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Funny Money

by Martin Bourne

The Black Horse pub on the corner of Alie Street was the nearest to the office but not the most comfortable. The pub smelt of dog piss. This was on account of the flat roof above the pub being the so called garden for the publicans accommodation, and more importantly the only exercise area for his dog. When it rained water from the flat roof drained down internal pipes which were rusting. Damp patches suggested leakage and hence the smell. Occasionally the dog would cock his leg against the open weave fence surrounding the low parapet wall of the flat roof resulting in a little canine rain — ala Robert Maxwell falling down onto the pavement.

I ordered a pint.

“What is this bitter like?” I said, noticing that the brand was not one I had tried before.

“It’s good, they’re all good. I should know, I try em all and I can’t say that I’ve come across one I didn’t like. Boozing is pleasurable and long practice has taught me that one pleasure leads to another,” he smiled and farted and a small damp patch appeared on the front of his trousers. Pissy dog and pissy landlord I thought.

I waited for my change but he only gave me notes back. I stared at him.

“All shrapnel and silver is funny money and goes into the charity collecting jar,” he said, tossing my 75 pence into the glass container on the back shelf.

“What are you collecting for?” I said.

“Err, children’s hospital, got to help the kiddies haven’t you,” he said unconvincingly.

I retreated to a quiet corner with my drink. I had a file to read and had needed to escape the noise in the office. I also had a set of current currency exchange rates as there were multiple currencies involved in the contract.

The contract was an insurance policy to cover losses and damage sustained during the construction of a dam in Thailand. The construction was 50% complete and underwriters had instructed us to review the claim ratio and report. The number of claims did not appear unusual, but it was not this that had caused me concern, I was more interested in the premium charged by underwriters.

The lead underwriter had fixed the premium at £2 million, but before this was converted to Thai Baht, it was first changed into US dollars. Working through the currencies to find the amount charged in Thailand, I calculated that the premium had changed to £2,500,000. The main contractor on the dam was required to pay the premium via the Thai government and it therefore seemed that ministers were retaining the extra £500,000.

There was no official explanation for the discrepancy and I scribbled 'a bit of pocket money for someone' in the margin of the file front sheet, much like the landlord I thought. Funny Money indeed.

The beer tasted like I'd been ripped off.