The Telescope Fund

The Telescope Fund

Investing Lessons for School Students

S. CHOUDHARY

INKORA PRESS

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For every young saver counting coins towards something wonderful.

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CHAPTER 1

The Telescope in the Window

Asha Mistry kept her fortune in a shortbread tin, and on the first Saturday of September her fortune came to twenty-three pounds and forty pence.

She counted it on her duvet. Then she counted it again, because the first time a twenty-pence piece had rolled under her knee and she had nearly missed it, and twenty pence was not nothing. The tin still smelled of butter. It always would.

Through her bedroom window, across Gull Street, the telescope stood in the window of Oddie's Books & Bits. It was brass, and it was tall, and it pointed at the ceiling as if the ceiling had done something interesting. A paper tag hung from its middle on a loop of string. Asha knew what the tag said. She had read it on Monday, and Tuesday, and every day since.

£240.

She uncapped a biro and did the sum on the back of her left hand, where Mum would not see it until teatime.

£240.00

– £23.40
= £216.60

Then, underneath, smaller, because her knuckles were getting in the way:

£5 a week … 44 Saturdays

Forty-four Saturdays was most of a year. Asha had looked it up in the astronomy book from the school library, the one she had renewed three times. By next summer Saturn would have slid down behind the sea. You could not see a planet's rings if the planet had gone.

The door banged open. Kit came in sideways, still in his pyjamas, holding a jam doughnut with one bite out of it.

'You're doing the face,' he said.

'I'm not doing a face.'

'You're doing the telescope face.' He climbed onto the end of the bed and looked out of the window with her. 'You should stare at it really hard. Then they'll make it cheaper.'

'That's not how prices work.'

Kit licked jam off his thumb and considered this.

'It works on seagulls,' he said. 'If you stare at a seagull long enough, it goes away and leaves your chips.'

Asha looked at the telescope. The telescope did not look back.

The shop bell was not really a bell. It was a brass sea-horse on a spring, and when Asha pushed the door it gave a sort of hiccup instead of a ring.

Inside, it smelled of old paper and furniture polish. The shop was narrow, like a corridor that had decided to become a shop halfway through. Books leaned on each other along both walls. There were teapots on top of the books, and a stuffed owl on top of one teapot. The owl had lost an eye. Nobody had replaced it.

Mrs Oddie sat behind the counter on a high stool, writing in a notebook with a fountain pen. She was small and very straight, and her reading glasses hung on a chain round her neck. She did not look up.

'Good morning,' she said. 'Mind the owl.'

Asha minded the owl. She stood at the counter and said what she had practised on the way across the road, which was only eleven steps and not really enough time to practise anything.

'Please could you keep the telescope for me? I've got twenty-three pounds forty, and I'm saving the rest, and I'll pay you back every Saturday until it's done.'

Mrs Oddie put the lid on her pen. Then she put on her glasses and looked at Asha properly, the way the dentist looked at teeth.

'No,' she said.

'I could pay a deposit.'

'Still no. If I put a ribbon round everything a child wanted, I'd have a shop full of ribbons and nothing in the till.' She folded her hands. 'Why do you want it?'

Asha had not practised this part.

'Saturn,' she said. 'It's up in the evenings right now, low over the sea, after it gets dark. You can see it with just your eyes, but it's only a yellow dot. With a proper telescope you can see the rings.' She heard her own voice speeding up and couldn't stop it. 'They're made of ice. Bits of ice and rock, going round and round, and some of the bits are as small as sand and some are as big as houses. And it's leaving. By summer it'll be behind the sun and I'll have missed it.'

Mrs Oddie said nothing for a moment.

'Houses,' she said at last.

'Some of them.'

Mrs Oddie let her glasses drop onto their chain. Then she reached across the counter and patted the till.

It was an enormous brass thing with round keys like buttons on an old coat. It had curly writing on the front and a dent in one corner.

'Barnaby,' said Mrs Oddie, 'this young lady wants two hundred and forty pounds' worth of ice and rock.'

She pressed a key. The drawer shot out with a *ding*, and in the window, beside the telescope, a large ginger

cat opened one eye. He did not open the other. Asha had not even noticed him there.

'Tell me what's in Barnaby,' said Mrs Oddie.

'Money.'

'Mackerel,' said Mrs Oddie. 'Or near enough. Picture a fisherman, right here in Hollins Bay, before there were any shops. He's got a bucket of mackerel and holes in his boots. So off he goes to the bootmaker.'

'And swaps the fish for boots.'

'The bootmaker doesn't want fish. He's had fish all week. He wants a hat.'

Asha chewed the end of her plait. 'So the fisherman swaps the fish for a hat first, and then the hat for the boots.'

'The hatmaker hates fish. Makes her sneeze.' Mrs Oddie looked pleased with this. 'By teatime the mackerel's gone off and he's still got wet feet.'

'He should just pay with coins.'

'Why would the bootmaker want a coin? You can't eat it. You can't wear it.'

Asha thought. It was harder than it sounded.

'Because the baker will take it from him,' she said slowly. 'For bread.'

'And the baker takes it because the miller will take it from her, and so on, all the way round. Everybody trusts everybody else to trust it.' Mrs Oddie tapped the drawer. 'That fisherman's cold morning at sea goes into a coin. Then it keeps. Mackerel don't keep.'

Asha looked at the coins lying in their little wooden trays. Pound coins. Fifty-pence pieces. A lone, worn-out two pence.

'So these are all somebody's mornings,' she said.

'Mornings, afternoons. Once, a whole winter.' Mrs Oddie's eyes went far away. 'There was a man at the bank, Mr Pengelly, who paid in a bucket every Christmas, and the bucket smelled of…'

She stopped. She frowned at Barnaby, as if he had interrupted.

'Where was I?'

'Mackerel,' said Asha. 'And mornings.'

'So I was.' Mrs Oddie looked at her for a long moment, then at the window, then at the dust. There was a great deal of dust. It lay on the teapots like icing sugar. It lay on the owl's one good eye.

'I won't keep the telescope,' she said. 'But I'll make you an offer. I spent thirty-eight years in a bank counting other people's mornings, and nobody ever told me how any of it worked until I was far too old to do much about it. So I'll tell you. Every Saturday. One thing at a time.'

Asha waited. Grown-ups always had a second half.

Mrs Oddie reached under the counter and brought out a feather duster. It was purple. Several of the feathers were bent, as if it had been in a fight.

'And in return, you dust. Shelves, teapots, owl. Gently with the owl.'

'Do I get paid?'

'You get taught. That's worth more, though you won't believe me till about February.' She held out the duster.

Asha took it. It was lighter than it looked. Mrs Oddie shook her hand over the top of it, firmly, the way peo-

ple shook hands on the news.

'Barnaby,' said Mrs Oddie, 'we have an arrangement.' She shut the drawer, and the till went *ding* again, which Asha decided to count as a yes.

By the end of the counter stood a small tree in a chipped blue pot. Its leaves were dark and shiny. There was no fruit on it at all. Mrs Oddie leaned over and inspected it branch by branch through her glasses, the way Mum checked Kit's hair for nits.

'Orange,' she said. 'Planted it in 1971. Not one orange yet.'

'Then why do you keep it?'

'Stubbornness,' said Mrs Oddie. 'Mine and its.'

In the window, the ginger cat stood up. He stretched until he was twice as long as before, turned round three times, and lay down again with his back pressed against the brass legs of the telescope. He looked at Asha. He looked at the duster. Then he shut his eye.

'That's Dividend,' said Mrs Oddie. 'He'll mind it for you.'

'Why is he called Dividend?'

'Next Saturday,' said Mrs Oddie. 'Nine o'clock. Bring a pencil.'

CHAPTER 2

Eleven Pounds of Nothing

The pencil turned out to be the easy part.

At one minute to nine Asha stood on the step of Oddie's Books & Bits with a pencil behind her ear and a spare in her sock, in case the first one broke. Wind came up Gull Street from the harbour and smelled of diesel and wet rope. The door was already open. It always was, she would learn.

Mrs Oddie was behind the counter, bent over a drawer that did not want to come out.

'Barnaby, you've eaten it,' she said to the till. 'I know you have.'

Something gave. She came up holding a thin book with a pale green cover gone soft at the corners, like a biscuit left out overnight. Across the front, in gold letters that had mostly worn away, it said PAYING-IN BOOK. Underneath, in blue ink, someone had written *1987*.

'From the bank,' said Mrs Oddie. 'We had boxes of them. When the branch shut, nobody wanted them, so I did.'

'What's it for?'

'People used to write down the money they brought in, and we'd stamp it. Thump.' She brought her fist down on the counter. Dividend, asleep against the telescope, opened one eye and closed it again. 'Now it's yours. Every penny that comes in. Every penny that goes out. For one week.'

'I don't spend anything, though,' said Asha. 'Not really.'

Mrs Oddie looked at her over the lifeguard. She said nothing at all, which was worse than saying something.

Asha opened the book. The pages were printed with little boxes for *Date* and *Amount* and *Cashier*, and she ignored all of them. She licked the pencil, because that was what people did in old films, and wrote:

Sat 14 Sept: tin £23.40
Sat 14 Sept: pocket money £5.00 in

It looked very official. It looked like a fortune.

'Good,' said Mrs Oddie. 'Now check the orange tree for buds, and then the owl.'

There were no buds. Asha wrote that down too, at the bottom, very small.

On Monday the book went to school in her blazer pocket, pressed flat against the astronomy book, and she took it out at break to check it was still there. It was. It had nothing new in it.

At lunch she bought a packet of salt and vinegar crisps from the tuck shop, because everyone did. She wrote it down under the desk in Geography.

Mon 16 Sept: crisps £1.20 out

One packet. That was nothing. That was barely food.

On Tuesday she bought another, and wrote it down, and frowned slightly.

Tue 17 Sept: crisps £1.20 out

On Wednesday Kit came out of school with his face pressed to the window of Penny's Pocket on Harbour Lane, where the gacha machine stood glowing like a fruit machine for small people. He said there was a

gold seagull in there. He said it was one in fifty. He said he had already spent his week's money on Monday and it wasn't fair, and his lip went the way it went, and Asha fed £3.50 into the slot. Out came a plastic capsule with a grey pigeon inside.

'That's practically a seagull,' said Kit. He loved it for nearly four minutes.

Wed 18 Sept: crisps £1.20 out
Wed 18 Sept: pigeon (Kit) £3.50 out

She pressed hard on the pencil for that one.

On Thursday nothing happened. She was almost sure of it. Then on Friday morning, putting her hand in her coat pocket for her bus pass, she found a cardboard sleeve from the Driftwood Café, soft with rain, and a receipt folded inside it. HOT CHOC + CREAM £2.70. Thursday, 4.12 p.m. She stood in the hall with one shoe on and tried to remember drinking it. She could remember Jonah talking about a spaniel called Biscuit. She could remember the steam on the window. The hot chocolate itself had vanished completely, as if somebody else had drunk it for her.

Thu 19 Sept: hot chocolate £2.70 out (I think)
Fri 20 Sept: crisps £1.20 out

By Friday night the page was crowded. Asha sat on her bed with the tin beside her and the book open on her knees, and she did not want to add it up.

She did it anyway, on the back of her hand first and then properly, in the book.

crisps 4 x £1.20 = £4.80
£4.80 + £3.50 + £2.70 = £11.00 out
£23.40 + £5.00 − £11.00 = £17.40

Eleven pounds. Exactly eleven, as if it had been planned. She checked it twice. It stayed eleven.

She went downstairs for a glass of water she didn't want, mostly to get away from the page.

The kitchen light was on and Mum was at the table in her blue nurse's tunic, still in her work socks, eating cold rice out of the pan with a teaspoon. The radio was talking about rain. On the fridge, held up by a magnet shaped like a lighthouse, was the budget. It had been there for as long as Asha could remember. She had never once read it. It was just a sheet of paper, the

same as the dentist letter and Kit's drawing of a gull with teeth.

Tonight she read it.

It was in Mum's square handwriting, in columns. *Mortgage. Council tax. Food. Bus passes. Phones.* Then, halfway down:

Electric £128.00 (per month)

Asha looked at the kitchen light. She looked at the fridge, humming against her nose. She looked at the kettle, the toaster, the little red eye on the telly through the doorway, which stayed awake all night even when everybody else was asleep.

One hundred and twenty-eight pounds. That was more than twenty-five weeks of her pocket money. That was half a telescope, every single month, just for things to be switched on.

'Are you reading my fridge?' said Mum.

'Who pays for the light?'

'Me and your dad.' Mum scraped the last of the rice. 'And whoever leaves the landing on all night.'

Asha thought of the landing. She thought of her bedroom lamp, which was on right now, shining on an empty room and a book full of crisps.

Beside *Electric*, in pencil, Mum had written a smaller number and crossed it out, and then written it again.

'What's that one?' said Asha.

'What I'd like it to be.' Mum put the pan in the sink. 'It never is. Winter's coming.'

'Doesn't it make you feel bad? Writing it all down?'

Mum thought about this, which was one of the good things about Mum. She ran the tap.

'It used to,' she said. 'Then I stopped thinking of it as a telling-off. It's more like finding the holes in a bucket. No point pouring water in till you know where it's coming out.'

She kissed the top of Asha's head and went up to bed. Asha switched off the kitchen light behind her. On the way upstairs she switched off the landing as well, and stood for a moment in the dark, feeling about twelve pence richer.

In her room she found the red biro, the one she used for marking Kit's spellings when he made her. She drew a circle round the eleven pounds. Then she went round again, because one circle didn't seem enough.

The paying-in book had little dotted lines down the side of every page. Asha had wondered what they were for. She pulled, and the page came away clean and neat, the way it had been made to all those years ago at the bank.

She taped it to the wall beside her picture of Saturn, the one she'd cut from a magazine at the dentist's. The planet hung there, gold and tilted, in its rings. The crisps hung next to it in pencil.

Underneath, she wrote one more line.

Left to save: £240.00 − £17.40 = £222.60

Then she switched off her lamp.

The door creaked. A shape with a gap in its teeth stood on the landing in seagull pyjamas.

'Asha,' whispered Kit. 'Penny's Pocket has glow-in-the-dark slime now. It's only twelve pounds.'

In the dark, Saturn and the red circle glowed faintly, side by side.

CHAPTER 3

The Sleep On It Shelf

'Twelve pounds,' said Kit, 'is basically ten.'

Dad did not look up. He was crouched beside a stranger's bicycle with a spanner in his teeth and his sleeves pushed past the elbow, tightening a brake cable that had gone floppy somewhere between the stranger's caravan and the Saturday market. The stranger, a tall man in a yellow sou'wester, stood holding a bag of kippers and watching as if it were surgery.

The market smelled of frying onions and wet tarpaulin. It was Saturday the twenty-first of September. The wind off the sea kept lifting the corner of Dad's sign, DEV'S BIKE DOCTOR, and slapping it down again.

'It isn't basically ten,' said Asha. 'It's twelve. That's why it says twelve.'

'It glows,' said Kit. 'In the dark. You could read under the covers with it.'

'You don't read under the covers.'

'I would if I had slime.'

Dad took the spanner out of his mouth. 'Kit, what did you get on Saturday?'

'Five pounds.'

'And where is it?'

Kit turned out his pockets. Out came a lolly stick, a rubber shark with one eye, a bus ticket from August and a single shiny two-pence piece, which he held up as though it might count for something.

'Ah,' said Dad, and went back to the cable.

The man in the sou'wester squeezed his brakes. They squealed, then held. He looked very pleased and gave Dad eight pounds, and Dad dropped them into the old biscuit box he used for a cash drawer. Asha watched the coins go in. Eight pounds for twenty minutes of kneeling on cold tarmac. She wondered how many minutes of kneeling a slime kit was. Forty-five, nearly.

'I'll pay you back,' said Kit. 'When I'm rich.'

'When will that be?'

Kit thought about it seriously, chewing his lip through the gap in his teeth.

'Tuesday,' he said.

By ten o'clock Kit had followed her across Gull Street and into Oddie's Books & Bits, still explaining about Tuesday. The shop smelled of old paper and furniture polish, with a damp note underneath from somebody's anorak drying on the radiator. Rain ticked on the window. Dividend was not beside the telescope.

Asha was supposed to be dusting the poetry. Instead she was holding a notebook. It had a dark blue cover with the constellations picked out in tiny silver dots: Orion with his belt, the Plough, and a little crooked W she was almost sure was Cassiopeia. Inside the front cover, in pencil, it said £6.

'Barnaby,' said Mrs Oddie to the till, 'we have two customers with the look.'

'What look?' said Kit.

'The look of somebody whose money is already halfway out of their pocket.' She lifted the lifeguard onto her nose and peered at them both. 'Come with me.'

At the back of the shop, between the cookery books and the door to the yard, was a narrow shelf painted the green of old railings. A card was pinned above it in careful capitals: SLEEP ON IT.

On the shelf sat a teapot shaped like a cat, its tail curled round to make the handle. Next to it lay a black umbrella with a luggage label tied to one spoke. Beside that stood a ship in a bottle, three tiny sails gone the colour of weak tea. Dividend had folded himself underneath it all. He did not open his eyes.

'Anyone who wants something very badly,' said Mrs Oddie, 'puts it here and goes home. If they still want it in the morning, they come back and buy it.'

'And if they don't?' said Asha.

'Then it stays.' Mrs Oddie tapped the umbrella's label. It said MR HARTLEY, MARCH 2016. 'He wanted this in a thunderstorm. It stopped raining before he got to the end of the street.'

Kit pressed his nose against the bottle. 'Who wanted the ship?'

'A lady from Leeds. She said it reminded her of her grandfather.' Mrs Oddie paused. 'Perhaps it reminded

her a little too much.'

Asha looked down at the silver dots. 'I haven't even said I want it.'

'You've been holding it,' said Mrs Oddie, 'for eleven minutes.'

Mrs Oddie took a pencil from behind her ear and the pale green paying-in book from Asha's coat pocket, which Asha had not known she could see. She turned to a clean page at the back.

'Two columns,' she said. 'Things you need. Things you want. Write whatever comes into your head.'

Asha drew a line down the middle. Kit leaned so close she could smell his breakfast, which had been jam.

She wrote fast, before she could think too hard.

NEEDS: school shoes, bread, electricity (£128!), coat
WANTS: notebook, slime, gold seagull, hot chocolate

Then she stopped. The pencil hovered. She chewed the end of her plait, then wrote *telescope* on the needs side and underlined it twice.

'Interesting,' said Mrs Oddie.

'Astronomers need telescopes,' said Asha. 'They can't do their job without one. That makes it a need.'

'Are you an astronomer?'

'I'm going to be.'

'Then it may be a need one day.' Mrs Oddie tapped the page. 'Here's a test. If you didn't have it, what would happen?'

'I wouldn't see Saturn's rings.'

'And would you be cold? Hungry? Unwell? Unable to get to school?'

Asha opened her mouth. It stayed open. Outside, a gull landed on the windowsill, looked in at the three of them and left again.

'Saturn would still be there,' said Mrs Oddie, quite gently. 'It's been there a while.'

'That's not the point,' said Asha, though she was no longer sure what the point was.

Kit grabbed the pencil. In letters that sloped downhill he wrote *SLIME* in the needs column and drew a seagull next to it for emphasis.

'Kit.'

'I need it for reading under the covers.'

'You don't read under the covers.'

'Because I haven't *got* any slime.' He looked at Mrs Oddie for support. 'It's a circle.'

Mrs Oddie took the lifeguard off her nose and polished it on her cardigan for rather a long time. Asha suspected she was hiding her mouth.

Under the shelf, Dividend opened one eye and looked straight at the word *telescope*.

Kit woke at ten past six and announced through the bedroom wall that he still wanted it.

He said it again at breakfast, with toast in his mouth. He said it to Dad, to Mum, who was pulling on her blue tunic for an early shift, and to a seagull on the back fence. Then he went upstairs and came down with the birthday card from Nani, the one with a tiger on it, and shook it over the table. Out fell a ten-pound note and two pound coins.

'I forgot I had it,' he said. 'It was hiding.'

'It was in a card,' said Asha. 'Cards are where money goes.'

'Well, now it's coming out.'

Penny's Pocket opened at ten on Sundays. Kit was outside at five to, pressed against the glass on Harbour Lane, and by two minutes past he was walking home with a pot of green slime held in front of him like an egg in a spoon race. He took it straight into the cupboard under the stairs to see if it glowed. It did, faintly. He came out looking as if he had been to the moon.

Asha crossed Gull Street. The shop door was open, as it always was, and the rain had stopped. Everything smelled of wet pavement and seaweed.

The notebook was where she had left it, between the cat teapot and the ship in the bottle. The silver dots caught the light from the yard. Orion. The Plough. The crooked W.

She looked at it for a long moment.

It was still lovely. It just wasn't hers, and somehow she didn't mind. Her chest felt odd, as if she had put down a heavy bag without noticing she had been carrying it.

'No?' said Mrs Oddie from behind the counter.

'No,' said Asha.

'Barnaby,' said Mrs Oddie to the till, 'put that in your memory.'

That night Asha opened the paying-in book.

> Sun 15 Sept: notebook £0.00
> Tin £17.40. Still to save: £222.60

Then she looked at the next column, the empty one, where her next five pounds would go. On the kitchen windowsill below, three clean jam jars stood in a row, waiting for Mum's marmalade.

CHAPTER 4

Three Jars

Marmalade, Mum said, could wait until the Seville oranges came in January, and by then she would find some other jars. So the three on the kitchen windowsill were Asha's.

She washed them on Saturday morning before breakfast. Two had held strawberry jam and one had held lemon curd, and the lemon curd jar kept its smell no matter how hard she scrubbed. The labels came off in soggy white strips. One stubborn corner stayed stuck to the strawberry jar, so she left it. It looked like a small flag.

Then she dried them with the tea towel that had a map of Cornwall on it and carried them upstairs.

Mum had given her a roll of masking tape and the thick black pen from the drawer by the cooker, the one that was only meant for freezer bags. Asha tore off three

pieces of tape and smoothed them flat with her thumbnail. She wrote on each one in capitals.

SPEND.

SAVE.

GIVE.

The S on SAVE came out wobbly, so she went over it twice. That made it look more serious. She decided she liked that.

Kit appeared in the doorway in his seagull pyjamas, holding the pot of slime against his chest.

'Why've you put words on jam?'

'They're not jam. They're jars.'

'They're jam jars,' said Kit. 'So they're jam.'

Asha did not answer. She lined the jars up on her bedroom windowsill, SPEND on the left and GIVE on the right, with SAVE in the middle where it could keep an eye on the other two. Her window looked straight across Gull Street. The sky was pale and windy. A gull stood on the bakery roof as if it owned it.

Opposite, in the window of Oddie's Books & Bits, the brass telescope caught the morning light. Dividend was curled against its legs, a ginger loaf.

The jars were empty. All three of them. Asha turned the SAVE jar a little, so that its label faced the shop.

At nine o'clock she carried it across the road, held in both hands like something that might spill.

The shop smelled of furniture polish and damp paper, as it always did on Saturdays. Mrs Oddie was behind the counter with the lifeguard perched on her nose, rubbing Barnaby's brass keys with a yellow duster.

'She's brought a jar, Barnaby,' said Mrs Oddie. 'Look at that. A jar with ambitions.'

Asha set it on the counter. 'It's for saving. There's two more at home. Spend and Give.'

'And what's in it?'

'Nothing yet. I haven't decided how much goes where.'

Mrs Oddie put down the duster. She took off the lifeguard and let it swing on its chain, which Asha was beginning to learn meant a story was coming.

'My first wage packet,' said Mrs Oddie, 'was a little brown envelope, in March 1961. I was eighteen. I worked in the tearoom at the end of the pier, carrying scones to people who complained the scones were cold. Three pounds and ten shillings a week.'

'What's a shilling?'

'Five pence, more or less. There were twenty in a pound.' She held up a finger. 'And before I bought a single thing, before I even got off the pier, I took out a half-crown and put it in my coat pocket. A half-crown was two shillings and sixpence. Twelve and a half pence, in your money.'

'That's not very much.'

'No.'

'So why bother?'

'Because it came out first.' Mrs Oddie tapped the counter. 'If I'd waited to see what was left on Friday, there wouldn't have been anything left on Friday. There never is. Friday is a hungry sort of day.'

Asha chewed the end of her plait. 'What did you do with the half-crowns?'

Mrs Oddie opened her mouth and then closed it again. She looked towards the window, where the orange tree stood in its blue pot with Dividend asleep underneath.

'Ah,' she said. 'Now that is another story.'

The bell over the door did not ring, because the door was always open. Ravi came in anyway as if it had, one earbud in and one dangling, his phone lit up in his hand. He was fifteen and had grown since the summer. Mostly his legs.

'Auntie Nisha said you'd be in here,' he said. 'She wants to know if you took the Cornwall tea towel.'

'I put it back.'

'Cool.' He did not leave. He leaned over the counter and looked at the jar. 'What's that?'

'It's for saving,' said Asha.

Ravi read the label. Then he laughed, not unkindly, but long enough that Asha felt her ears go hot.

'Asha. It's a jam jar.'

'That's what I said,' said a small voice from the doorway. Kit had followed him across, still in his seagull pyjamas, with a coat over the top.

Ravi turned his phone round so they could see. A man in sunglasses stood beside a white sports car with the sea behind him, and the words underneath said HOW I MADE MY FIRST MILLION AT 19.

'He started with nothing,' said Ravi. 'Nothing. He says saving is for people who don't know how to make money properly. You put a pound in a jar, you've got a pound. Forever. That's it. You've got to make it work.'

'Work how?'

'Get in early. On stuff before everyone else finds out.' He tapped the screen, and the man in sunglasses began talking very fast. 'I'm going to be minted before I'm twenty. Before Dylan, anyway.'

Asha looked at the SAVE jar. It was very empty. In the window the man in the video was waving at his car, and behind Ravi's shoulder the brass telescope stood in its own patch of sun, exactly where it had been all week.

Mrs Oddie had put the lifeguard back on.

'Barnaby,' she said, to the till, 'do you remember Mr Fairbrother?'

Barnaby said nothing. Barnaby never did.

'Mr Fairbrother,' said Mrs Oddie, to the till and not to Ravi, 'came into the branch every Monday for nine years. Lovely shoes. Every Monday he had a new way to get rich by Friday. Ostriches, once. Then a gold mine in Wales.' She polished a key that was already shiny. 'He used to say saving was for mice.'

Ravi lowered his phone a little. 'Did he get rich?'

'He got very good at Mondays,' said Mrs Oddie.

She did not say anything else. Asha waited for the end of the story, but there wasn't one, or Mrs Oddie had wandered off from it, the way she did. Ravi's phone buzzed. He looked at it, grinned, and pushed his earbud back in.

'Whatever. Tell Auntie Nisha about the tea towel.' He went out onto Gull Street with his long new legs. Kit trailed after him, asking if the man in sunglasses had a seagull.

The shop went quiet. Dividend yawned under the orange tree.

Asha felt in her coat pocket for this morning's pocket money: a five-pound note, folded in four. She held it out.

'Barnaby will change that,' said Mrs Oddie. 'Won't you, Barnaby.'

The drawer sprang open with a ring like a bicycle bell. Out came five pound coins, warm from the till. Asha stacked them on the counter. Two for spending. One for giving. Two for saving.

She thought about Friday, and how hungry it was.

Then she picked up the two coins for saving first, before the others, and dropped them into the jar. They hit the bottom with a clink so loud that Dividend opened one eye. Beside them, already in the jar, sat everything from her shortbread tin, which she had tipped in at the kitchen table that morning and counted twice.

She opened the paying-in book and wrote, pressing hard.

Sat 28 Sept: tin £25.40 → SAVE jar

Pocket money £5.00: save £2.00, spend £2.00, give £1.00

SAVE jar: £25.40 + £2.00 = £27.40

To go: £240.00 − £27.40 = £212.60

It looked good. It looked like a plan.

Then, because she could not help it, she did one more sum on the back of her hand.

£212.60 ÷ £2.00 = 106.3

One hundred and seven Saturdays.

Asha looked at the telescope, and then at Saturn's little circle on her hand, and chewed her plait very hard indeed.

CHAPTER 5

Dog Walks and Seaweed

Halfway along Gull Street, the spaniel sat down.

He did not lie down, which would at least have been restful. He simply planted his bottom on the pavement outside the launderette and looked at the sea with the air of a dog who had seen it before and was not impressed.

'He does this,' said Jonah. He was wearing his dad's old cagoule, the orange one that came down to his knees, although the sky was clear and the wind off the harbour only smelled faintly of chips. 'Biscuit, come on. Walkies. Good walkies.'

Biscuit yawned.

Asha held the lead because Jonah had said she could, and because she wanted to know what it felt like to be paid. So far it felt like holding a rope tied to a sack of potatoes.

'How much do you get for this?' she said.

Jonah dug in his cagoule pocket and pulled out a card. It had been laminated so many times it was nearly bulletproof. In his best felt-tip it said:

PIKE'S PAWS
One walk: £3
Four walks: £10
All weathers!!

'Why three?' said Asha.

'Mr Okafor on Cliff Road charges twelve, but he's got a van and he takes them up the downs for two hours.' Jonah crouched and offered Biscuit a treat from a crinkly bag. Biscuit stood up at once. 'I only go round the harbour and back. Half an hour. So I'm cheaper, but I'm closer, and old Mrs Tremayne can't do the hill any more, so it's that or Biscuit eats her slippers.'

'And four for ten?'

'People like a deal.' He shrugged. 'And then I know they'll book me again. Four walks means four Saturdays, guaranteed.'

Asha worked it out without meaning to. Four walks at £3 would be £12. He was giving away £2 to make sure of the other £10.

Biscuit trotted three steps, smelled a lamppost and sat down again.

Jonah gave him another treat.

'How much are those?' said Asha.

'Dunno,' said Jonah. 'Pound-something a bag.'

On Sunday afternoon the kitchen table stopped being a table.

Asha had covered it in last week's *Hollins Bay Herald*, then a layer of kitchen roll, then the seaweed. She had collected it that morning from the rock pools below the harbour wall in Kit's old sand bucket. There was red stuff as fine as hair, a green frilly piece like lettuce, and a brown strand with little bobbles that popped if you pressed them. She had pressed three before she remembered not to.

The kitchen smelled of low tide. Mum had opened the back door and said nothing, which was worse than saying something.

Asha floated each piece in a mixing bowl of water, slid a sheet of white card underneath and lifted it out slowly, so the fronds spread like they were still swimming. Then kitchen roll on top. Then newspaper. Then the heaviest books in the house: Mum's nursing manual, the road atlas and *A Field Guide to British Birds*, which Kit said was for seagull emergencies.

'I'm helping,' said Kit.

He was not helping. He was sitting on the counter eating salt and vinegar crisps from a family bag and narrating.

'Seagulls can drink seawater,' he said. 'They've got a special gland. It squirts the salt out of their noses.'

'Lovely.'

'You should put that on a bookmark.'

Asha laid the green frilly piece down very carefully. It was the best one. It looked like a tiny tree in a storm.

Kit leaned over to admire it, and a crisp fell out of the bag. It landed on a drying sheet, right beside the frilly tree, and sat there, curled and orange and glistening.

Before Asha could say a word, Kit picked it up and ate it.

'Kit, that sheet was in a bowl of harbour water.'

Kit chewed thoughtfully. A wet patch spread across the card where the crisp had been, and the frilly tree slid gently out of shape.

'Tastes the same,' he said. 'Bit more beachy.'

The bookmarks were ready the following Saturday. There were nine good ones and two that looked like something a gull had coughed up. Asha laid the nine out on Mrs Oddie's counter in a row, like cards in a magic trick.

Dividend got up from the window, walked the length of the counter and lay down on top of them.

'He approves,' said Mrs Oddie. She lifted the lifeguard to her nose and peered at the frilly green one, which had dried into a slightly different tree but still a tree. 'What are you asking, Miss Mistry?'

'One pound fifty.' Asha had practised this in the mirror. 'The paper ones by the postcards are a pound, and

mine are real seaweed from real Hollins Bay, so they're worth more.'

'Quite right. And what will you pay me?'

Asha blinked. 'Pay you?'

'For the counter.' Mrs Oddie patted the polished wood. 'Barnaby and I have been looking after this spot for thirty years. Tourists stand exactly here, with their purses open, while I wrap their Agatha Christies. That is worth something. I was thinking fifty pence.'

'Fifty! That's a third of it.'

'Is it?'

Asha did the sum on her hand. It was not a third, but it felt like one. 'Ten pence.'

'Thirty.'

'Fifteen, and I'll dust the top shelf where the spiders are.'

Mrs Oddie looked at Barnaby as if consulting him. 'She drives a hard bargain, Barnaby. Twenty pence, and the spiders.'

They shook on it over the cat.

Asha opened the green paying-in book and wrote it out properly, the way Mrs Oddie liked.

Card: 10p
Laminating pouch: 35p
Ribbon: 15p
Cost to make: 60p

Sell for: £1.50
Take away cost: £1.50 − 60p = 90p
Take away counter: 90p − 20p = 70p

'Seventy pence,' she said. It had looked bigger before she wrote it down.

'Seventy pence that wasn't there on Thursday,' said Mrs Oddie.

Asha looked at the nine bookmarks under Dividend's stomach and multiplied. Six pounds thirty. She looked at the clock above the door. It had taken her most of a Sunday.

'Six hours,' she said. 'Nearly. For six pounds thirty.'

She wrote it under the rest, because the paying-in book seemed to expect it.

Time: 6 hours

£6.30 ÷ 6 = £1.05 an hour

'A pound and five pence an hour,' said Asha. 'Jonah gets three pounds for half an hour.'

'Jonah has a dog to do the hard part.' Mrs Oddie let the lifeguard drop on its chain. 'The second batch is always quicker. Ask any baker. Ask Barnaby. He took a week to learn my name.'

Asha was still deciding whether that counted as an answer when a woman in a red anorak came in out of the drizzle, shaking her hood. She smelled of chips and wet wool. She bought a battered copy of *Murder on the Links*, and while Mrs Oddie wrapped it in brown paper, she looked down at the counter.

The cat had moved. The frilly green tree lay right on top.

'Oh, that's gorgeous,' said the woman. 'Is that real? My sister in Leeds would love that. She's never seen the sea. Well, she has, but only at Scarborough, and she says that doesn't count.'

'It's real Hollins Bay,' said Asha. Her voice came out higher than she meant. 'From the rock pools. One pound fifty.'

The woman counted it out in coins: a pound, a twenty, a twenty and a ten. Mrs Oddie pressed the big brass key, and Barnaby's drawer shot out with a *ting* so loud that Dividend opened one eye.

'There,' said Mrs Oddie to the till. 'Our first.'

When the woman had gone, Mrs Oddie took twenty pence out of the drawer and slid the rest across the counter. One pound thirty. Asha held it in her fist until the coins went warm.

That evening she dropped seventy pence into the SAVE jar, one coin at a time, and opened the book.

Sat 12 Oct: bookmark sold, profit 70p
Left to save: £212.60 − 70p = £211.90

Eight bookmarks left. A sister in Leeds who had never really seen the sea.

Before bed, Asha checked the window catch twice.

CHAPTER 6

The Bank That Pays You Rent

The first hiding place was the sock drawer.

It seemed clever at half past nine. By ten, Asha had remembered that the sock drawer was the first place burglars looked in films, straight after the freezer, and she was out of bed in the dark with the SAVE jar hugged against her pyjamas.

The jar was heavy now. It held forty-one pounds and sixty pence, nearly all of it in coins, because bookmarks were paid for in coins and so was pocket money once Mrs Oddie had changed the note. When Asha tilted it, it made a sound like a wave going back out over shingle. A rich sound. A sound a burglar would hear from the street.

The second place was her left wellington boot, at the back of the wardrobe, behind the dressing gown with

bear ears on the hood that she had not worn since Year 4. Nobody looked in a boot. She got back into bed and lay there feeling pleased with herself for nearly four minutes.

Then she thought about Kit.

Kit borrowed her wellies to go crabbing without asking. Kit would push his foot straight in and say 'Ow,' and then, a second later, 'Ooh.'

Out again. The floorboard by the radiator creaked. Across the landing, Kit mumbled something about herring gulls in his sleep, and Asha stood on one foot until he stopped.

The third place was the bottom of her school bag, under the borrowed astronomy book and a PE top that needed washing. It was the worst hiding place of the three. She knew that. But it meant the jar sat right beside the bed, where she could hang her hand down in the dark and feel the cold glass and the weight of it.

She did, twice.

Across Gull Street, the shop window was dark except where the streetlamp caught the brass telescope. Asha

switched on her torch and opened the paying-in book on her pillow.

Sat 2 Nov: SAVE jar £41.60
Left to save: £240.00 − £41.60 = £198.40

Underneath, at ten to one in the morning, she wrote very small: *Burglars?*

The Hollins Bay & District Building Society sat on the seafront between the amusement arcade and a shop that sold only fudge. On the next Saturday it smelled of new carpet and, faintly, of fudge.

Mum came on her day off, still yawning, with her driving licence in her coat pocket. Mrs Oddie came in her best cardigan, the one with no patches on the elbows.

'Children can't open accounts on their own,' Mrs Oddie had said. 'A grown-up has to sign. The bank wants to know who to blame.'

The woman behind the desk had a name badge that said KERRY. She slid a form across. It wanted Asha's full name and her date of birth. It wanted Mum's address, though it was the same as Asha's, and Mum's

signature twice, once in a box so small that Mum had to write her surname sideways.

'In my day,' Mrs Oddie said, watching, 'this was three forms and a cup of tea.'

'We've stopped doing the tea,' said Kerry.

'Pity.'

Asha had brought the SAVE jar in her school bag. Kerry tipped it into a grey machine that clattered and whirred like a tumble dryer full of keys. A number came up on a little screen.

£41.60.

Exactly right. Asha let out a breath she had been holding since Thursday.

There was no paying-in book any more, not a real one. Instead Kerry helped Mum put an app on her phone, and when it opened there was a line of type that looked almost like a page from Mrs Oddie's green books:

9 Nov: Deposit £41.60
Balance: £41.60

'There,' said Mum, and showed her. 'You can look whenever you like. Within reason.'

Mrs Oddie peered at the phone through the lifeguard. 'It's very small,' she said. 'Where do they stamp it?'

On the desk was a pot of blue pens with a white anchor printed on the side. Kerry pushed one towards Asha. 'Keep it,' she said.

Asha did. She still has it. The ink ran out in March, and she keeps it anyway.

Asha put the pen in her pocket and turned to the machine, which had gone quiet. Somewhere inside it was her money. She felt she ought to say goodbye.

'Where does it go now?' she said. 'Is there a box with my name on?'

Mrs Oddie made a small noise, the noise of someone who has been waiting for exactly that question.

'There was a man called Mr Lumb,' she said. 'He mended lobster pots down by the harbour wall. Every Christmas Eve, at twenty past three, he came into our branch with a bucket of pennies.'

'A whole bucket?'

'A seaside bucket. Red. With a crab on it.' Mrs Oddie held her hands apart to show the size. 'He'd been dropping his coppers in it all year. In 1984 it came to thirty-one pounds and seventeen pence. That's three thousand, one hundred and seventeen pennies, and I counted every one of them by hand, because I was the junior and the juniors got Mr Lumb.'

Asha did the sum in her head. It came out right. That was quite a lot of pennies to count on Christmas Eve.

'And you put them in a box with his name on,' she said.

'We did not.' Mrs Oddie looked delighted. 'By the middle of January, Mr Lumb's pennies were a new boiler for the Kemps on Harbour Lane. And a bit of the chip shop's new fryer, I shouldn't wonder.'

Asha stared at her. 'You gave his money away?'

'Lent it.'

'Without asking him?'

'He knew. Everyone knows, mostly, they just don't think about it.' Mrs Oddie nodded at the grey machine. 'A bank doesn't sit on your money like a hen on an egg. It

lends it to somebody who needs it now, and they pay it back, a bit at a time, with extra on top.'

'That sounds like stealing with paperwork.'

'It would be,' said Mrs Oddie, 'if they didn't pay Mr Lumb for the trouble.'

Behind them, Kerry's printer began to hum. Asha looked down at the empty jam jar in her lap, and for the first time it seemed very light.

Kerry came back with a printed sheet. 'Four per cent a year,' she said, tapping a box. 'Paid monthly.'

'What does that mean?'

'It means rent,' said Mrs Oddie. 'You're letting the bank borrow your money, the way Mrs Tremayne lets out her top flat. So the bank pays you rent. A little bit every month, for as long as it's in there.'

Asha liked the idea of being a landlady. She liked it until Mrs Oddie took a pencil and wrote on the back of the sheet.

£100 × 4 ÷ 100 = £4.00 a year

'Four pounds?' Asha said. 'For a whole year?'

'For a whole year.'

'I make more than that selling bookmarks. If I sell six.'

'You do.'

'Then what's the point?'

Mrs Oddie put the pencil down. She folded her hands on her handbag and looked out through the glass door, at the grey sea and a gull standing on one leg on the railings. She looked like someone at the start of a very long story.

'Wait,' she said.

That was all. She would not say anything else, not on the walk home past the fudge shop, not at the door of Oddie's Books & Bits, where Dividend lay stretched against the brass legs of the telescope. 'Next Saturday,' she said. 'Bring the pencil.'

That night Asha did her own sum, on a clean page of the green book.

£41.60 × 4 ÷ 100 = £1.664 a year
£1.664 ÷ 12 = 13.86p a month

The bank, Kerry had said, kept the bits of pennies. So the first rent would be thirteen pence. Thirteen pence would not buy a packet of crisps. It would not buy a tenth of a packet of crisps. It was barely a coin.

But nobody had to walk a spaniel for it. Nobody had to press a single piece of seaweed. It would simply turn up, all by itself, while she was asleep.

She wrote it in capitals anyway.

Dec: RENT FROM BANK: 13p!!!

Across Gull Street, in the dark window, the orange tree stood beside the telescope, with not one bud on it.

CHAPTER 7

The Orange Tree

The orange tree did not want to come out of its pot.

Asha had both hands round the trunk, which was no thicker than a broom handle, and Mrs Oddie had both hands round the pot, and between them they pulled. Nothing happened. Rain drummed on the shop window and ran down the glass in long grey ropes, so that Gull Street outside looked as if it were melting.

'Gently,' said Mrs Oddie. 'He's older than your mum.'

'He's stuck.'

'He's settled. There's a difference.'

Dividend sat on the counter beside Barnaby the till, watching with the expression of a cat who had seen many things pulled out of many pots and had not been impressed by any of them. The pencil Asha had brought, as instructed, lay forgotten next to his tail.

Mrs Oddie fetched a bread knife from the back room and slid it round the inside of the pot, slowly, the way Mum loosened a cake. Then she tipped the whole thing on its side on a spread of old newspaper. Asha gave one more tug.

Out it came, with a soft, sucking sound.

There was hardly any soil left. Where the soil should have been, there were roots. Pale brown, wiry, packed tight. They had grown down to the bottom of the pot and found nowhere to go, so they had turned and gone round. And round. And round again, until they made the exact shape of the pot, like a basket someone had woven in the dark.

Asha touched them. They were hard as string.

'How long has it been in there?'

Mrs Oddie put the lifeguard on her nose and peered. 'Since the miners' strike,' she said. 'The second one. Or possibly the first.' She turned to the till. 'Barnaby, you'll remember. Was it before the decimal pennies or after?'

Barnaby, being a till, said nothing.

Outside, a gull landed on the windowsill, looked in at the tangle of roots, and left.

Mrs Oddie wiped her hands on her cardigan and reached under the counter. She came up with a brown paper bag that said GULL STREET BAKERY on the front in curly red letters. It had held a cheese scone. It still had crumbs.

'Pencil,' she said.

Asha passed it over. Mrs Oddie shook the crumbs out for Dividend, who ignored them, then flattened the bag on the counter with the plain side up.

'A hundred pounds,' she said, writing it at the top. 'In an account that pays five per cent a year. What have you got after one year?'

'A hundred and five.' That was easy. Five pounds of rent.

'And after two?'

'A hundred and ten.'

Mrs Oddie said nothing. She only turned the bag round and slid the pencil across, and waited. Barnaby waited too. Rain ticked on the glass.

Asha chewed the end of her plait. The bank paid rent on the money you had in it. After one year she didn't have a hundred pounds in it any more. She had a hundred and five.

'Oh,' she said.

She wrote it out properly, the way she wrote in the paying-in book, one line at a time:

Start: £100.00
Year 1: £100.00 + £5.00 = £105.00
Year 2: £105.00 + £5.25 = £110.25

'Twenty-five pence,' said Asha. 'That's the extra. The five pounds earned its own rent.'

'Keep going.'

She did. Five per cent of £110.25 was £5.5125, which was a silly number, so she rounded it the way Kerry at the building society had shown her.

Year 3: £110.25 + £5.51 = £115.76
Year 4: £115.76 + £5.79 = £121.55
Year 5: £121.55 + £6.08 = £127.63

The column ran down the bag in her wobbly pencil, past the crease where the scone had been folded in. Each line was only a little bigger than the one before. Hardly anything. A few pence more each time.

But the few pence never went backwards.

Asha looked at the numbers. Then she looked at the roots on the newspaper, going round and round, each loop lying on top of the last.

Dividend put one paw on the bag, exactly on Year 5, and lay down.

Mrs Oddie slid the bag out from under him, which took some doing. He left a ginger hair on Year 3.

'There's a quicker trick,' she said, 'if all you want to know is when your hundred turns into two hundred. Mr Pengelly showed me in 1962, on the back of a tea ticket. Take seventy-two. Divide it by the rate.'

'Why seventy-two?'

'Because it works.' She thought about it. 'Near enough. It's an old rule. Don't ask it to be exact.'

Asha did it on the back of her hand, under last week's half-washed sum. Seventy-two divided by five.

Fourteen, and a bit left over.

'Fourteen years,' she said. 'And a bit.'

'And a bit,' said Mrs Oddie. 'Eight per cent.'

'Nine.'

'Six.'

'Twelve.' Asha sat up. That one had come out of her mouth before her brain had finished. 'My turn. Three.'

'Twenty-four,' said Mrs Oddie, without even blinking behind the lifeguard. 'Twelve.'

'Six. Nine.'

'Eight. Seven.'

'Ten.' Asha frowned. Seven didn't go into seventy-two. 'Ten and a bit.'

'Ten and a bit. One point to the girl with the plait.' Mrs Oddie made a mark on the bag. 'Barnaby, are you keeping score? He isn't. He never does. Thirty-six.'

'Two years!'

'Nobody pays thirty-six per cent,' said Mrs Oddie. 'Not honestly. A man came into the branch once, in a camel

coat, telling everyone in the queue he'd found a scheme that paid thirty-six per cent. Mrs Ellery from the chip shop nearly gave him her savings book right there by the leaflet stand. I had to...' She stopped. She looked at the bag. 'Where was I?'

'Thirty-six per cent. Not honestly.'

'Quite right. Your go.'

The rain had eased to a drizzle. A woman with a pushchair hurried past the window under a carrier bag. Asha opened her mouth to say *nine* again, then shut it, because there was a number she actually wanted to know.

'Four,' she said.

Mrs Oddie knew which number that was. She didn't answer straight away. She let Asha do it.

Seventy-two divided by four. Asha wrote it underneath Year 5, small, then a second line beside it, because a sum on its own didn't mean anything until you knew who it belonged to:

4% → about 18 years to double
Me now: 12. Me then: 30.

Mrs Oddie leaned over and read it upside down. Then she took the pencil back and, in her small bank-clerk handwriting, added two more lines at the very bottom of the bag, where the paper had gone soft with butter.

Year 10: £162.89

Year 20: £265.33

'I did those on the bus,' she said. 'Long ago. I've never forgotten them.'

Asha stared at the last number. Two hundred and sixty-five pounds and thirty-three pence. More than the telescope. Out of a hundred pounds that had just sat there.

'You'd have to wait twenty years,' she said.

'You would.' Mrs Oddie looked over at the orange tree, lying on its side on the *Hollins Bay Gazette* with its roots in a knot. 'I was twenty-eight when I put that pip in. Twenty-eight, with a perm I regret, and I thought I'd be picking oranges by the time I was thirty.'

Asha did the sum without meaning to. She didn't even need her hand.

Eighty-one take away twenty-eight. Fifty-three.

Fifty-three years in one pot.

Then she did the other one, the one she hadn't asked for. If Mrs Oddie put a hundred pounds in an account at four per cent today, it would double in eighteen years. Asha would be thirty. Mrs Oddie would be ninety-nine.

She looked at her line in pencil. *Me then: 30.* It seemed rude now, somehow. Greedy. As if she had taken the biggest slice without asking.

She opened her mouth. Nothing sensible was in it, so she closed it again.

Mrs Oddie didn't seem to notice. Or she noticed and let it go, the way she let Dividend sit on things. She was already rummaging behind the counter for a bigger pot, a cracked blue one that said CORNISH CREAM on the side.

'Roots first,' she said. 'We'll tease them out. Gently. They've been going round in circles long enough.'

Asha knelt on the newspaper and began to unwind them, one loop at a time.

Dividend came and lay on the bag, right on top of Year 20.

CHAPTER 8

The Price of a Cornet

Somebody had donated a whole box of knitting books, and the knitting books did not want to be dusted.

It was the second Saturday in February. Wind came off the sea and down Gull Street in long cold shoves, rattling the shop door, which Mrs Oddie kept open anyway. 'Fresh air is free,' she said, from inside two cardigans. 'I like to get my money's worth.'

Asha was on the stepladder with the feather duster and the box. Each book had to be wiped, checked for loose pages and given a price in pencil on the inside cover. *Cosy Cardigans for All the Family*. Fifty pence. *Knit Your Own Lighthouse*. Seventy-five pence, because the lighthouse was quite good. Dust went up her nose. She sneezed four times.

Below her, the orange tree sat in its cracked blue CORNISH CREAM pot, back in the window where the

light was. She had checked it at nine o'clock, the way she checked it every week. Two new leaves. No buds. Dividend lay curled against the pot as if he were keeping it warm.

The last book was the thinnest. *Seaside Woollies, 1971*. The cover had a smiling man in a jumper with anchors on it, and the spine cracked like a biscuit when she opened it.

Something slid out.

It turned once in the air and landed on the toe of her trainer. A card, yellow as old teeth, soft at the corners. Someone had used it as a bookmark and then forgotten it for more than fifty years.

Asha climbed down and picked it up.

Across the top, in red letters that had faded to pink, it said: SUNNY SIDE KIOSK, THE PROMENADE, HOLLINS BAY. Underneath was a list, in neat black type, with prices down the right-hand side.

Asha read the first line. Then she read it again, slowly, the way she counted coins on her duvet.

'Mrs Oddie,' she said. 'Did ice creams really cost six pence?'

'They did,' said Mrs Oddie, taking the card and holding it at the end of the lifeguard. 'Six pence, and my mother said it was daylight robbery.'

Asha did not go back up the ladder. She stood very still with the feather duster, chewing the end of her plait, because she had walked past the kiosk on the seafront every day of the summer holidays and she was nearly sure the board said something completely different.

Nearly sure was not a number.

Jonah came by at half past eleven, between Biscuit and a Jack Russell called Pickle. His dad's cagoule was zipped right up to his nose, so only his freckles showed. Asha told him about the card.

'Only one way to check,' he said, through the zip.

The kiosk was still there, at the bottom of Gull Street where the promenade began, though it was green now and called SCOOPS. It was the only thing open. The sea was the colour of a wet pavement and the wind was trying to get inside Asha's ears. A woman in a bobble hat had the shutter half down.

'You two want an ice cream?' she said. 'Today?'

'It's for research,' said Asha.

The board had been chalked in July and never rubbed off. SINGLE CORNET £3.50. Asha had been right after all. She paid with £1.75 from her spend jar and Jonah paid the other £1.75 in twenty-pence pieces and one five, which the woman counted with her gloves on.

They sat on the sea wall and took turns. Vanilla, with a flake that Jonah broke exactly in half with great care. It was so cold it hurt Asha's teeth, and the wind blew her plait into it twice.

'This,' said Jonah, 'is the worst ice cream I've ever had.'

'It cost fifty-eight times more than it used to,' said Asha. She had done the sum on the back of her hand with her other glove off, and her fingers had gone white.

Sat 8 Feb: half a cornet (research) £1.75

Jonah licked a drip off his thumb and looked at the grey sea.

'Was it fifty-eight times nicer in 1971?' he said.

Asha thought about it. Her teeth still ached.

'No,' she said. 'It was the same ice cream. The money changed.'

At teatime Mum was at the kitchen table in her blue tunic, eating toast standing up because she had to be back out at six. The fridge budget hung behind her under the lighthouse magnet.

'Mum,' said Asha. 'What did bread cost when you were twelve?'

Mum chewed. 'A loaf? About fifty pence, I think. Maybe less. I used to get sent to the corner shop with a pound and told to bring the change back.' She looked at Asha's hand, where the 58 was still faintly blue. 'Why?'

'Research.'

'Ring Nani,' said Mum, and kissed the top of her head, and went.

Nani picked up on the third ring and talked for nine minutes about her knee before Asha could ask. Then she laughed.

'In 1971? Ten pence. I remember, because that was the year they changed all the money and nobody knew what anything cost. Your Nana Mistry said the new coins looked like buttons.'

Asha checked the bread bin. The label on the bag said £1.45.

She found a sheet of graph paper in the back of her maths book and drew two lines along the edges with a ruler. Years went along the bottom. Pence went up the side, one square for every five pence, which meant the side of the page had to be quite tall. She taped on an extra strip.

Loaf, 1971 (Nani): £0.10
Loaf, Mum aged 12: £0.50
Loaf, now (bread bin): £1.45

Three dots. She joined them carefully.

The line did not go up straight, the way she had expected. It crept along low for a long time, and then it bent, and then it climbed. It looked a bit like the roots of the orange tree, going round and round and then pushing up.

Kit leaned over her shoulder with a fish finger in his hand.

'That's a hill,' he said. 'Is that bread?'

'It's bread,' said Asha.

'Bread doesn't climb hills.' Kit bit his fish finger thoughtfully. 'Seagulls do. They walk up them when they can't be bothered to fly.'

Dad came in at seven, smelling of chain oil and cold air, with the paper rolled under his arm. He put it on the table and went to wash his hands. Asha turned it round. Halfway down the front page, under a photo of a man pushing a trolley, it said: PRICES UP 3% IN A YEAR.

She picked up her pencil.

£100 in a tin, one year: £100.00
Same shopping, one year later: £103.00
£100 at the building society (4%): £104.00

She looked at the three lines for a long time. The building society was winning, but only by a pound. A pound was not very much to be winning by.

'Dad,' she said, when he came back drying his fingers on a tea towel. 'Do prices ever go up faster than four per cent?'

Dad thought about it. 'Some years,' he said. 'Some years a lot faster. Why?'

'Research,' said Kit, with his mouth full.

Upstairs, Asha knelt by her bed and pulled out the shortbread tin. It had been empty since November. It still smelled faintly of butter. She prised the lid off with the teaspoon out of habit, though there was nothing in it to count.

Across Gull Street, the shop was dark except for the streetlamp falling into the window. The orange tree stood in its cracked blue pot. Beside it, a large ginger shape had flattened itself against the glass.

Asha held up the tin so he could see it.

'You'd have shrunk,' she told Dividend.

Dividend did not move. But two doors along from him, the Gull Street Bakery still had its lights on at nine o'clock at night, which it never did. Bernie Crowe was sitting on an upturned flour crate in his apron, staring

into the open mouth of the oven, and taped to the door in thick felt pen was a sign:

OVEN POORLY. NO SCONES TILL FURTHER NOTICE.

CHAPTER 9

A Slice of the Bakery

Sourdough, Asha discovered, did not burn quietly.

It began as a smell so lovely it pulled her out of sleep at ten to seven on Sunday morning: warm crust, a bit of toast, the smell of the bakery on any ordinary day. She lay under the duvet and breathed it in. Then the smell changed. It went dark round the edges, like a marshmallow held too long over a beach fire, and then it went black all the way through.

Asha sat up. The window was misted. She wiped a hole in it with her sleeve.

Two doors along from Mrs Oddie's, smoke was rolling out of the Gull Street Bakery in a fat grey sausage and drifting off towards the harbour. Bernie Crowe stood on the pavement in his apron and his slippers, flapping a tea towel at the doorway as if the smoke were a seag-

ull he could shoo. A tray lay on the step beside him. On it sat six round loaves, each one the colour of a car tyre.

Kit appeared in the doorway in his seagull pyjamas, sniffing.

'Is it the end of the world?'

'It's Bernie's oven.'

'Oh.' He climbed onto her bed to look. 'Gulls can smell food from miles away. They'll be disappointed.'

By the time Asha had pulled her jeans on over her pyjama bottoms and got downstairs, Dad was already across the road. Gull Street was waking up badly. The man from the flat above the chip shop had his head out of the window. Somebody's dog was barking. A gull landed beside the tray, pecked one loaf, and flew off looking insulted.

Bernie had stopped flapping. He was crouched by the oven door with a torch, and when Asha came close she heard the oven make a noise she had never heard an oven make: a long, tired clank, like a lift giving up between floors.

'Fifty-two years old,' said Bernie, to nobody in particular. 'My dad bought her secondhand.'

He switched the torch off. Inside, something went tick, tick, tick, and then nothing at all.

On Saturday the bakery window had a new sign taped below the old one, in thick black felt tip: 'NEW OVEN £10,000. BEAR WITH ME. B.'

Mrs Oddie had brought a cake. It sat on the counter beside Barnaby on a plate with a gold rim, and it leaned a bit to the left.

'Victoria sponge,' she said. 'I made it last night. Not my best. The jam has ideas of its own.'

She took the bread knife from under the counter, the same one she had used on the orange tree, and wiped it on her cardigan sleeve. Asha decided not to mention that.

'Pretend this cake is the bakery,' said Mrs Oddie. 'Ovens, ovens and all. Bernie needs ten thousand pounds and he hasn't got it. So.' She cut the sponge in half, then each half into five. Ten slices. Some were fatter than others. 'He sells each slice for a thousand pounds.'

'Who'd pay a thousand pounds for cake?'

'Nobody. They're not buying cake. They're buying a slice of the bakery.' She tapped the plate. 'Buy one of these and you own a tenth of Gull Street Bakery. A tenth of the ovens. A tenth of the doormat. That's a share.'

Asha chewed her plait. 'So I'd get a tenth of the scones?'

'Better. You'd get a tenth of the profit.' Mrs Oddie looked at Barnaby. 'Profit is what's left once the flour and the wages and the electric are paid. Say there's two thousand pounds left at the end of a year, and Bernie decides to share it out.'

Asha did it on the back of the scone bag.

£2,000 ÷ 10 slices = £200 a slice

'Two hundred pounds,' she said. 'For doing nothing?'

'For trusting him with your thousand. That money shared out to owners has a name.' Mrs Oddie paused, enjoying herself. 'It's called a dividend.'

In the window, beside the telescope, a large ginger head came up off a large ginger paw and looked

straight at the cake.

Asha looked at the cat. The cat looked at the cake. Mrs Oddie looked at Asha over the top of the lifeguard, and waited.

'Dividend,' said Asha slowly.

'He turns up regularly,' said Mrs Oddie, 'and asks for a share.'

For a second nothing happened. Then the joke arrived all at once, the way a wave comes over the harbour wall when nobody is watching. Dividend climbed down from the window ledge one paw at a time, as if he had a meeting, and walked along the counter to the plate. He sat. He stared at the fattest slice. He did not blink.

Asha laughed so hard she had to hold on to the shelf.

She had been holding *Coastal Birds of Britain*, which was thick and had a cormorant on the front, and she had been meaning to dust it. Her hand let go of it without asking her. It slid off the shelf edge and landed flat on the counter, exactly on the end of Dividend's tail.

Thump.

Dividend did not yowl. He turned his big ginger head and gave Asha a look so full of disappointment that she stopped laughing at once. Then he pulled his tail out from under the cormorant, very slowly, and began to wash it.

'Sorry,' said Asha. 'Sorry, sorry. Is he all right?'

'He's been sat on by worse.' Mrs Oddie broke a corner off the fattest slice, scraped off the jam and put the crumbs on the counter. Dividend ate them without hurrying. 'There. Profit shared out. He'll forgive you by Tuesday.'

'You waited nine weeks to tell me that.'

'Eleven,' said Mrs Oddie. 'A good joke needs time to grow.' She turned to the till. 'Didn't it, Barnaby?'

Barnaby said nothing, being a till.

Asha wiped her eyes on her sleeve. On the back of the scone bag, under the sum, she wrote in small letters:

1 cat = 1 dividend. Paid in crumbs.

Dividend finished the crumbs and sat looking at the other nine slices.

'Bernie's ten slices are just the start,' said Mrs Oddie. 'Big companies cut themselves into millions of slices. People buy and sell them all day long, in a place called the stock market.'

'Like the Saturday market?'

'Noisier. Fewer bikes.' She wiped her hands on her cardigan. 'Mostly it's computers now. The price of a slice goes up when lots of people want one and down when they don't.'

'So I could buy a bit of anything?'

'With real money, when you're older. For now, pretend.' She took the pencil from behind her ear. 'I'm giving you one thousand pounds. Imaginary. Don't tell your brother.'

Asha opened the paying-in book to a clean page. Her hand was already itching.

Mrs Oddie made up the companies from things in the shop, which took longer than it needed to, because each one came with a story. Asha chose five. She split the thousand evenly, two hundred pounds each, so that no single one could get too big for its boots. That was Mrs Oddie's phrase.

Sat 15 Feb: pretend money £1,000.00
Puffin Rail, 50p a share × 400 = £200.00
Northern Kettles, £2.50 × 80 = £200.00
Lighthouse Paint, £4.00 × 50 = £200.00
Big Dipper Biscuits, £8.00 × 25 = £200.00
Cliffside Bicycles, £10.00 × 20 = £200.00
Total = £1,000.00

She checked each line twice. Then she added Cliffside Bicycles a third time, because Dad would want to know.

'Every Saturday,' said Mrs Oddie, 'I'll tell you the new prices. You write them down. No peeking at the answers.'

'Will they go up?'

Mrs Oddie looked out of the window at the sea, which was grey and lumpy and going about its business. 'Some weeks,' she said.

Dividend had fallen asleep beside the plate with his chin on the slice he had chosen. Across the road, Bernie was sweeping black crumbs off his step.

Asha drew a neat box round the total. One thousand pounds. It looked very safe, written down like that.

CHAPTER 10

Up and Down Like the Tide

'MARKETS TUMBLE', said Dad's newspaper, in letters as tall as fish fingers.

It was propped against the marmalade on Saturday morning, and Asha read it upside down while her toast went cold. Underneath, in smaller letters, it said that shares had fallen sharply all week. There was a photograph of a man in a tie holding his head. He looked as if he had lost his keys. Or a thousand pounds.

Asha put her toast down.

'Dad. Can I see that?'

Dad passed it across without looking up. He was writing BRAKE PADS £14 on a bit of cardboard for the stall, and the marker pen squeaked on every B.

She read the whole article twice. It didn't mention Puffin Rail or Big Dipper Biscuits, because they weren't real, but it didn't need to. Everything had gone down. Everything. Her stomach went down with it.

'I need to sell,' she said.

'Sell what?' said Kit. He was building a tower out of cereal hoops on his spoon. It was four hoops high.

'All of it. My shares. Before they get any worse.'

'Your pretend ones?'

'Yes.'

Kit thought about this. A fifth hoop wobbled and held. 'Can you lose pretend money?'

'Obviously.'

'Then can I have some? I'll lose it for you.'

Asha ignored him. She pulled the paying-in book out of her school bag, which she had brought down to breakfast for exactly this sort of emergency, and turned to the page with the neat box round one thousand pounds. It didn't look safe any more. It looked like a box with nothing in it.

Dad capped his pen. 'Market's not even open on a Saturday, love.'

'Mrs Oddie's is.'

She was already pulling her coat on over her pyjama top. Through the front window she could see the shop door standing open across Gull Street, as it always did, and a ginger shape in the window, curled against the brass legs of the telescope.

Kit's tower fell over. Six hoops, all at once, into the milk.

'Markets tumble,' he said.

Mrs Oddie did not let her sell anything.

She listened to all of it, standing behind the counter with the lifeguard on the end of her nose. The headline. The man holding his head. The sum in the paying-in book, which Asha had done twice on the way across the road:

Sat 15 Feb: pretend shares £1,000.00
Sat 22 Feb: pretend shares £860.00
Lost: £140.00

Then Mrs Oddie took a small folded booklet from the drawer under Barnaby, put on her coat with the toggles, and said, 'Barnaby, you're in charge. Don't let Dividend give anything away.'

'But I need to—'

'Harbour,' said Mrs Oddie.

It was three minutes' walk, down the end of Gull Street and past the bakery, where Bernie's sign still said BEAR WITH ME. The wind came off the sea with salt in it. Asha held her coat shut over her pyjama top. She was wearing her school shoes with no socks.

At the harbour wall she stopped.

The sea had gone. Not far, just out past the end of the pier, a grey line glittering. Between the wall and the water there was nothing but mud, shiny and brown, with seaweed lying flat on it like wet hair. And the boats. They lay on their sides in the mud, every one of them, tipped over as if someone had pushed them. The *Kittiwake*, with her blue hull, had her mast pointing at the bakery. A crab pot had rolled out of the *Saltash Lass* and stopped by a puddle. It smelled of seaweed and diesel and something older.

A gull walked across the mud, leaving little arrows.

Mrs Oddie unfolded the booklet. HOLLINS BAY TIDE TABLES, it said, with a lighthouse on the front and 50p in the corner. She ran her finger down a column, then looked at her watch. Then at the booklet again.

'Twenty-two minutes past nine,' she said. 'Low water was at four minutes past.'

'Mrs Oddie, I'm losing twenty pounds a day.'

'Pretend pounds.'

'Still.'

Mrs Oddie pointed at the *Kittiwake*. 'What's wrong with her?'

Asha looked. The boat lay there, helpless, with her deck tilted towards the sky.

'She's fallen over,' Asha said.

'Has she,' said Mrs Oddie, and it was not a question.

Mrs Oddie folded the tide table and tucked it into her coat pocket.

'Same time next Saturday,' she said. 'High water's at nineteen minutes to ten. Bring socks.'

'But my shares...'

'Will still be pretend on Saturday. Don't sell them.'

It was the longest week of the year. Asha did not sell. She wanted to, mostly at night, and once in double maths, when she drew a small boat lying on its side in the margin of her exercise book and had to turn it into a slipper before Mr Achebe saw. On Wednesday Kit asked if her pretend money had died yet. On Thursday he asked if he could have the funeral.

On Saturday 1 March she wore socks.

The harbour was full. That was the first thing. The mud had gone, and the seaweed, and the gull's little arrows, and in their place was green water slapping at the wall a foot below Asha's shoes. The *Kittiwake* sat upright on it, her blue hull bobbing, her mast pointing at the sky where masts were supposed to point. The *Saltash Lass* tugged at her rope like a dog that has seen another dog. Somebody had put the crab pot back.

Asha stood and looked at them for a long time. Same boats. Same rope. Same wall.

Mrs Oddie took an envelope from her pocket. On the back, in her careful bank-clerk writing, were five made-up companies and five new prices, copied from her own list under Barnaby that morning. She held it out without a word.

Asha did the sum against the harbour railing, the paying-in book flat on the cold metal:

Sat 22 Feb: pretend shares £860.00
Sat 1 Mar: pretend shares £920.00
Back: £60.00
Still down: £80.00

She read it twice. Puffin Rail had gone up. Big Dipper Biscuits had gone up a lot.

Below them the *Kittiwake* rose on a small wave, and sank, and rose again.

'If I'd sold last week,' Asha said slowly, 'I'd have eight hundred and sixty pounds. And that would be it.'

'That would be it,' said Mrs Oddie.

'Even though they came back.'

'Even though. Selling at low water doesn't lose you the tide. It just means you're not in the boat when it comes

in.'

Asha chewed the end of her plait. 'So you never sell when it's down.'

'I didn't say never.' Mrs Oddie tapped the railing with one gloved finger. 'Some tides don't come back for a long while. Years, sometimes. Over a long stretch the market has mostly come up again, but nobody promises it, and anyone who does is selling you something. That's why your telescope money stays with Kerry.'

'Because it's safe.'

'Because it's soon.' Mrs Oddie looked out at the *Kittiwake*. 'Suppose you needed eighty pounds next Saturday. And next Saturday was low water.'

Asha thought of the boat lying in the mud with its mast pointing at the bakery. She thought of having to sell it like that, tipped over, for whatever someone would give.

'Then I'd have to sell anyway,' she said.

'Bankers have a word for how long until you need your money. Mr Pengelly used to say it as if it were a hymn.' Mrs Oddie cleared her throat. 'Time horizon.'

'Like the edge of the sea?'

'Like the edge of the sea. Near money stays in cash. Far money can afford to wait for the tide.'

Asha opened the paying-in book against the cold railing. Under the sum she wrote it in capitals, TIME HORIZON, and then, because it didn't look like enough, she drew a small boat beside it. Upright. Mast pointing at the sky. She gave it a little flag.

'Very nautical,' said Mrs Oddie.

They walked back up Gull Street with the wind behind them. On the bench outside the bakery sat Ravi, earbuds in, hood up, his phone lit bright in both hands. He was grinning at it.

He looked up and pulled one earbud out.

'Ash,' he said. 'Have you ever heard of a coin called MoonPup?'

CHAPTER 11

MoonPup

The graph was green, and it only went one way.

Ravi propped his phone against the gravy jug so the whole table could see it, which meant Asha saw it upside down first, and for a moment she thought the line was falling off a cliff. Then he turned it round. The line climbed. It climbed like Kit up the climbing frame on Cliff Road, in little jerks, never once looking back.

'That's me,' said Ravi. 'That's my eighty quid.'

Sunday lunch was roast chicken and Nani's lime pickle, which only Dad and Ravi were brave enough to eat. Rain ticked against the kitchen window. Out past the rooftops, the sea was the colour of a wet slate.

'It was eighty on Friday,' Ravi said. He tapped the screen with a pickle-yellow finger. 'Now it's ninety-four pounds and sixty. While I was asleep. I didn't do anything.'

Asha did the sum without meaning to. Fourteen pounds sixty, in two nights. She had been dusting Mrs Oddie's top shelf since October and had not made fourteen pounds sixty in two nights.

'What is it?' said Kit. 'Is it a dog?'

'It's a coin.'

'Can I hold it?'

'You can't hold it. It's on the internet.'

Kit looked at the phone with deep suspicion. 'Then where's the dog?'

Mum passed the potatoes and said nothing, in the particular way she said nothing when she was saving it for later.

'There was this video,' said Ravi. 'Bloke in Dubai. He says MoonPup literally cannot lose. Like, mathematically.'

'Asha's got jars,' said Kit, helpfully. 'Three. One's for giving away.'

Ravi grinned at her across the chicken. Not unkindly, which was almost worse.

'Still doing the jars? That's cute, Ash. Honestly. Two quid a week.' He picked up his phone and kissed it, actually kissed it, on the screen. 'This did fourteen sixty before breakfast.'

Asha put down her fork. Under the table, on the back of her hand, the biro still said £198.40.

For three days Ravi was unbearable.

On Monday he texted Asha a screenshot: £112.30. On Tuesday he walked past Oddie's window with his hood up and his earbuds in and did a little bow at her through the glass, as if he had personally invented money. Asha, halfway through dusting a row of Agatha Christies, pretended not to see. Dividend saw. He closed his eyes again.

By Wednesday night it was £131.20. Ravi came round for tea because his mum was on a late shift, and he ate three fish fingers without looking down once.

Thursday it rained again. Fish pie, and the white tablecloth with the faded blue anchors, because Nani was coming. Ravi's phone lay face up beside his plate.

It buzzed. Then it buzzed again. Then it did not stop.

Asha could read it from across the table, because the messages kept popping up on top of each other like gulls landing on a bin.

Deano: bro is moonpup ok??

Deano: BRO

Tyler M: mine says 61

Deano: is the dubai guy saying anything

Tyler M: his account's gone

Ravi picked up the phone. He didn't kiss it this time. He held it very close to his face, the way Kit held a crab he wasn't sure about.

'It's just a dip,' he said. 'It does this.'

The screen said £48.90.

Nobody said anything. Mum put the serving spoon down very quietly. Nani, who did not know what MoonPup was and did not wish to, went on picking the peas out of her pie.

The phone buzzed. £39.15.

Asha did the sum without meaning to. Again. Ninety-two pounds and five pence gone since last night, which was more than the whole of her first ledger, all eight sad pages of it.

'Is the dog dead?' said Kit.

Ravi didn't answer. His face had gone the colour of the tablecloth, all except the anchors.

The phone buzzed one more time.

Tyler M: SELL

Ravi came into Oddie's Books & Bits at twenty past nine on Saturday, hood up, as if he had just happened to be passing a shop he had never once set foot in on purpose.

'Sold it,' he said, to nobody in particular. 'Twenty quid. Whatever. It's only money.'

Asha stopped dusting. Twenty pounds. Eighty take away twenty was sixty, and sixty pounds was thirty Saturdays of her SAVE jar. She opened her mouth.

Mrs Oddie looked at her over the lifeguard, and Asha shut it again.

'Kettle, Barnaby,' said Mrs Oddie, though the kettle was in the back and Barnaby had never boiled anything. She came out with a mug that said WORLD'S BEST GRANDAD, which had arrived in a box of donations and never left, and put three sugars in it without asking.

Ravi sat on the step stool by the atlases. Dividend opened one eye at him from beside the telescope.

'This man in the video,' said Mrs Oddie. 'Did he say when you ought to buy?'

'Now. Before Friday. He said after Friday it'd be too late.'

'Goodness. Very busy man. And how much did he say you'd lose?'

Ravi snorted into the tea. 'Nothing. It couldn't lose. That was the whole…' He stopped.

Mrs Oddie dusted a biscuit tin. She seemed in no hurry at all.

'Did he own any MoonPup himself?'

'Loads. He showed us. That's how you knew he was legit.'

'So every time somebody like you bought some,' said Mrs Oddie, 'what happened to the price of his?'

Ravi stared at the mug for a long time. A gull walked past the open door. Asha counted to eleven in her head.

'It went up,' he said. 'Mine made him money.' He put the tea down. 'He said hurry. He said it couldn't lose. And he got richer every time I bought.' His voice went small at the end, smaller than Asha had heard it since he was about seven. 'That's three things, isn't it.'

'It is,' said Mrs Oddie, and wrote them down in her careful bank-clerk hand on the back of a paper bag.

Ravi looked at the paper bag. Then he looked at Asha's hand, which was holding the duster, and at the faded blue numbers on the back of it.

'Can I borrow a pen?'

Asha gave him the anchor pen from Kerry. She had never lent it to anyone. Not even Jonah.

Ravi pushed up his sleeve and wrote on the back of his hand, slowly, pressing hard, the way she did when a sum mattered. A pound sign. A six. A nought. The pen

squeaked on the last line. He held his hand out at arm's length and frowned at it.

'Does it come off?'

'Not for about three days,' said Asha. 'Longer if you don't use soap.'

'Right.' He didn't pull his sleeve down. 'Right.'

Mrs Oddie took the WORLD'S BEST GRANDAD mug from him and set it on the counter beside Barnaby, who said nothing, as usual. Rain ticked against the window. The orange tree sat in its cracked blue pot with its new leaves and no buds. Dividend stretched one paw against the telescope's brass leg and went back to sleep.

'I put all of it in,' said Ravi. 'The whole eighty. Every penny Nani gave me.'

'Yes,' said Mrs Oddie. 'I rather thought you had.'

'Was that bad as well?'

Mrs Oddie took off the lifeguard and polished it on her cardigan. She did this, Asha had noticed, when she was deciding how much of a story to tell.

'When are the Easter holidays?' she said.

Ravi blinked. 'Dunno. Two weeks from Friday?'

'Then I shall need you both at the harbour wall at low water. With your brother, Asha.' She put the lifeguard back on. 'And a bucket.'

'One bucket?' said Asha.

Mrs Oddie smiled at her over the top of the glasses. It was not a smile that answered anything.

'Ask Kit,' she said, 'how many he'd bring.'

CHAPTER 12

All Your Crabs in One Bucket

Nineteen crabs, and every one of them had a name.

'That's Gary,' said Kit, pointing into his bucket. 'That's Gary Two. That's Small Gary. And that one's Admiral Pebble, and he's in charge.'

The rock pools below the harbour wall smelled of salt and old rope and something green that had been lying in the sun too long. The tide was a long way out. Weed lay flat over the rocks like wet hair, and every pool held its own small piece of sky. Asha crouched beside one and watched a shrimp, clear as a fingernail, flick under a ledge and vanish.

Kit had brought one bucket. When Asha had asked him how many he'd bring, he had looked at her as if she'd asked how many heads he wanted. It was red, with a crack by the handle mended in Dad's black tape, and

he had set it on a flat rock at the edge of the biggest pool, where he could admire it between catches.

Jonah had four. They were small and blue, a pound each from Penny's Pocket, and he had dotted them along the rocks in a wobbly line, a few crabs in each. He was wearing his cagoule, of course. It was sunny.

Ravi sat on the bottom step of the harbour wall with his hood up and his phone, for once, in his pocket. Above him, on the wall itself, Mrs Oddie sat on a folded tartan blanket with a flask of tea and the tide table open on her knee. She had not said a word about buckets. She was just watching.

The wave came from nowhere.

It was not a big one. It slid in over the rocks with a lazy, slapping sound, the first one with the turn of the tide behind it, and it reached the red bucket and simply pushed.

The bucket went over. Nineteen crabs hit the rock at once and ran in nineteen directions, sideways, scuttling, into weed and cracks and the deep green dark of the pool.

Kit stared at the empty bucket rolling gently in the foam.

'Admiral Pebble,' he said faintly. 'Come back. You're in *charge*.'

Asha looked along the rocks at Jonah's line of blue buckets.

The wave had reached them too. It had slopped round the first one and rocked it, so that seawater ran over the rim and two crabs went with it, down a crack and gone. The other three buckets sat higher up, on a ridge of barnacles, and the water had only licked at their bottoms before sliding back. They hadn't even wobbled.

Jonah crouched and counted. He did it properly, tapping the side of each bucket with one finger.

'Four,' he said. 'Three. Five. And that one's got two now, instead of four.' He sat back on his heels. 'Fourteen. Twelve left.'

'You lost two,' said Asha.

'I lost two.' He didn't sound very upset. He dropped a scrap of dog biscuit into the nearest bucket, which was a thing Asha decided not to ask about.

Kit had climbed onto a rock a little way off, a round grey one with a smear of yellow lichen on top, and sat on it with his knees up and his back to everybody. He had taken his sandwich out of his coat pocket. It was cheese and pickle, and at some point that morning it had been sat on, and then dipped in a pool while he reached for Gary Two. The bread had gone the colour of porridge.

He ate it anyway. Slowly. Staring at the sea as if the sea owed him money.

'You all right, Kit?' Ravi called from the step.

'No.'

'Want a crisp?'

'No.' A pause. 'What flavour?'

Ravi held up the packet. Kit turned his head just far enough to see it, then turned back to the water.

'I'm not talking to the sea,' he said, with his mouth full. 'And I'm not talking to buckets.'

Up on the wall, Mrs Oddie unscrewed the cup from her flask and poured a little tea into it. The steam curled away towards the lighthouse. She looked at the red

bucket rolling in the shallows, then along at Jonah's three dry blue ones, and then, for rather a long time, at Asha.

Asha climbed the slimy steps and sat on the corner of the tartan blanket. It was damp. Mrs Oddie didn't seem to notice.

'Go on, then,' said Mrs Oddie.

'Don't keep all your crabs in one bucket,' said Asha. 'So I should have more buckets. I've already got five companies.'

'Five buckets. And how many companies do you suppose there are in the world, that sell pieces of themselves?'

Asha chewed the end of her plait. 'Fifty?'

'Thousands, dear. Tens of thousands.' Mrs Oddie sipped her tea. 'You can't carry tens of thousands of buckets. You'd need a lorry.'

Down on the rocks, Jonah was moving a blue bucket further up the ridge. Kit was still eating porridge.

'You know the pick-and-mix at Penny's Pocket?' said Mrs Oddie.

Asha did. It cost £1.20 for a hundred grams, and Kit always filled his bag with nothing but cola bottles, then felt sick by Harbour Lane.

'Suppose someone made you a bag with one of everything,' said Mrs Oddie. 'One cola bottle. One shrimp. One of those dreadful liquorice things. If the cola bottles turn out to be stale, you've only got one. That's what they call an index fund. A bag with a tiny piece of nearly every company in it.'

'So it can't go wrong.'

'It can go down. The whole sweet shop can have a bad week.' She tapped the tide table. 'But no single sweet can sink you.'

Asha thought about that. It was better than buckets. It was also a bit boring, which she suspected was the point.

'There's a catch,' said Mrs Oddie. 'Somebody has to make the bag, and they charge for it. That's the fee. Think of it as a hole in the bottom. A good bag has a pinprick, and you lose one sweet in a thousand each year. A bad one has a hole you could post a crab through.'

'Why would anyone buy the bag with the big hole?'

'Because the man selling it,' said Mrs Oddie, 'usually has a very nice coat.'

From the grey rock, without turning round, Kit said, 'I'd still pick all cola bottles.'

Mrs Oddie made the new list that evening, after closing, in her careful bank-clerk handwriting on the back of a seed catalogue. It had one line on it.

THE WHOLE SWEET SHOP FUND (pretend).
Thousands of companies. Fee: a pinprick.

'You put the whole thousand in,' she said, sliding it under Barnaby. 'All of it. Then you leave it alone, which is the hard part.'

Asha wrote it in the paying-in book.

Sat 19 Apr: Whole Sweet Shop Fund £1,000.00

Then she left it alone. This was harder than it sounded. On Tuesday the man on the radio in Dad's van said something about oil prices in a worried voice, and on Wednesday the headline in the paper said SHARES SLIDE, smaller than MARKETS TUMBLE but with the

same sort of face. Asha read it twice. She did not run across Gull Street in her pyjama top. She went to school and did fractions with Mr Achebe and only thought about it four times.

On Saturday Mrs Oddie lifted Barnaby's corner and slid out the list. Dividend lay across the counter on top of the seed catalogue. He moved one ear.

> *Sat 26 Apr: Whole Sweet Shop Fund £978.00*
> *Down £22.00*

Asha looked at it for a long moment. Then she turned back three pages to February, to her five buckets.

> *Sat 22 Feb: £860.00*
> *Down £140.00*

'Same sort of week,' said Mrs Oddie. 'Different bag.'

Twenty-two pounds was still twenty-two pounds. It still made a small cold feeling in her stomach. But it was the size of a wave that licks the bottom of a bucket. It wasn't the kind that knocks it over.

'It's boring,' said Asha.

'Yes,' said Mrs Oddie, pleased. 'Barnaby, she's got it.'

The orange tree had no buds. Asha checked twice.

When she got home, Kit was waiting on the stairs in his seagull pyjamas, though it was four in the afternoon. He had a leaflet from Penny's Pocket folded very small in one hand. NEW! GOLDEN GULL SERIES!

'Asha,' he said. 'Hypothetically. How much would you lend me?'

CHAPTER 13

Borrowing the Future

Green felt-tip, Kit said, was the most legal colour, because it was the colour of money and also of the Penny's Pocket sign.

He wrote the IOU on the back of the Golden Gull leaflet, kneeling on the landing carpet with his tongue poking through the gap in his teeth. The pen was nearly dry. He pressed hard. Some of the letters came out pale and squeaky, like they were whispering, and some came out fat and smudged where he went over them twice.

'What's an IOU stand for?' he said.

'I owe you.'

'Then why isn't it I-O-Y?'

Asha did not know. She sat on the top stair with her SPEND jar in her lap. It held £4.60, mostly in twenties

and one bent fifty. The Golden Gull Series was £4 a go, which was fifty pence more than the old series. Kit said this was because the gulls were gold. Asha thought it was more likely because people like Kit would pay it.

'Four pounds,' she said. 'And you pay me back five.'

Kit's pen stopped. 'Why five?'

'Because Kerry pays me rent for having my money. So you have to pay me rent for having my money.'

He thought about this for some time. Downstairs, Dad was running the tap and singing the wrong words to something. A gull walked along the gutter outside the landing window. Its feet went tick, tick, tick.

'One pound of rent,' said Kit slowly, 'for four pounds.'

'Yes.'

'That's fine.' He shrugged, enormously. 'It's only one.'

He wrote it underneath in green: I OWE ASHA £5. Then, because a proper signature took too long, he drew a seagull instead. It had a wide beak and a determined eye. It looked a lot like him.

Asha counted four pounds into his hot palm and opened the paying-in book on her knee.

Sat 26 Apr: lent Kit £4.00
Kit owes £5.00

Kit was already halfway down the stairs, shoes in hand, shouting for Dad.

The capsule came out silver, not gold. Inside it was a gull made of soft white plastic, holding a chip in its beak, and by teatime the chip had come off and gone down the back of the sofa. Kit said the gull was 'still basically good'. He kept it in his pocket with a broken keyring and a stretchy frog.

The week went quickly for Asha. It went slowly for Kit.

On Saturday morning Mum left two fivers on the kitchen table, one each, and went to work. Kit picked his up. He looked at it. He looked at Asha, who was eating toast and saying nothing on purpose.

'Can I give you four now and one later?'

'You said five.'

'I know what I said.' He went off to Dad, came back with a fistful of coins and lined them up on the table like soldiers. Two pound coins. A fifty. Some twenties. A sad heap of tens. He pushed them across one at a time, and every coin got slower.

'That's more than four pounds for no reason,' he said.

'There is a reason. You had my money for a whole week.'

'I didn't *have* it. The machine had it.' He held up the last twenty pence and did not let go. 'This one's just air. I'm paying you for air.'

Asha held out her hand. Kit dropped the coin into it as though it had personally let him down.

She counted it twice. Five pounds exactly. He had nothing left. All of his pocket money, the whole week of it, had gone on a silver gull with no chip.

> *Sat 3 May: Kit paid back £5.00*
> *Lent £4.00, got £5.00: profit £1.00*

Kit read it upside down over her shoulder.

'That pound,' he said, 'used to be mine.'

He went upstairs. A minute later she heard his bedroom door, and then, very quietly, the rattle of his empty piggy bank being shaken anyway.

Mum came home at half past six with her blue tunic creased and her lanyard still round her neck. She put the kettle on, then took it off again and sat down at the kitchen table instead. Her phone was in her hand.

'Asha. Come here a minute.'

On the screen was the building society app, the little anchor in the corner. The number under Asha's name said £214.00.

'I was looking at it on my break,' said Mum. 'You've done so well, love. Honestly.' She turned the phone face down. 'So I thought. That telescope's still in the window. What if I lend you the rest? You could have it today. Tonight, even. Saturn's still up, isn't it?'

It was. Low over the sea, just after nine. Asha had checked.

She did the sum on the back of her hand without meaning to.

£240.00 – £214.00 = £26.00

Twenty-six pounds. At £2 a week from SAVE, that was thirteen Saturdays of paying Mum back. Thirteen Saturdays of the jar going in one end and straight out the other.

'You wouldn't have to pay me extra,' said Mum. 'I'm not Kerry.'

Asha thought of Kit pushing his coins across the table, each one slower than the last. She thought of the bus shelter on Harbour Lane, where a poster said GET IT TODAY! PAY IN 3! in letters as big as her head. And of Mrs Oddie telling Barnaby about Mrs Lightfoot, who had bought a three-piece suite on a card in 1994 and was still paying for it when the sofa went to the tip.

None of that was Mum, exactly. Mum was nice. Mum was tired.

But the ledger was upstairs, and every line in it was hers. If she took the £26, the telescope would arrive with a bit of someone else's Saturday stuck to it.

'No,' said Asha. 'Thank you. I want to get there myself.'

Mum looked at her for a long moment. Then she laughed, a small surprised laugh, and put the kettle back on.

'You sound like that woman across the road,' she said.

On Monday morning Asha opened her curtains the way she always did, with one hand, already looking across Gull Street.

The window of Oddie's Books & Bits was empty.

Not quite empty. The orange tree was there in its cracked blue pot, and the lace cloth, and the faded card that said SECOND-HAND MAPS 50p. But in the middle, where the three brass legs had stood since before September, there was only a ring of clean wood in the dust. Dividend lay curled inside it. He was asleep. His tail was over his nose.

Asha stood there in her school jumper with one sock on.

She crossed the road without remembering to look, which Mum would have had something to say about. The door was open. It was always open. Mrs Oddie was behind the counter with the lifeguard on its chain and a mug of tea going cold beside Barnaby.

'Where is it?'

Mrs Oddie took her glasses off. She put them back on again.

'A gentleman came yesterday,' she said. 'From out of town. He had a car with a roof box and he was in a hurry for the M5.' She looked down at the till. 'He paid the full price, Barnaby. Didn't even haggle.'

Barnaby said nothing. He was a till.

'You didn't keep it,' said Asha. 'I told you I was nearly there.'

'I never held anything for anyone, love. You know that. I said so on the first day.'

She had said so. Asha remembered it exactly, which made it worse.

Dividend woke up, stretched until he was twice as long, and went back to sleep in the same ring of dust.

At school Asha did not hear a single thing Mr Achebe said about fractions. That night she opened the paying-in book and wrote, very small:

Mon 5 May: telescope sold
Saved: £214.00

Still to go: £26.00

Then she looked at the last line for a long time, and could not think what it was still to go *to*.

CHAPTER 14

The Lifeboat Jar

On the seafront, everything had a price on it.

Asha had never noticed quite how many there were. It was Saturday 10 May, the first Saturday after the empty window, and the wind was coming off the sea cold and grey and smelling of chips that nobody had bought yet. She walked from the harbour end towards the pier with her hands deep in her pockets and read every sign she passed. She couldn't seem to stop.

SCOOPS: single cornet £3.50. The surf shack: body-boards from £24.99, wetsuits £65.00. A rack of kites outside the gift shop, the biggest one shaped like a purple squid, £18.00. In the arcade, a claw machine full of stuffed lobsters said 3 GOES £1.

Two hundred and fourteen pounds.

She could have the squid kite and the wetsuit and the bodyboard, and still have more than a hundred pounds

left over. She could have sixty-one cornets. She did that sum in her head and then, because her head did not feel very trustworthy this week, she did it again in biro on the back of her hand:

61 × £3.50 = £213.50
Left over: 50p

Nobody needed sixty-one cornets. That was the trouble. She didn't want a squid kite either, not really, or a wetsuit, or a lobster that was only stuffed with fluff. She wanted to want something. She wanted to walk into a shop and point and say *that one*, and have the empty feeling go away.

The money wasn't even in her pocket. It was a row of small grey numbers in the app on Mum's phone, sitting quietly with Kerry, earning its pennies of rent as if nothing had happened.

It was twenty past nine. On any other Saturday she would have been at Oddie's by now, with the duster and the pencil, checking the orange tree for buds.

Down on the slipway, the big doors of the lifeboat station were shut, and a man in a yellow jacket was hosing seaweed off the ramp. Asha leaned on the railing

and watched him. It was the only thing on the whole seafront that didn't cost anything.

The first bang made her jump so hard she bit her plait.

The second one came a moment later, louder, from somewhere up behind the station roof. Two puffs of white smoke hung over the slipway and then tore apart in the wind. Every gull on the seafront went up at once, shrieking.

The man in the yellow jacket dropped the hose. It lay on the ramp, still running.

Asha knew what the bangs were. Everybody in Hollins Bay knew. Nani called them the maroons, and when Nani heard them she stopped whatever she was doing and said a small prayer, even in the middle of frying onions.

People came running. A woman in a fleece jumped out of a car and left the door wide open. A boy not much older than Ravi skidded up on a bike and threw it against the railings. Bernie Crowe came down Gull Street at a lumbering jog, still in his apron, flour on his elbows. Asha hadn't known Bernie was crew. The big doors rolled up, and within four minutes (she counted

on the arcade clock) the orange boat was sliding down the ramp and hitting the water with a smack of spray.

Then there was nothing to do but wait.

The railings filled up. Shopkeepers stood in their doorways. The man from SCOOPS came out with a scoop still in his hand. Somebody said 'Paddleboarders. Off the Point,' and somebody else said 'In this wind?' and nobody answered.

Asha watched the boat get smaller until it was a dot past the harbour wall, then nothing at all.

It was thirty-five minutes before the dot came back. She knew because she checked the clock eleven times.

When the boat nosed into the slipway, there were two people sitting in the back, wrapped in silver blankets that crackled and flapped like crisp packets. One of them was crying. The other one waved, weakly, at the railings.

The whole seafront clapped.

By two o'clock there was a sign on the station doors. Somebody had written it in thick blue marker on the back of an old poster:

RADIOS CUT OUT TODAY. NEW SET NEEDED: £4,000. EVERY PENNY HELPS.

Underneath it stood a collection drum. It was orange, the same orange as the boat, with a slot in the lid and a painted anchor on the side.

Asha ran home. She took the stairs two at a time and stopped in front of her windowsill, out of breath.

The GIVE jar had been filling since September, one pound a week, without her really looking at it. She tipped it onto the duvet and counted. Then she counted again, the way she always did, in case the coins had bred.

Sat 10 May: GIVE jar £18.00
Out: lifeboat radios £18.00
GIVE jar £0.00
SAVE (with Kerry): £214.00

She looked at the last line for a long time. It hadn't moved. Not a penny.

'Are you buying something?' said Kit from the doorway. He had a cola bottle stuck to his chin.

'Sort of.'

'What?'

'Radios.'

Kit thought about this. 'For seagulls?'

The drum was heavier than it looked. Asha unscrewed the jar lid on the slipway and poured. The coins went in with a long rattle, like shingle when a wave pulls back. One pound coin stuck in the slot and she had to poke it through with her finger.

When she looked up, Bernie Crowe was standing beside her in a damp red jumper, his hair flat with salt. He still had a smear of flour by his ear. Somehow it had stayed there through all that sea.

'That was a whole jar,' he said.

'It was the giving one,' said Asha. 'It's meant for this.'

Bernie wiped his hand on his trousers and held it out. She shook it. His grip was big and cold and rough, and he shook her hand properly, twice, the way grown-ups did at the building society when something had been agreed.

'Thank you, Asha,' he said.

She hadn't known he knew her name.

Oddie's was open. Oddie's was always open. Asha stood on the step with the empty jam jar in her hand and the lid in her pocket, and for a moment she nearly turned round.

Mrs Oddie was behind the counter with the lifeguard on her nose, writing in a ledger of her own. She looked up.

'You missed your dusting,' she said.

'I was on the seafront.'

'I heard the maroons.' Mrs Oddie took off her glasses and let them drop on their chain. 'Barnaby, the young lady has been somewhere important. Don't sulk.'

The window looked wrong without the telescope. The orange tree had been moved into the space, in its cracked blue pot, and Dividend lay curled against it as if he had always slept there.

Mrs Oddie came round the counter, slowly, one hand on the shelves.

'I owe you something, Asha. Not money. A true thing.' She straightened a book that didn't need straightening.

'The gas bill came in March. All of winter at once. It was rather a lot more than last year.' She paused. 'Three hundred and nine pounds and sixty pence, if you want it exact, and I know you do.'

Asha did want it exact. She didn't say so.

'When that man offered the full price, I didn't make him sleep on it. I should have telephoned your mother first. I didn't.' Mrs Oddie looked at the window, not at Asha. 'I'm sorry. That's all.'

Asha had been ready to be cross with someone for a week. Now the person was standing right in front of her, and she found she couldn't be. She thought of the £128 on Mum's fridge, under the lighthouse magnet. She thought of Mrs Oddie in her cardigan in February, in this cold narrow shop.

'Were you warm, in the end?' she said.

'Toasty,' said Mrs Oddie.

Asha went to the window to check the tree, because that was her job and it was something to do with her hands. Two new leaves, glossy as wet paint. Dividend opened one eye.

Then she saw it, half hidden behind a leaf, on a thin low branch.

A flower. One. Small and white, with five curled petals and a yellow middle, and a smell coming off it like the inside of a marmalade jar.

'Mrs Oddie,' said Asha. 'You'd better come and look.'

CHAPTER 15

Saturn Rising

Mr Harcourt had a magnifying glass on a string round his neck, which Asha thought was rather showing off for a man who looked at planets.

'Eyepieces on the left,' he said, waving a hand like a lollipop man. 'Star charts on the right. Biscuits are for members, but nobody checks.'

The scout hut on Cliff Road smelled of damp canvas and instant coffee and, faintly, of the sea, which was grey and lumpy beyond the windows and throwing itself at the bottom of the cliff. A painted sign over the door said HOLLINS BAY ASTRONOMICAL SOCIETY, ANNUAL SALE, ALL WELCOME. Somebody had added CLEAR SKIES in chalk. It was raining.

Asha had her ledger in her coat pocket, the pale green paying-in book gone soft at the corners from a year of

being carried about. On the last used line, in pencil, it said:

Sat 13 Sept: Kerry £262.40

She had checked it four times on the walk up the hill.

The trestle tables were covered in tartan picnic rugs, and on the rugs lay eyepieces. Dozens. Little black tubes like lipsticks, some fat, some thin, each with a number on a sticky label: 25mm, 10mm, 6mm. A boy younger than Kit was holding one up to his eye and looking at the ceiling with great seriousness.

Dad was flipping through a box of star maps. Mrs Oddie had found the biscuits.

Asha walked the length of the hut once without stopping, the way Mrs Oddie had taught her to walk round a jumble sale. Look first. Want later.

At the far end, propped on a folded tablecloth, stood a fat white tube on a squat wooden base. No brass. No curly legs. It looked like a drainpipe that had been to a good school.

Tied round its middle was a brown luggage tag, and on the tag, in blue biro, someone had written:

114mm reflector. Lovely optics. Saturn a treat. £150. Ask for Harold.

'That,' said Mr Harcourt, appearing at her elbow, 'is mine.'

'Harold,' said Asha, reading the tag again.

'Harold Harcourt. My mother had a sense of humour.' He lifted the dust cap off the end of the tube and let her look in. At the bottom was a round mirror, clean as a puddle on a still day. 'Bigger mirror, more light. More light, more Saturn. Simple as that.'

Asha did not touch it. She went and found Dad among the star maps, and Dad came and looked, and asked Harold three questions about the mount that Asha didn't understand. Then Dad looked at her. He did not say anything. That was the point.

'Yes,' said Asha.

The envelope had been in Dad's inside pocket since Friday, when Kerry had counted the notes out across the counter and said, 'Big day, then.' Asha handed over three fifties. Harold held each one up to the strip light as if it might be a comet.

Then she sat on a plastic scout chair by the radiator, took out the anchor pen and opened the paying-in book on her knee.

Sat 13 Sept: Kerry £262.40
Telescope (Harold) –£150.00
Junior ISA (Mum and Dad, Monday) –£100.00
Left to spend £12.40

She did it in her head first. Two hundred and sixty-two pounds forty, take away a hundred and fifty, was a hundred and twelve pounds forty. Take away a hundred. Twelve pounds forty.

She did it again on the back of her hand, the old way, in biro.

Then she did it a third time, adding upwards to be sure: twelve pounds forty and a hundred, and a hundred and fifty. Two hundred and sixty-two pounds forty. It came out the same every time. Sums usually did, if you let them.

Mrs Oddie sat down beside her with a custard cream in each hand and peered over the lifeguard.

'Is it right?'

'Three times.'

'Good,' said Mrs Oddie. 'Barnaby only ever needed twice, but he's had more practice.'

On the line underneath, where for a whole year there had been a number still to go, Asha wrote £0.00, and looked at it for a long time.

It rained all Saturday night and all of Sunday. The telescope stood in the corner of Asha's bedroom with its dust cap on, like a guest who had turned up too early for the party.

On Monday evening Mum spread the forms across the kitchen table, between the fruit bowl and a pile of Kit's seagull drawings. She had printed them at work. Dad had the laptop open. The kitchen smelled of dal and warm radiator.

'Junior ISA,' said Mum, tapping the top sheet. 'We open it for you. It's yours. But nobody can take the money out until you're eighteen.'

'Not even me?'

'Especially not you.'

Asha chewed the end of her plait. Eighteen was six years away. She thought of the Kittiwake lying tipped in the mud, and then floating. Far money could wait.

'And whatever it grows,' said Dad, 'nobody takes a slice in tax. It all stays yours.'

Asha pictured Bernie's lopsided sponge, all ten slices still on the plate.

Dad turned the laptop round. 'Global index fund. A tiny piece of thousands of companies, all over the world.'

'The Whole Sweet Shop Fund,' said Asha. 'Only bigger.'

She found the line about fees and read it twice. It was very small. A pinprick, probably. She would ask Mrs Oddie on Saturday to be sure.

Mum signed where it said PARENT in careful capitals, then let Asha fill in her own name and date of birth in the boxes underneath. Asha pressed so hard with the anchor pen that her name came through on the next sheet.

Mon 15 Sept: Junior ISA £100.00

The door creaked. Kit stood there in his seagull pyjamas, holding a glass of milk he was supposed to have finished an hour ago.

'Can I have one?' he said. 'With a seagull on it?'

'They don't come with pictures,' said Mum.

Kit considered this. 'Then how do you know which one's yours?'

'It's money for when you're eighteen,' said Asha.

He counted on his fingers, lost his place, and started again. 'Nine years,' he said. 'Herring gulls can live to thirty.'

'Start with a jar,' said Dad.

Kit put down the milk and went to find the masking tape.

The sky cleared on Wednesday. By half past eight the clouds had slid off towards the Point, and the back garden smelled of wet grass and somebody's barbecue three houses down.

Dad carried the telescope out and set it on the patio slabs. Asha had practised all week on the chimney pots

of Harbour Lane, so she knew which knob did what. Mostly.

At twenty to nine the back gate clicked. Mrs Oddie came through it pushing her tartan shopping trolley, and sitting in the trolley, wrapped in a cardigan with leather elbow patches, was the orange tree in its cracked blue pot. Dividend walked behind with his tail up.

'He follows the tree now,' said Mrs Oddie. 'Traitor.'

'Why did you bring it?'

'It's never seen Saturn.'

Mum said it was too cold out for an orange tree, so it went on the kitchen windowsill, inside the glass, where it could look. Dividend sat on the step beneath it. Kit came out in his seagull pyjamas and a coat, holding his new SAVE jar under one arm. It had a seagull on it in green felt-tip. It held two pound coins.

Saturn was low over the rooftops. A steady, buttery dot that didn't twinkle. Asha lined up the finder, nudged the tube, nudged it back, and put her eye to the eyepiece.

It was tiny. Smaller than she had imagined, all those Saturdays. A pale gold bead, very far away. And round it, tilted like a hat brim, a ring. A real one, with black sky showing through the gap.

She forgot to breathe for a bit.

'Well?' said Mrs Oddie.

'It's got its ring on.'

Kit looked next. 'It's really small.'

'It's nearly a billion miles away,' said Asha.

Kit looked again, much longer. 'Then it's really big.'

Mrs Oddie bent to the eyepiece last, holding the lifeguard out of the way. She was quiet for so long that Asha wondered if she'd fallen asleep.

'Barnaby,' she said softly, to nobody, 'you'd have liked that.'

Asha turned round to grin at the kitchen. The light was on behind the glass, and the orange tree stood in it, every leaf lit up. Among the leaves, where the white flower had been in May, hung something round and hard and green. No bigger than a marble.

Dividend was already looking at it.

About the Author

S. Choudhary writes books that help young readers make sense of the world around them. The Telescope Fund grew from a simple belief: that the ideas behind saving, earning and investing are not just for grown-ups, and that they are easiest to understand when wrapped inside a good story. By pairing real financial concepts with memorable characters and everyday settings, S. Choudhary aims to give children and teenagers the confidence to ask questions about money, make thoughtful choices and think about the future with curiosity rather than worry.