

## Money Bank

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Margi stirs the pond water with a stick, rain dripping down the neck of her dress. Above her, the willow fronds whisper against one another – a murmur of wet leaves, mostly, rising to a hiss when the wind cleaves through them. She keeps hearing her name on the breeze.

A stone plops into the pond, tossed out from behind her, and she jumps.

‘Lucky I didn’t push you in,’ a voice calls.

Margi turns. Behind her, Lillian is almost a stranger, her face bonier, her hair shorn, her clothes too skimpy for the hammering rain. Margi grasps for something – anything – that makes her familiar, but there are only tattoos, chapped lips, nails bitten to stumps – details that slide through her grip like scree.

*It’s good to see you,* Margi signs.

Lillian trains her eyes on Margi’s hands, her face hardening. ‘Seriously? You’re going to do that with me?’

Margi’s fingers fumble around the next signs. *It’s just – anyone could hear me out here.*

Lillian says nothing for a moment, but then moves to the pond edge and slumps down on the wet concrete, drawing her knees beneath her chin the same way she did as a young child. She scoops up a handful of gravel and starts flicking it into the water.

‘What do you want?’ she says, not meeting Margi’s eyes.

Margi bites the inside of her lip, which is already chewed ragged. *Mum’s found me a match.*

Lillian stops. Then flicks another piece of gravel. ‘What’s that got to do with me?’

Margi’s stomach knots. *Can you help me?*

A snort. ‘Wow.’

*Please*, Margi signs. *I know I don’t deserve it, but if you can just help me get—*

Lillian slaps Margi’s hands, knocking the words out of the air. She heaves herself to her feet, dusts her palms and starts to walk. Margi scrambles after her, grabbing at her jacket, but Lillian shoves her off.

‘Please,’ Margi chokes out, her eyes burning.

Lillian looks back at her, her eyes skimming Margi’s skin like the tip of a knife.

‘Careful,’ is all she says. ‘Anyone could hear you out here.’

And then she’s gone, lost to the rain.

When Lillian was nine and Margi five, they’d both had long hair. Lillian’s was thick and reddish, beautiful against the pallor of her skin. Their mother would always cut it for her, brushing the feathery snippets away with her fingers then plaiting it in a long rope down her back.

*You’ll make a very pretty bride*, she’d signed.

Then her eyes had moved to Margi, for one heavy moment, and moved away again.

She’d left the scissors on a low shelf in the kitchen, and it didn’t take much for Margi to reach them – a stool and a bit of scrambling. Harder was creeping into Lillian’s bedroom in the dark, feeling her way towards her bedside, sliding the blades around the thick wad of plait. It cut through almost too easily. Lillian didn’t even wake up.

As Margi creeps through the front door, she listens hard, her dress dripping onto the kitchen tiles. Silence, except for the gurgle of the pipes. She crosses the floor with slow, heel-to-toe steps, edging into the hall, past the dining room, towards the stairs—

Her mother sits on the fifth step, legs planted either side of her like pillars. Margi stops.

*You said you were staying in this morning*, her mother signs.

Margi swallows. *I wanted to go for a walk.*

*In this?*

As if on cue, the wind throws a volley of raindrops against the window. Her mother's rheumy eyes don't blink. When Margi was a very young child – young enough that Lillian still lived with them, young enough that they all spoke aloud to each other – her mother used to poke her between the eyebrows when she lied, claiming she could peer right into her head and see the truth flapping to get out. Margi wonders now if she ever lost the art – if she can see Lillian's name fluttering against the inside of her skull like a moth.

*I just – got nervous, Margi signs. About Friday. I felt better when I got some air.*

Her mother's lips tighten. *You're not going to show me up, are you?*

Margi shakes her head, blood beating in her eyelids. Her mother watches her for another moment, then heaves herself to her feet. She clammers down the staircase on stiff, unoled-clockwork legs, her face contorted. When Margi holds out a hand, she bats it away like an insect.

*Get ready for church, her mother signs, easing herself down onto the landing. He'll be there, so make yourself presentable.*

Margi nods. When she climbs the stairs, the landing mirror is waiting for her. The girl behind the glass is doughy-faced and plump, her skin still red with cold. Plain but inoffensive. Margi touches her fingertip to the girl's, wishing she was uglier.

Lillian took her vow of silence when she was ten, dressed in the heavy blue silks that their mother had worn for her own ceremony. Like most things, they suited her, and her face stayed clear and calm beneath the mesh veil. She didn't duck her head as the priest called out the conditions, nor did her hands shake as she carved her pledge into the air, offering her voice up to God.

Margi had been too plump for the silks by her own ceremony, but she'd worn them anyway, sweating into the sleeves. Her hands fumbled over the pledge, fingers stiff and cumbersome. All the way through, her tongue itched in her mouth as if it had something to say.

At church, they sit in the leftward gallery with the rest of the pledged women. Margi fidgets between her mother's baton arms and the spiked elbows of Mrs Penstack, who keeps her chin in the

air. She used to teach Margi the piano, but she hasn't spoken to her for over four years, not since Lillian—

Margi forces the thought away.

She's supposed to keep her eyes forward throughout the service, but she can't stop them from sliding to the right during the prayers, blurring on the gallery where the men and children stand. He's in there somewhere, she thinks mistily. She's seen him twice before, but she doesn't trust her memory of him. His body balloons in her mind's eye, his skin wrinkling like leather, his face twisting into gargoyle features.

Her mother's nails dig into her palm, pulling her eyes downward again. Prayers. Focus on the prayers. Find something to pray about, something you're allowed to ask for...

At the end of the service, Margi and her mother are some of the first to leave. They pass him as they file down the aisle, and he smiles at them both, jaunting a hand. The light filtering through the church windows brings out the silver in his hair.

Margi thinks of that waving hand. Imagines it touching her.

She stops thinking about it.

At fourteen, it was decided that Lillian would marry a friend of their father's. He worked at the local practice and owned a vast, teeth-white house on the other side of the village, which was festooned in creeper and shrouded by pines. The family had visited for supper twice. Margi, not quite ten, could vaguely remember sweeping hallways and leaded windows and a chandelier like clustered raindrops. She thought of Lillian lounging beneath it, sprawled catlike across a velvet sofa, and jealousy pressed into her gut.

Her mother bought dresses, veils, bridesmaid gowns. Invitations flurried out to relatives across the world.

It was around that time that Lillian started going for walks in the evenings.

Margi cannot sleep.

Her legs fidget. Her tongue is sandpaper. Her brain is a broken, skipping record, stuttering on Lillian, then him, then Lillian, then him. He jaunts his hand at her, again and again. Lillian

looks at her, again and again. Sometimes her hair is shorn, as it was in the park. Sometimes it is long, greasy at the roots, pulled back into a ponytail that says *no time, there's no time*, and she has her hand on Margi's arm and she's using her mouth to say 'trust me' and—

A clock chimes, jerking Margi from the shallows of sleep. The world takes a moment to settle into place – blackness, then shapes, then shelves and drawers and one leering wardrobe. Moonlight drips through a chink in the curtains, spilling over the clock on her bedside table. It shows midnight.

Tomorrow, she will be married.

The thought tolls in her head like the clock chimes. She feels dizzy.

She doesn't remember getting up. The record skips, and she's on her feet. It skips again, and her arms are working a jumper over her head. Again, and she's in the hall. Again. The door. Again. Again.

Four weeks before Lillian's wedding, she sat straight-backed at the dressing table in their bedroom, wrestling her curls into the beginnings of a bun. Her nape was as white as the walls.

Margi looked up from her bed. *What's that on your neck?*

There was a purple blotch nestled in the crook of her collarbone, just visible in the mirror, and Lillian flinched when she saw it. She dropped her hands at once, letting her hair spill back over her shoulders.

*Must've bruised myself*, she signed.

She smoothed her hair back into place, hands fidgety, then pushed back from the chair. She had something else to do now, she said.

For the second time that week, Margi finds herself kneeling by the pond, stirring her bitten nails through the black water. The sky is empty above her, the wind faded to nothing, the entire park cavernously deserted. Even God feels further away. Perhaps the moon, fat and white above the trees, has eclipsed His eye.

'Margi? What the hell's going on?'

Margi turns to see Lillian again, looking softer and younger than she did in the daylight. Her hair is rumpled, her face slack with

tiredness, a ratty fleece wrapped around her shoulders. At the sight of her, something in Margi's chest splinters and breaks.

'I didn't think you'd come,' she whispers.

'Are you joking? After a call like that?'

There was a telephone box on the way to the park, litter-strewn and smelling of piss. Margi garbled something into the mouth-piece about *theparktheparkthepark* and *pleasecomeIneedyoucome*, then dropped the phone before Lillian could say anything.

'I thought you were *hurt*,' Lillian snaps, looking Margi up and down. 'What were you playing at?'

Margi feels tears spill. 'I'm sorry.'

'You bloody should be, dragging me all the way out here. I've got *work*.'

'No, I'm *sorry*,' Margi says, starting to sob. 'I can't stop thinking about – I was so stupid.'

She can't heave any more words out. She just cries, her face slippery and hot, the world melting together around her. The gravel crunches as Lillian sits down at her side.

'Yeah, you were,' Lillian says softly. 'No use crying over it, though.'

'I didn't know she'd throw you out,' Margi wails. 'I just – I didn't–'

The words disintegrate in her mouth, but the memories crowd close. Roiling jealousy, and a thought unfolding like a scrap of paper: *Mum would be so pleased with me*. Margi presses the heels of her hands to her eyes.

'Who's Mum picked for you?' Lillian asks.

Margi doesn't take her hands away. 'Someone from church.'

'Lives nearby, then?'

Margi nods. 'So I can still come back and look after her,' she says. 'Not that she lets me, even though her arthritis is so awful now. It's been worse since Dad–'

She stops, realising that Lillian might not even know – who would tell her, when her own mother has brushed her off like dead skin? The clench in Lillian's jaw says no, she didn't know, but she does now. The moment passes.

'When do you marry him?' Lillian asks, eyes on the pond.

'Friday,' Margi says. 'Tomorrow.' A hollowness stretches through her chest. 'Lil, please–'

‘No,’ Lillian says. ‘I can’t afford to look after you.’

‘You don’t have to, I promise,’ Margi says, crying again. ‘I’ll do anything, I’ll sleep on the floor—’

‘No,’ Lillian snaps. ‘It’s not – I wish I could, okay? But it’d be worse with me. The stuff I’ve got to do to just – to just get by – I’m not dragging you into it.’

Margi swallows. ‘Then what do I do?’

‘You stick it out,’ she says. ‘You keep your head down and you get on with it.’

The words hit like cold water. She remembers the greasy-haired Lillian from four years ago, the one who squeezed Margi’s hands and said ‘trust me’ with her mouth.

‘You said getting away was the most important thing,’ Margi says.

‘Yeah, well, look where that got me,’ Lillian says. ‘Look, sometimes you’ve got to – it’s not all about doing big stuff. Sometimes you’ve just got to bide your time. There’s no point kicking out if it just gets you in a worse place.’

Margi says nothing. Lillian wraps a hand around hers.

‘You remember that stupid music box, the one with the missing ballerina?’ she says. ‘I started storing money in that when I was, what, eleven? A pound a week, bits of change, birthday money and stuff. Because I knew I’d use it someday. To get away.’ She pauses. ‘Seemed like a good idea at the time.’

The last part presses between Margi’s ribs like a nail. When she closes her eyes, she sees her mother’s hands wrenching the box away, the lid flipping open, coins chiming against the kitchen tiles.

‘You should get back,’ Lillian says, straightening up. ‘Don’t want Mum noticing you’ve gone.’

Margi nods. A squeeze to her shoulder, a mumble of something that might be *good luck*, and she’s gone. Wind blows through the gaps in Margi’s jumper. It takes a long time for her to drag herself to her feet.

Three weeks before Lillian’s wedding, a hand had dabbed at Margi’s cheek in her sleep, pulling her into muddy wakefulness. It took a moment for Lillian’s face to swim into focus. Her hair was greasy, tucked into a messy ponytail, and her mouth was talking – actually

talking, spilling words. She was saying things about going. She was saying things about trust.

*What are you talking about?* Margi signed, sitting up. *Go where?*

'It doesn't matter,' Lillian whispered. 'Just need to get away. Michael says there's a place in—'

*Michael?*

Even in the dark, there was no missing the colour in Lillian's cheeks. 'He's been helping me. We've talked about—'

*You talked to a boy?* Margi signed, her heart thumping. Her brain brushed against the memory from a week ago: the purple bruise on Lillian's neck, the way she'd pulled her hair over it. *Are you mad? You're getting married soon!*

'I'm not,' Lillian said, her voice low. 'You can be bloody sure of that.'

Then everything was rushed. She was bundling Margi from her bed, fingers digging right into her shoulders, pressing her down to the floor and telling her to pack, to pack quickly, to pack *right now*. Several of Margi's dresses were already laid out for her – the blue one, the white one, the green one she only ever wore for church. When she picked one up to press it down into her rucksack, she could hardly feel the fabric beneath her fingers.

When Margi gets home, the kitchen windows are ablaze with yellow light – two open eyes in a shuttered and sleeping street. Her feet stop. They shift, as if considering running. Instead, she wraps her hand around the door handle.

Her mother sits at the kitchen table, looking decades older than she should. Her hair, free of its day bonnet, is white under the glaring kitchen lights, her eyes pouchy and tired. Flat against the table, her arthritic fingers twist sideways. She pushes herself upright.

*Another walk?* she signs.

In the gleam of the fridge, Margi sees how she looks to her – nightgown halfway up her legs, hair uncovered.

*I'm sorry,* Margi says. *I couldn't sleep.*

*And the answer to that, of course, is to wander around half-naked in the middle of the night,* her mother signs. *Where did you go?*

*Just... around,* Margi signs.



The slap is quick. It does not hurt, but the shock of it burns on Margi's skin.

*Are you trying to shame me?* her mother signs, tears sparking in her eyes. *Trying to shame me like your sister did?*

Margi shakes her head, a fullness pressing against her eyes. Her mother's mouth opens as if to say something, then closes again. She rubs her creased forehead.

*Did anyone see you?* she signs.

*No,* Margi signs.

*Then go to bed. And stay there.*

Lillian told Margi to meet her at the front door once she'd packed everything into her rucksack, and so passed a silent, surreal six minutes of Margi, shaky from waking so late, pushing and pressing clothes into the base of a bag. When she heaved it onto her shoulders, the straps cut into her flesh.

Her feet were silent on the carpeted landing, on the stairs. The photos on the wall looked alien in the darkness, her family warped behind the glass, their smiles full of too many teeth. When she stepped into the downstairs hall, Lillian was waiting by the kitchen door. The broken music box was tucked under her arm, her own rucksack sagging off her shoulders. She was plaiting her hair in a furtive, frenetic way, perhaps just to keep her hands busy. She stopped when she saw Margi.

'Ready?' she whispered.

Margi looked at the half-ravelled plait, suddenly aware of her own limbs, her feet on the carpet, the groan of a pipe somewhere above her.

*One minute,* she signed. *I need the loo.*

'Be quick, then,' Lillian said. 'And don't flush it – they'll wake up.'

Margi nodded, climbing the stairs again. Out of sight, she stood alone on the upstairs landing, her heart beating in her throat. She thought of her mother with her hands in Lillian's hair, telling her she'd be a beautiful bride, then of her own hands around the cumbersome scissors. The soft scrape of Lillian's plait falling away. The sting of the slap when their mother found out.

Then there was a thought, unfolding in her head like a scrap of paper. *Mum would be so pleased with me if I told her about this.*

Her eyes moved to her parents' bedroom door.

One step. Two steps.

Her arm shook as she lifted it. She knocked three times.

The morning is bright but misty, and the church smells of damp stones beneath the tang of incense. Against her arms, the wedding silk is heavy, and the veil tickles her nose and mouth when she breathes in.

Through it, her betrothed's face is softened to a blur – just a moon of creamy skin, the impression of eyes, a nose, a smiling mouth. Today, his hair looks darker, but not by much. His hands are damp on hers, and she wonders, briefly, what on earth he could have to be nervous about.

When he takes his hands away to lift her veil, her brain bumps once more against the idea of running. Lillian doesn't know everything, she thinks.

But she doesn't move. His mouth touches hers, and his lashes scrape her skin as he shuts his eyes. She keeps hers open.

She is supposed to share everything now. When she crosses the threshold into his house – *her* house – she casts a glance over the olive carpet and the ugly art on the walls, wondering if any of it could ever feel like it belonged to her. Her husband gives her a damp smile.

'That's an original piece, that one,' he says, pointing to a splotchy portrait above the shoe rack. 'Do you like it?'

Her hands move to sign something, but he catches her fingers and holds them still.

'Hey, we're married now,' he says. 'You can use your voice with me.'

She feels her throat closing. His grip on her fingers is only light, so she pulls her hands free.

*It still feels strange*, she signs.

He nods, almost too eagerly. 'I understand that. We can wait until – well, until you feel more comfortable.'

There are other things he claims to be willing to wait for, as well. She sleeps alone that night, in a narrow bed usually set aside for

guests. The room smells musty, and the clock on the wall refuses to hang straight. She watches the second hand inch round and round and round the face, chipping away at her adjustment time, at his patience. How many days will it take until she is 'comfortable' enough for his liking?

Sleep is at low tide, too weak to sweep her away. At half past midnight, she climbs from her cold bed and sits against the wall, the plaster pressing against the bones in her spine. She passes the time by tracing her fingers over the bottom shelves of a crowded bookcase, which is strewn with notepads and Sellotape reels and pots of elastic bands. On the lowest shelf, she finds a metal money bank in the shape of a treasure chest, which is silent when she shakes it.

She holds the money bank in her lap for a few moments, watching moonlight glance off the metal. Her hand moves back to the shelves. In one pot, she finds a discoloured twenty pence.

She encloses it in her fist. Lillian's voice comes back to her.

*Sometimes you've just got to bide your time.*

She presses the coin into the money bank. The clink is clear in the silence.

Outside, a bird calls, and a siren squalls far in the distance. She climbs back into bed with the bank clasped in both hands, then holds it above her for a while, tilting it back and forth so she can hear the rasp of the coin inside. There'll be more coins in a house like this. Housekeeping money that can go missing.

One day at a time, she thinks.

When she sets the money bank down on the bedside table, the metal winks at her. She almost winks back.