

Chapter one

“Just a signature... here... here and here, Mrs Johnson” said Martin Brazier pointing to three crosses on the six page document.

Emily Johnson dutifully did as she was told and signed as instructed.

“Excellent,” gushed the manager again. “The five thousand pounds will be in your account this afternoon and the repayments will start...” he checked the calendar. “One month from today... that’s the 18th October. I do hope your daughter has a lovely wedding,” added Brazier rather too effusively to be sincere.

He got up from his chair and the smart looking woman in her mid forties got up and received the manager’s outstretched hand. “Thank you. You have been very kind,” she said.

“That’s what we’re here for...” he replied. “Oh and don’t forget with the added payment protection insurance you will have no worries about repayments if you were unable to work for any reason.”

“Very kind,” replied Mrs Johnson again.

The manager’s customer service was complete and he guided the customer to the door of his office. “Bye... let me know if I can help again,” said Brazier as he watched the woman walk through the banking hall and out into the pedestrian precinct which, being mid-morning was very quiet.

Brazier closed the outer door and went back behind his desk and gathered up the paper work and re-logged onto the large computer screen on the corner of his desk and typed in the information – ‘one personal loan with added payment protection’. “Yes!” he exclaimed to

himself with a clenched fist. The joy of completing a sale... the adrenaline rush... there was nothing like it. Not as good as sex but a close run thing.

He opened the other door in his room to the right of his desk which led to the back office where all the processing was done. He walked up to his assistant, an ambitious and attractive graduate trainee in her mid twenties. She smiled warmly her eyes fixed on the manager as he approached. "Here you are Julie... that's how to sell PPI... chalk that one up... how many is that?"

"For this week?" She checked her computer screen. "Seven."

"And it's only Wednesday," he said smiling broadly appearing more interest in Julie's chest than her voice... a point not lost on Julie... or discouraged. She smiled again and uncrossed her long legs allowing her corporate skirt to ride higher. Martin's gaze moved south in response. Julie smiled.

"How are the rest of the sellers doing?" he said, breaking the moment.

Julie looked at her boss and then turned her head and shouted across to the branch financial consultant whose desk was about ten feet away. "Martin wants to know how the insurance sales are doing, Dave."

Dave Proctor a stalwart of the insurance business with a penchant for wearing suede shoes and sporting a nicotine-stained moustache, looked at his sheets. "Four life-policies this week... on track," he replied with a definite air of satisfaction.

"Well done Dave," replied Martin who had heard the response. "What about Stacy and Jacqui?" asked the manager referring to the branch's two other authorised sellers.

"Stacy's with a customer but Jacq's on track – had a good day yesterday," replied Dave.

“That’s brilliant – could be a Champaign Friday” said the manager and leaving the forms and papers from Mrs Johnson’s loan with Julie, he walked back to his office.

He went to his screen and updated the figures.

Mid September 1997, so far so good; at this rate a top three slot was looking a strong possibility. With that of course came the lavish praise from the Regional Director and the much-sought-after quarterly incentive trips. First prize a week for two in the Maldives all expenses paid; second prize a weekend at the Monaco Grand Prix, third prize a theatre weekend in London. He really wanted the Maldives; he missed the last trip to New York by a whisker to Rob Roberts, the manager of Denby High Street branch. The second prize of a luxury golfing weekend was not a bad alternative though.

The defeat grated however... he had never got on with the man. Arrogant to a fault and, because of his success, the RD’s pet.

The Regional Director, Clive Slaney was a pig, everyone agreed but not to his face; a bully who would humiliate managers at the drop of a hat. Brazier shuddered at the thought of the monthly regional meeting due next week, but at least his figures so far would mean he would be excused the ritual sacrifice. A second hand car salesman for goodness sake with the intellect of an amoeba how on earth did he rise to the job of Regional Director; Martin often wondered.

Julie came in with a mug of coffee.

“Thanks Julie... that’s great. Just going to finish off this paperwork... then I’ll pop and get a sandwich.’

Julie looked at him as she handed over the mug. “I wanted to ask... do you think I could get some sales coaching, Martin?”

Martin looked at her; dark hair, just above her shoulder; brown eyes, tall and slim but with a generous figure which was causing serious strain on the buttons of her white corporate blouse.

“I don’t see why not... but I don’t have much time during the day.”

“I don’t mind working late,” she said, rather quicker than she had intended.

“Ok... what about today...?” said Martin reading the signs and responding appropriately. “I have appointments at 2.00 and 3.00 and a sales meeting at 4.15... Should finish about 5.30... so any time after that.”

“That will be good... I have nothing planned for tonight,” she replied, her eyes bright and wide, pupils dilated.

“I’ll just clear things at home.”

The manager watched Julie turn round and leave the office as he picked up the phone. The picture of her legs stayed in his mind as he dialled the school where his wife, Beverley – Bev for short, taught English and drama. It was answered on the third ring.

“Oakfield Middle School,” said the voice on the other end. Martin recognised the school secretary straight away. This was not an infrequent call.

“Hi Betty, Martin Brazier here can you pass a message on to Bev for me... just say that I am going to be stuck in a sales meeting and won’t be back until later... about 8.00 probably. I will let her know if I am going to be later... thanks Betty. Cheers.”

The manager looked at the picture of his wife and two children taken in Rhodes on their last holiday at the end of July. He couldn't believe how quickly they were growing. Bruno was eleven and a good swimmer. Brazier smiled as he remembered the regular contests in the hotel pool. He had trouble keeping up with his son who clearly shared his father's competitiveness. Charlotte was different; two years younger and like her mother studious and enjoyed reading; she was excelling at school; whether she would follow her mother into teaching though was too early to tell.

The phone rang which stopped his ruminations. He picked up the receiver. "Brazier," he said rather officiously.

"Regional Director for you, Martin," said the receptionist. Suddenly the blood was pumping as the manager felt his pulse quicken. "Put him through." There was a brief pause.

"Martin old boy... Clive. Just seen yesterday's figures... well done, good effort... looks like a top three this quarter if you can keep it up."

"Thanks," replied Martin nervously.

"Just wanted to ask a favour... Head Office on my back again... any chance of hitting target plus twenty this week? You know pull out all the stops, get the team rallying around, that sort of thing."

Martin squirmed. Twenty per cent on top of his existing target would be nigh on impossible unless he was lucky. "I'll do what I can," replied Martin.

"Will need more than that, Martin," replied Slaney. "I'm ringing round everyone... I need commitment. We all need to up our game."

"Right... I'll get right on it," replied Brazier more assertively than he was feeling.

“That’s more like it... I was telling Adrian only this morning that I could rely on you. I’ll be keeping an eye on things and catch up with you Friday as usual.”

Adrian Smallwood was the Regional Sales Coordinator and another of Clive Slaney’s flock. The Regional Director had surrounded himself with an array of sycophants and bubbly airheads who had egos bigger than their pay checks. Adrian Smallwood was one of them and Brazier despised him as well. In fact there were very few of the regional team and his fellow managers that he rated.

The phone went dead, not a connection problem; the regional director had said his piece and that was that... little small talk and even less manners.

“Shit,” said Martin to himself. Thoughts of sandwiches quickly disappeared. He went outside to speak to Julie.

“Can you get all the sellers in please... you can join us as well, if you’re free,” he said. Julie smiled.

Ten minutes later Dave Proctor and the two other sellers, Stacy Fenton and Jacqui Edwards walked into Martin’s office. There was a table in the corner which would sit six quite comfortably where the manager would hold informal meetings and occasionally use with customers.

Julie was behind them and shut the door.

“Could you rustle up some more coffees please, Julie?” Martin said before she could sit down. She left the room and returned a couple of minutes later.

“On its way, Martin,” she said as she sat down opposite him and next to Dave Proctor. Stacy and Jacqui sat either side of the manager.

“I’ve just had a call from Clive Slaney...” Martin felt himself squirm anxiously in his seat as he spoke but the audience hadn’t noticed. “He wants us to hit target plus twenty this week.”

“But that’s impossible,” said Dave angrily. “It’s Wednesday already how on earth does he expect us to do that?” Stacy and Jacqui looked at each other across Martin who was sat back in his chair in order to be able to make eye contact with all of them.

“I know it’s hard but let’s see what we can do. Jacqui... where are you?”

Jacqui Edwards, mid thirties, mum of two; she had a great way with customers, not just mums, with whom she had a natural affinity but also with their husbands. She was blonde, vivacious, if on the plump side, and wore too much make up; she would be termed as ‘gobby’ by less-respectful staff. She would use all her guile to one end – a sale, and was not averse to flirting or using whatever other tactics were necessary. On one occasion, she often boasted, she clinched a sale by bursting into tears, telling the customer that she would lose her job if she didn’t make her target for that day. The man duly signed.

In addition to the more complex loans up to £5,000, Jacqui was also the branch Mortgage adviser, a specialist and prestigious role, much sought after by fellow staff, with its own pay structure and lucrative bonus scheme.

As one of the most successful sellers in the region Jacqui was a member of the Diamond Club. Once a month, Regional Office would host an award night for the top performers in the region. A local hotel would be hired and the sellers inducted into the Diamond Club for three months to great ceremony. Entertainment would be lavish with Champaign, a slap up meal and disco with the following morning excused duty. It was a ‘posh-frock’ do and was renowned for its licentious behaviour; a reputation that was well-founded and overtly

encouraged by the Regional Director. “Nothing like a bit of sleaze to motivate the troops,” he would say at managers’ meetings.

Jacqui enjoyed her status as top dog and was happy using her female charms to forward her career aspirations. She had her eye on Andy Smallwood’s job and the BMW that went with it. In fact she had made a play for him at the last event in August and they ended up in the same hotel room. She was on her way.

“I’m on track,” she replied to the manager’s question.

“Any chance of the extra twenty?” he asked with not much conviction.

“I can get some cold calling set up this afternoon... I will get a couple of cashiers onto it,” she added.

“What about Mortgages?” asked Martin.

“It’s been a bit flat this week, but ok for the month,” replied Jacqui.

“See what you can do,” replied the manager. Jacqui acknowledged with a hint of frustration.

“What about you Stacy?” asked Martin.

“I’m plus five,” said Stacy haughtily.

Stacy Fenton was around twenty eight and was as ambitious as her mentor and colleague, Jacqui; she lacked her sales skills but was learning fast at the hand of a master. They made a formidable team, although there was no doubting who the senior member was. Stacy was happy learning her trade and didn’t mind settling for the smaller ticket items, credit cards, travel insurance, and so on; she was also authorised to handle personal loans up to £3,000. There was more volume and as such had the majority of appointments.

She continued. "If I can get hold of some regulars I may be able to get a few amalgamations... might just do it."

'Churning' was frowned upon in the banking fraternity. This was the practice of rolling over loans before they had been paid off into new loans which in turn provided further opportunities of cross-selling. To avoid any accusation of this exercise, the word 'amalgamation' was used which achieved the same end and would be quite acceptable.

"That would be great... see what you can do," said Brazier.

"I'm on it," replied Stacy much to the annoyance of Jacqui who had clearly missed a point-scoring opportunity.

"Right..." said Martin. "Let's get those phones moving. Can you speak to the cashiers and get everyone available ringing round."

"What about the lunch-time queues?" asked Jacqui.

"They will just have to wait... anyway it's Wednesday, it won't be so busy," replied Martin.

Stacy and Jacqui left the room.

"What about the bonds and life cover targets, Dave... anything we can do there?" asked the manager.

"I've got a couple of appointments booked for tomorrow but nothing for this afternoon, boss," replied Proctor.

Dave Proctor was in his late forties and the product of a different era, before all this regulation malarkey. As most insurance salesmen had done he had worked for several different companies before settling with the bank five years ago. According to his

performance record he would hit his target but little more. On those occasions where he had exceeded his sales he was in the habit of holding back the processing so he could include them in the following month which would mean less pressure. Martin was aware of this but not really concerned. Dave was an important member of the team and finding a replacement would take at least six months with all the bureaucracy and Martin couldn't be without an Insurance seller for that amount of time.

“What about pipeline?” asked Martin. This was a code and they both knew what it meant... sales completed but not processed. “Is there anything we could push through this month?”

“I'll check on it but I think it has all gone through,” replied Proctor.

“See what you can do... there's a nice bottle of malt in it for you if we can hit plus twenty this week.”

Dave's eyes lit up. “Right Martin... leave it with me,” and he got up and left the office.

“What can I do?” asked Julie.

“Can you help the girls with the phones... give them some numbers and likely leads? That would be a great a great help.”

“Of course...” she paused. “Are we still ok for later?”

“Yes... that should be fine... we will have finished the calling by five; I don't want to pay over-time unless I have to.”

“Great... look forward to it,” she said the eyes saying more than her voice could ever do.

Martin watched as she walked out the door and considered possibilities.

Martin went back to his desk and checked another batch of emails and cursed this relatively new development. At least with paper you could decide what order you responded and there were always excuses if you were late... lost, delayed in the post and so on; but now it was there, on the screen, no excuses. Most were just routine, chase ups from regional office and the occasional message from Head Office, newsletters and the like. Martin stared at the screen and read them all then deleted most and put a couple into their respective folders.

There was a polite knock on the door. It was Julie again with another cup of coffee and a pack of sandwiches, an apple and a knife and plate.

“Thought you might not have time to get out,” she said.

Martin looked at her and smiled. “Thanks Julie for looking after me,” he said.

“My pleasure,” she replied deliberately.

She closed the door and Martin settled down to eat his lunch. He was feeling hungry and needed a break. He picked up the branch copy of the financial times and turned to the pages showing the stock values. He scoured the ‘Banks and Financials’ sector. There it was, United and Provincial... up 3p... now £7.43. Martin did a quick calculation with his bonuses and share options, his portfolio of just over twenty thousand shares would be worth in excess of £140k. Now that’s not bad, and an air of satisfaction replaced the morning’s stresses.

He reflected on how quickly the time had passed; three years it was since he took over as the manager of the Helmesfield branch. At one time there was a staff of over sixty but with back-office processing and securities having been centralised now there were just sixteen. The building was on three floors and now far too big for the people it housed but there were no plans to change location for now; it was in a prime spot in the Precinct.

As he ate his tuna and cucumber lunch his corporate paperweight on his desk with the bank's crest caught his eye; the motto was etched into his mind - 'per ardua ad laurum' - 'through hard work to success' - so apt he thought.

The Union and Provincial Bank is fifth, after the 'big four', in terms of size in the UK banking sector. It has around 1600 branches and was established over 150 years ago. From a northern base originating in the cotton and wool industries of Lancashire it has grown organically with numerous acquisitions and mergers into the bank it is today. Catering for the lower end of the banking market, it has a less financially-sophisticated customer base which is easy prey for the predatory salesman able to bamboozle customers into buying almost anything.

Having finished his lunch, Martin opened the door to his room and walked through the back office and was pleased at what appeared to be an air of great industry. One cashier was serving a queue of around five people who were anxiously waiting their turn. The other four cashier positions were closed. There were smaller queues at the Cash Dispensers. The remainder of the staff appeared to be speaking to customers on the telephone.

"How are we doing?" asked Martin as he approached Julie.

"Not too bad... got six more appointments so far," she replied.

"Well that's good in half an hour... let me know where we are after my next appointment," he replied.

"Will do," said Julie, and she returned to the phone and dialled another number.

Martin stopped to speak to his deputy, Chris Tunney at his desk in the middle of the processing area. Chris who is the branch's Customer Service Manager has no direct sales

responsibility; his main role is to ensure all the operations are completed in accordance with the bank's requirements and manage the staff rota. With a total of sixteen including five part-timers this is no easy task and he is regularly the last to leave. Chris deputises for Martin during holiday leave but does not conduct many interviews, leaving these to the authorised sellers.

"How's it going?" asked Martin.

"Not bad Martin, we're holding our own... although I don't know what our customer service score is going to be with these queues."

"Well I understand that but the priority has got to be hitting the sales. I take it Julie told you that it is target plus twenty this week?"

"Yes, she did... I don't know how they think we can keep up with these increases and still provide any level of service," replied Chris with an air of resignation.

"Well do what you can but keep an eye on it and you can open another till if it really gets bad," replied Martin and he walked back to his office to prepare for his two o'clock.

Right on time Julie knocked on the open door. "Mr & Mrs Griffiths are here," she said.

"Thanks Julie I will be out to see them in a moment."

He shut and locked the door to the back office – a security requirement, and opened the other door to a couple in their early forties who were waiting anxiously on two of the chairs in the waiting area in the banking hall. Martin looked around. The queue had abated with only a handful of other customers milling around the public space.

“Mr & Mrs Griffiths?” he enquired in the couple’s direction. They got up from their seats and walked towards the manager.

“Lovely to see you... come in... take a seat,” he said holding the door open for them and closing it when they were safely inside.

“Martin Brazier, manager,” he said offering his hand which they took in turn. They sat at the two chairs in front of the desk and Martin went round the other side and leant forward as an inquisitor might do.

“How can I help you?” he asked.

Rather anxiously Mr Griffiths replied.

“We were ho... hoping that you could lend us some money... six thousand pounds,” he added.

“That’s what we are here for,” the manager responded. “Let me take down some details.”

Mrs Griffiths took over from her stuttering husband. “I need a new kitchen,” she said.

It took Martin half an hour to go through all the information he needed, pay slips, utility bills, and a review of the account activity. He established the couple both worked for the local council – he was a supervisor in the water department, Mrs Griffiths, an administrator in housing.

“Any savings?” the manager asked.

“What... with three teenagers at home? You’ve got to be kidding,” the woman said in a forthright manner. It was clear who wore the trousers in this house thought Martin.

After due consideration and a positive credit score, the loan was agreed and the paperwork completed.

“Just three signatures... here... here and here...” said Martin

Mrs Griffiths, pen in hand, started to read the six page document knowingly; she eventually reached the signature page.

“What’s this about optional payment protection insurance?” she asked. “The box has been ticked... I don’t remember saying we wanted that,” she said.

Martin fidgeted in his chair.

“Ah yes, well with a loan of this amount it is a requirement... don’t want to run into any problems if either of you are unable to work,” said Martin.

“But we both have paid sick leave,” she countered. “Very grateful an’ all after Dennis’s little accident... waiting for the compensation, aren’t we dear?” she added, looking at her husband who nodded in response.

Martin’s ears pricked up like an antenna. “Compensation?” he repeated.

“Yes... Dennis was hit on the head by some masonry when they were demolishing a building... off for three months weren’t you dear?” She looked at her husband who nodded again. “Solicitor reckons we could be in line for a significant pay out... that’s what he said... significant, didn’t he dear?” Mr Griffiths had lost interest.

Martin was beginning to drool. “Significant...? Did he say how much?”

“Could be talking six figures... that’s what he said,” she replied.

“Six figures?” repeated Martin.

“That’s what he said.”

“I see... and when is this likely to happen... the money... I mean... paid out?” asked Martin.

“Not for a bit... insurance people are dragging their heels. That’s why we need the loan. We can pay it back when we get the compo.”

“I see, well everything’s in order here... if you would just like to sign.”

“What about the repayment insurance? How much is it?”

“Less than two pounds a week.... nothing really when you think about the cost of everything and what you could get in return.”

“That’s alright for you to say... bet you haven’t got three kids eating you out of house and home,” reposted Mrs Griffiths. She looked at her husband who nodded again clearly not wanting any confrontation.

“Aye go on then,” and she signed the papers and handed the pen to her husband who did the same.

Martin gathered up the paperwork and summarised. “The money will be in your account later today and repayments will start in one month’s time... any questions?”

The couple looked at each other and shook their heads.

“Oh... just had a thought... have you got any life insurance Mr Griffiths...? I mean in view of your narrow escape...” he added. “Just a thought.”

“No,” said the man.

“Look, why don’t you have a word with Dave Proctor...? Great guy, you’ll like him. He helps people like you and when the time comes he can also suggest some investments... you know when the money from the compensation claim comes through...” Martin watched for their response... they were definitely wavering.

He went for the jugular. “He’s free this afternoon... he could see you now in fact... save you having to come back.”

Then, before either of them could answer he fired a question. “Would you like a cup of tea?”

“Aye ok,” said Mr Griffiths. His wife scowled but went along with it.

“I’ll just get rid of this paper and get Dave to take you through to one of the interview rooms. Do you take sugar?”

“One,” said Mrs Griffiths

“Two,” said Mr Griffiths and Martin unlocked the door to the back office and disappeared leaving the couple frantically whispering.

He returned with Dave Proctor in tow and made the introductions before he said his farewells and best wishes with the new kitchen. Then he escorted the party through the outer door and back into the banking hall where Dave led them to another room. “Tea will be here in a minute,” Martin heard Dave say as he shut the door.

Back at his computer Martin updated the figures - one personal loan £6,000 plus payment protection. “Yes!” he said again, triumphantly.

He opened his door and walked across to Julie’s desk. She was on the phone but rang off when she saw Martin approach.

“How did it go?” she asked looking up at him from her desk. Unconsciously she fiddled with the top button of her blouse.

“Great, another personal loan with PPI... that’ll keep old Slimy happy,” he said using his nick-name for the Regional Director. “How are things here?”

“Ok... I think we’ve managed to get both sellers fully booked... so we can’t do much more... it’s up to them now.”

“That’s brilliant... if the girls can do the business we might just make it. It’s Dave I’m worried about... the life and pensions business is barely ticking over... Still I’ve got him a lead with the Griffiths’ so that may bear fruit.”

“I don’t know how you do it Martin... hope you will show me your secret later,” she said hardly disguising the entendre.

Martin smiled, but his mind was still on business. “Must dash... my three o’clock will be here in a minute.”

“Good luck,” said Julie with a smile as Martin made his way back to his office.

By four o’clock Martin had secured another addition to his target. This time it was a small business loan of ten thousand pounds to a plumber who wanted to buy a second hand van. PPI was a given!

By the time he had completed his paperwork it was time for his, now daily, sales meeting.

Martin called the three sellers together. Julie was helping one of the cashiers who was £10 short in her till and would join them later.

The update was promising; both Stacy and Jacqui had exceeded their targets and Dave was optimistic that the Griffiths' would eventually sign up. He had got them 'some illustrative quotes,' he had said. By the time the meeting finished it was five thirty and the atmosphere was confident and upbeat. As Martin got up and opened the door to let the sellers out Julie approached.

"Chris has just left, the cashiers are ok - everyone has balanced," she said.

"Thanks Julie... that's great," replied Martin.

"Well I'm off," said Dave, "got football coaching tonight." He lit up a cigarette and headed for the cloakroom followed by Stacy and Jacqui.

"I've got some things I need to finish off," said Julie so the departing staff could hear and sat down at her desk and pecked at her keyboard. Martin went back to his office, leaving his door open. About five minutes later he heard people leaving and suddenly there was a hush with just the ambient noise of passing traffic audible.

A few minutes later he was just finishing off his daily report to Regional Office when Julie walked into his office and shut the door.

"Everyone has gone, Martin... what about that coaching session you promised."

She walked around the desk and stood next to him. Martin looked at her; there was something different about her... something alluring. Then as she undid the top button of her blouse he realised she wasn't wearing a bra.