re splitting up or anything like that, nor any of the TT gang, it’s none of their business. It’s only a temporary thing, most likely, till they find new stewards. It’ll be extra income for the club, couldn’t believe how little they wanted for it. It’s not a palace or anything, but summer coming up, a bolthole above the clubhouse, no need to worry about drinking what I like afterwards, no jaw pie to soak it up neither. Anyway, there it is, can’t stop people talking, let ’em say what they like. Only one bedroom but the settee will do as a spare bed if any of you don’t fancy going home before dark one night.’

Peter was nettled at the accusation of having a loose tongue. ‘Sure I won’t cramp your style, Harry? Who is she, your latest shag-stick? Not one of the juniors here you could see from the upstairs window I hope, some schoolgirl still living at home, you can do time for that now.’

‘He did some good numbers but I’m no mate of Gary Glitter.’

George said nothing. Barring a very recent development, he knew who the ‘latest shag-stick’ was. Harry had not been able (or wished) to keep from telling him about any matter in his life since he’d fancied Jane Fincham when they were both eight years old.

‘Hold onto your cash, here comes Sally-Anne’s latest, another one out for what he can get I shouldn’t wonder.’ Andrew had time to lean forward

and confide this before a fellow in his twenties appeared at his elbow. Harry had noticed the flicker of not-pleased surprise on the kid's face when he spotted them from the bar, but he made something of a recovery by asking what they were drinking.

'No, you're all right, Dean, I'm in the chair. Go get yourself one then I'll introduce you properly to the lads.' Andy palmed him a note. 'What brings you in here?'

'Nothing much, between jobs, thought I'd have a cheeky lunchtime pie and a pint.'

'Take the pie out of that as well if you like then, can't speak for how good they might or might not be, we're strictly liquid lunchers.'

Returning to the table with a pint of Kronenbourg, Dean gave a cheers and a fistful of change to his girlfriend's father. 'Is this one of your famous sessions then, what is it you call them Sally-Anne says? After some old fogie pop star, forgotten his name again now. Lionel something?'

Peter was always the most outgoing of them when it came to getting on with strangers. 'If we still take Leo Sayer's name in vain it's like his singing used to be, just a bit of fun. We can't often claim to be up for an all-dayer now, like we used to.'

'Speak for yourself, mate.' Harry was on his mettle. He had a soft spot for the frizzy-haired dwarf because 'When I Need You' had been a sentimental favourite of his mum's in the few months before she followed the old man in death. 'George has beer on his cornflakes and doesn't stop till Emma serves him a tot before bedtime, all day every day.'

'Yeah well, George is a one-man band, we all know that.' George and Harry smiled at Pete's nod to one of Leo's hits, as Andy did not – the little man was never as big up north as he was down under – while Dean could barely contain his lack of interest.

'Anyone for another long tall glass?' George asked, keeping up the game. Dean was happy to have another pint put in the taps for him. Referring to the kid's paint-spattered white overall, George said to Harry later, when they were the only two left in the bar, 'I hope Andy gets some decorating out of him, cos he don't look as if he pulls his weight otherwise.'

'You're only jealous cos he's moonlighting in Sally-Anne's knickers. Thing I noticed was he didn't take in our names, just cheerio lads when he fucked off. And the way he treated Andy, you'd have thought he was the father-in-law waiting to be impressed, not the other way round.'

‘I reckon Andy’s already made up his mind about him, but what can you do? He says anything and Sally-Anne’ll only be all the keener.’

‘You should know, George.’ Neither of them would hear a further opinion from Andy about Dean. The next time they saw the lad was at their friend’s funeral.

## The Tontine

Andrew Wood's death was the catalyst for Peter, Harry and George to join the TT gang, allowed to pay the £5 entry fee after some discussion within it to which they were not party.

*When did you ever consult us, Percy, sounds like you've already agreed it.*

*Can't we still blackball 'em?*

*That Unsworth's a bolshie bastard.*

*I like the way they come running to us now Yippee Ay Andy's gone.*

*Why can't they stick in their own click, we'd get round quicker now?*

*I say welcome to 'em, none shy about getting one in.*

Although Andrew had managed the yips to some degree using a long putter anchored under his chin, when that tactic was outlawed he manfully tried again, ending up with a stroke that had some of the characteristics of a push shot at pool. Realising it might be called into question by outsiders, he had limited himself to playing only with his three mates, while constantly assuring them that he would not mind in the least if they chose to go round without him. He was beyond worrying about any of that now.

It had cost them time to understand his other bequest to them, as explained by the solicitors helping Jane in the execution of Andrew's will. He had been given enough leisure to prepare one by pancreatic cancer, though no more than a few weeks after their last round as a four-ball. That was the only time any of them ever heard him complain or, Harry realised without remarking, swear. 'Christ, you'd think the fucking cancer would have the decency to kill the yips before it does for me.'

'The legacy is in a similar form to what is called a tontine, though you won't find that word in the will. Lawyers like me get nervous about

it, though tontines are still perfectly legal and even popular in countries like France.’ James McCreery, in a three-piece suit and a good twenty years younger than any of them, showed no sign of nerves.

‘You can get away with anything in France,’ Harry muttered.

‘Sounds a bit like “la plume de ma tante”. That’s about as far as my French goes.’

‘You’re ahead of me with that, Pete,’ George said. ‘If it’s anything dodgy it doesn’t sound like Andy. He was a straight arrow you know, finance director and everything.’

‘Of course, of course, nothing to do with French aunts, it was an Italian who first came up with it, Tonti, but that’s by the by.’ McCreery was flustered by George’s growl. ‘Perhaps I misspoke, it’s tontines as investments or insurances that are frowned on, but a similar effect can be achieved in a carefully worded will, as Mr Wood’s was.’

‘And what effect is that?’

‘Well, the simplest definition I could find of tontine was’ – he held a piece of paper well away from him to read – ‘a joint financial arrangement whereby the participants usually contribute equally to a prize that is awarded entirely to the participant who survives all the others.’

‘Not simple enough,’ George said.

‘And I thought you said it wasn’t a tontine anyway,’ Harry weighed in.

‘I’m sorry. Mr Wood left a lump sum which, with or without accumulated investment income, will go to the last one of you to remain alive. That’s why these arrangements are also sometimes known as last-man-standing.’

‘That’s simpler,’ Pete reassured the solicitor. ‘We could do with Andy here to explain what the hell he was thinking.’

‘I can share that Mr Wood felt your legacy would not represent a life-changing amount split three ways, but might for one person, especially if prudently invested over a period without any withdrawals being made. He also felt it was in the competitive spirit of what I understand was a long-term association that there should be, if you will, a winner.’

‘So it’s more like a bet, winner takes all?’

‘You’re right in a way, Mr Pym. That’s why the authorities historically took an interest in such schemes. Because of the temptation a tontine gave for nefarious measures by the participants.’

‘Come again?’

McCreery felt he was facing a tag team in George and Harry. He apologised again. 'In short, there were concerns that the concept of a tontine when translated to reality provided too much incentive for participants to wish the death of others, leaving them to benefit as sole survivors.'

'I'm glad that was in short. You mean we might try to bump each other off for the proceeds?'

'Exactly so, Mr Pym. That's probably a better way of putting it.'

'So Andy managed to tie the money up, for years touch wood. We can't split it between us now and walk away with a non-life-changing amount.' Peter Goodwin was looking for a positive spin. 'Always the money man. I suppose it may have been his way of keeping us together as a group, lads.'

'A bloody strange one if you ask me, Pete, more likely put us at each other's throats, literally.' Harry made the gesture of grabbing his friend by the neck.

'Before we get too worked up about it, how much did Andy leave for this one lucky chap?' George asked.

McCreery named a figure. He now seemed anxious to bring matters to a close. Perhaps, like them, he had somewhere else to be. 'Any income from the fund, interest say, is yours to dispose of as you like pending the final settlement, but the initial capital is governed by the terms I have just outlined. You may wish to seek the help of an independent financial adviser. While we cannot specifically recommend one above another, I can give you a few local names if you need them.'

'We'll ask if we do, I think there's someone at the club in that line. Nick Gregory,' Harry told his friends before returning to the lawyer. 'Far as I can see, we've just been given something with one hand, then told hang on, you've got to wait for all your mates to pop their clogs first. You might be drooling into your dinner but never mind, you take the pot. It reminds me of that Tommy Cooper gag, have you heard of him, Mr McCreery?'

'You bet,' the younger man said with sudden enthusiasm, pausing in gathering his papers together. 'Comedy legend, and no mean magician either. I do a few tricks myself but nowhere near his Magic Circle level.'

'Good man. For Pete and George then, you'd need to see Tommy do it really, there's an insurance man selling door to door and he's trying to persuade an elderly couple to buy life insurance. "So if you pay me sixpence a week for the next twenty years you'll have a death benefit of ten pounds, and if you live on the day of your ninetieth birthday I'll be right here to pay

you that amount with a special bonus, a full twenty pounds.” Then the old man says, “That doesn’t sound like very much.” Harry opened his palm to the solicitor.

“It’s not much, but it’s a start in life”, McCreery deadpanned.

They had purposely set their appointment for eleven of a Friday morning, so that they could discuss its outcome at their usual Rifleman’s table. Drinking, more than golf, far more than work, had been the real common interest between the four men. Since their retirement they had made the most of the luxury of doing it by day, with only George still regularly also out at night.

They did not need to specify their order to Tom behind the bar, who served them two pints of Pedigree with a Wifebeater dash for Peter. He had got into the habit of the splash of lemonade so he could tell Margaret he had been on shandies, persisting with it past the return of his licence from the police eighteen months after they had found eight such shandies excuse enough to take it away from him.

‘Right twat that McCreery,’ was George’s opening gambit as they took their corner seats.

‘Good job he wasn’t charging us by the word, but he was sound on old Tommy,’ Harry qualified his agreement. ‘Far as I can see, apart from watching what you fuckers might be slipping into me drinks there’s nothing to do about it.’

‘Andy probably meant well. He didn’t have to leave us anything.’

‘That’s true too, Pete. Never look a gift horse and all that bullshit.’

‘I like his definition of life-changing,’ said Harry. ‘All right, I couldn’t run away from the missus to live in the Costa del Sol with it, but a couple of weeks in Benidorm would make a difference, I’ll tell you. We could have used it to go to Vilamoura again, just the three of us.’

Pete did not remind Harry that he had already run away from his missus, if only as far as the golf-club flat. ‘That’s what it is, just the three of us now. You sure you don’t want us to carry on like that, George? It was your idea to join the TT gang.’

‘I know, and I still can’t tell you why. It’s not a matter of taking up Andy’s offer to let us go, he can’t give a toss either way now. And it’s not because it would be unbearable to carry on ourselves without him, bring back memories, all that bollocks. Let’s face it, he did get to be a trial at the end. He was ill and everything, poor old boy, but admit you thought it too.’

‘Fuck me, George. I hope you speak as well of us when we’re both gone. You’ve got to be the bookies’ favourite to sweep the pot, living on your own, a landlady on tap and fresh fanny whenever you want it, no missus to drive you to an early grave.’

George was too used to Harry holding up the supposed idyll of his bachelor existence to protest. It was better than the endgames of his marriages, but that was not saying much. He had thought with his second wife he might not come out of it alive to continue drinking himself to death at his own pace. ‘One of us ought to have a word with Jane, or maybe Ellen might do it, Harry, just to check she’s all right about it all. Or Margaret,’ he added for form’s sake, though none of them would have considered Pete’s wife a realistic option. Over the years she had been to various events where wives were allowed, without ever striking up much of a relationship with the other women present, whereas Jane and Ellen were friendly enough to see each other occasionally without their men.

‘I said at the funeral I’d clear his locker out and take the stuff round to Jane,’ Harry volunteered. ‘I can do it then if you like. Are we agreed that if she is upset about him leaving us something we get McCreery on the case to reverse it, let her have the dosh free and clear? It’s already giving me the creeps a bit.’

‘Absolutely, yes.’ Pete nodded several times.

‘Sure.’ George’s single nod was just as emphatic. ‘How good will all the beer in the world taste over the dead bodies of your best mates? Still, while you’re there, might as well get her OK to finish up whatever credit he’s got left on his bar card, hardly worth bothering the club to get a refund on that.’

If Andrew Wood did not view one third of the legacy to his friends as a life-changing amount, those won and lost on Tuesdays and Thursdays would not change half an hour. The basic stake was £1. If playing in pairs, better ball, the losers would pay for their opponents, so the most anyone could fork out was £2, plus 10p per birdie. Arthur Harrison reinforced the stereotype of the tight Yorkie by jibbing at this additional amount as if it were the poll tax, reiterating his disagreement to the principle every time it affected him though he would never say exactly what it was about the small-change outlay that tipped him over the edge.

Jack Roberts was not only self-styled ‘number 2-IC’ to Percy (his former boss in the world of work) but paymaster general, holding the money



for those who had left before the cards were tallied as well as ensuring that the winners played off two strokes less their next time out. Handicaps used were set at seventy-five per cent of the official club ones.

The first time the reduced mates played with the gang there were eighteen present, six three-balls. In that case there was no competition amongst the playing groups, with the two best scores of the three aggregated. Playing with Mark Jones and Billy Jackson, George was a winner, sent up to collect their £3 each to cries of 'check his handicap' and 'put a mask on if you're here to rob us' along with half-hearted applause (not in any particular disapprobation of his win, it was the same for everyone, with various stalwarts never putting their hands together at all).

Only a few of the gang were in full-time employment. While its average income per person was higher than a random cross-section of Market Welham's older population, individually it ranged between the state pension, through company pensions to those who had cashed in on their own businesses – at least one of these a millionaire – with accumulated savings or investment portfolios in the background for various of the group. Most were homeowners, and Harry Unsworth had additionally the house his parents had left him, profitably rented out. If money was never discussed within the gang, holidays often were, a reasonable index of members' disposable income. Cruises featured prominently.

The tontine legacy, leaked indiscriminately by Peter during their early rounds with the Tuesday-Thursday gang, was a nine-day wonder. While Nick Gregory was talking to the three friends about how they should invest the fund to maximise their annual income from it, he was professional enough to keep the details confidential from the others. In the Rifleman's one Friday – oblivious of his honour in being invited to join them there – he accepted Harry, Pete and George's unanimous instruction to aggregate any investment income with the original amount, increasing the final payout to the sole survivor, and more reluctantly gave way to their insistence on keeping it in a simple bank or building society savings account. He also gave them a heads-up that the subject would be among Percy's parish notes the next week.

'What? People want to come in with us, how's that going to work? Why'd you have to open your big gob, Pete?'

'Didn't realise it was a state secret. I didn't say how much it was or anything like that.'

‘You’re right, Harry,’ Nick mollified. ‘It would be impossible to bring anyone else into your group. It’s a matter of explaining the general concept to everyone, that’s all.’

‘I don’t see why everyone else should know our business.’ Harry looked darkly again at Pete. ‘What say you, George?’

George shrugged. ‘I don’t think it’s worth falling out over. I had enough of that with my brother when our old man died, I’m not going through it again.’

On the day Nick was to describe the latest ancient investment idea to the gang, there was not a noticeably bigger bunch of remainers than normal beyond the prize-giving – forty-two points earning the winners £3.50 each. Percy, Jack and Graham Cook stayed on, members of the gang’s informal (but powerful) ‘committee’, as did Franny Rowland and Arthur Harrison. Cecil Ransom had no means of escape till his son or daughter-in-law came for him; although they said the pick-up was to allow him a couple of beers, he knew it was the opening shot in what he had every intention of making a tough battle to quit him of his driving privilege altogether. Billy Jackson, Brian Hammond, Mark Jones, Jimmy Bradley with his father-in-law Barry Knighton and one or two more made up the audience.

Although familiar with the concept of a tontine from his insurance career, Nick regretted the word had been mentioned when Hammo dragged in another Italian, forcing him to explain it was nothing like a Ponzi scheme. He tried to steer them to a more conventional saving plan if they were to go for anything.

‘And how much would we be expected to invest?’ Most of the TT gang were competitive as well as inclined to gamble, so reluctant to give up on the last-man-standing aspect of the arrangement imposed on George, Harry and Pete. There was a long discussion about setting up an internal handicapping system to adjust each man’s contribution by age. Nick felt he was losing the room and was glad to see Percy raise his hand, the only one to have given him that courtesy before speaking. For all their good-humoured mickey-taking of PP, there was silence from the gang as he began.

‘Thank you, Nick. I think we’ve thrashed out the main points. Art’s right on handicapping. It makes no more sense to pit a fifty-year-old against a man of seventy in a matter of life expectancy than a pro against a hacker in golf. Still, it would be a major undertaking to satisfy everyone on a tariff, and I wouldn’t want to waste Nick’s time if there’s not enough

interest to warrant it. Why don't I sit down with him separately and come up with a minimum contribution? If we have any takers at that figure, depending on how many there are we can investigate further. Does that sound reasonable?'

It did. As Cecil's son shepherded him out, Graham spoke across the room to the younger man. 'You tell old Sess what to do on the way home, mate, don't let him go blowing your inheritance on a game of spoof between us old gits.'

Nick had not become the successful salesman he still was by leaving social engagements early. He was in the clubhouse with Harry, George, Jimmy and Billy, when Peter Goodwin reluctantly gave up his own seat to head home to Margaret. There had been no further talk of the tontine during that period. Harry returned to the topic as his friend left.

'Sorry lads, especially you, Nick, if it was all a waste of time today. I would never have brought the subject up, and George is a tomb, but you can't be with Pete five minutes without knowing all his business.'

'No problem for me, it kept Tight-Arse Art here till the fourth round so I got my pint back off him.'

'You didn't have much to say about it, Billy? Reckon you're too young to get a shot at it anyway, like me?' Jimmy was either an early leaver or a late stayer, nothing of moderation about him. In drinking mode he was careless enough to joke with the usually amiable but volatile Billy.

'Long as I've got enough for my beer and fags,' Billy replied equably enough, 'and a regular flutter, I'm square, not interested in saving for next week never mind next year or however many years it is. Same as life insurance. If 'er indoors has got any of that on me, good luck to her, she pays for it herself. I prefer something I can see and get half interested in, pick up my winnings as soon as the horse comes home. I weren't hardly listening, but it sounded to me more like betting than insurance. Is there any real difference between the two, Nick? Come on, you're not selling now, be honest.'

Nick had no inclination to take them back to his *Elements of Insurance* textbook. He knew already neither tontine nor saving plan would be formed by the TT gang. 'It's not a conventional type of insurance, I'll give you that. It's been compared to whatever we're supposed to call that Agatha Christie novel nowadays, *Ten Little* you-know and now there was one.'

'Ten green bottles. You want another Heineken, Billy? Harry, Jimmy?'

‘Ar, one for the ditch, George.’

Declining a last drink himself, Nick continued. ‘When I started out in insurance, my first boss told me it means you’re worth more dead than alive. With a tontine or legacy like these guys’, someone is around to spend the money, and if you distribute the investment income you don’t have to outlive everyone else to get a return. But you *can* put it in betting terms, your slip may be the big winner.’

‘There’s that, but we’ve just buried one friend.’ Harry could get sentimental in drink, a staging post for many in the classic track from jocose to comatose, with request stops on the way at lachrymose and bellicose. ‘George was saying the other day, what fun you going to have on your tod, literally dancing on the graves of all your mates?’

Nick decided it wasn’t worth quibbling over ‘literally’. Insurance encouraged you to take the longer-term view. He had already declared to the group that it would be unethical for him to participate in any kind of tontine plan. He shared before leaving his personal, more practical reason not to do so. ‘A tontine only makes any sense in times of war or plague.’