

# Payback

## Prologue

The road ahead was almost empty of traffic as Will Owen eased the accelerator slightly further down and picked up his cruising speed a little. The subdued hum of the engine blended with the slightly louder sound of tyres on tarmac to create a soporific cocktail. Will yawned, as he glanced to his right where the sun was just about to peep above the dark outline of the hill. The sky was painted in vivid shades of red and orange, overlaid with delicate streaks of darker cloud. He glanced in his rear-view mirror to see that Emily was fast asleep, cuddled up to her favourite toy, a fluffy white rabbit with floppy ears, named Polly. James, however, was wide awake; he was engrossed in trying to defeat some imaginary enemy on his games console, his face a mask of concentration.

Will turned towards his wife, Vicky, sitting alongside him. She was somewhere in that hinterland between wakefulness and sleep, her eyelids flickering open and closed at irregular intervals. As she shifted position slightly in her seat, a lock of deep auburn hair fell across her face. She lifted her hand and involuntarily tried to flick away the imaginary insect from her cheek. She shook her head and straightened up.

‘What time is it?’ she enquired, rubbing her eyes and yawning.

‘Just gone 7am,’ replied Will. ‘It was worth setting out early wasn’t it? We’re clear of Birmingham already, and there’s still very little traffic on the roads.’

Vicky smiled. ‘Hmm – well *you* didn’t have to try and rouse these two sleepy-heads,’ – she inclined her head towards the children in the back seat – ‘all you had to do was pack the car.’

Will chuckled. ‘Well, that was no easy task, given the amount of stuff we seem to have to take with us when we go on holiday. Do you know how many times I had to unload and repack the boot to squeeze everything in?’

The question was rhetorical, and Vicky did not reply.

‘Anyway,’ he continued, ‘it’ll all seem worth it when we get to the Lake District before lunchtime.’

‘I suppose so,’ she conceded, ‘but right now I’m going to try to catch up on some sleep. Wake me up when you want me to take over the driving.’ She picked up the pillow lying in the foot well, placed it behind her head, and up against the side of the car. She nestled into it, closing her eyes, and breathed a satisfied sigh.

Will smiled as he glanced across at her. She looked so much younger than her thirty-seven years, her small upturned nose and dimpled chin lending her face a delightfully childlike quality. He turned his attention back to the road ahead, which was practically deserted. He was really looking forward to this holiday with his family. He had been working so hard recently that the kids were usually in bed by the time he got home in the evenings. This would be the first time in months that they would be able to really spend some quality time together as a family.

It was about an hour later that Vicky stirred, wrinkling her nostrils as she said, ‘What’s that smell?’

‘What smell?’

‘Can’t you smell it? It seems like something’s burning.’

Will inhaled deeply through his nose, and sure enough he could detect the acrid tang in the air.

‘Maybe it’s outside,’ he said, shutting the dashboard air vents, but the smell just became stronger.

Vicky was first to spot the wisp of smoke emanating from below the dashboard. ‘Look!’ she cried in alarm, pointing to the rapidly increasing plume.

Will looked around for somewhere he could safely pull over. He could not reach the hard shoulder because they were passing through some road works, and traffic cones blocked the way. He looked ahead for any gap in the cones, but there was none. The car was starting to fill with smoke now, and Emily began to cry.

‘Will, stop the car!’ cried Vicky.

‘I can’t – there’s nowhere to pull over!’ he exclaimed anxiously.

He looked ahead, desperately trying to spot a gap in the cones. No success. The fumes were choking now, and Vicky pressed the switch to open her window.

Then he saw it, around five hundred yards ahead: the end of the coned off stretch. He accelerated hard, making for the safety of the hard shoulder.

‘Seatbelts off,’ he ordered. ‘Get ready to jump out as soon as we stop.’

Desperately fumbling for the switch to activate the hazard lights, he slammed on the brakes and the car screeched to a halt.

‘Right, everybody out of the car *now*,’ he yelled, flinging the driver’s door open. They all scrambled out and Vicky grabbed both children by the hand, dragging them well away from the car and onto the grass verge.

Will ran around the car and opened the bonnet a crack; a dense cloud of black smoke burst forth.

‘Will, get away from the car!’ screamed Vicky.

‘I’ve got a fire extinguisher in the boot,’ he called back. ‘Maybe I can put this out before it gets a hold.’

He rushed round and opened the boot but the fire extinguisher was buried under a mountain of holiday luggage. He clawed desperately at the pile of bags and toys, tipping them indiscriminately onto the ground. Finally, he found the extinguisher and grabbed it, before running towards the front of the car. As he opened the bonnet, a sheet of flame billowed upwards, singeing his eyebrows and forcing him to take a step backwards.

‘Dad!’ screamed James in alarm, wrenching his hand free from his mother’s grasp and rushing forward to help his father.

‘James, come back here!’ yelled Vicky, but it was too late.

Suddenly, Vicky saw the flames flash along the underside of the car and a second later there was a blinding flash, as the fuel tank exploded. Will and his son were both lifted bodily from the ground by the force of the blast. They landed in a crumpled heap just a few yards in front of Vicky and Emily. Emily was screaming in terror, while her mother was struck mute, unable to take in what had just happened.

‘Stay there,’ said Vicky, as she placed a trembling hand on her daughter’s shoulder. Emily nodded meekly as her screams subsided to anguished sobs, her little shoulders rising and falling in jerky spasms.

Vicky crept forward, on her hands and knees, towards the inert forms in front of her. Will was lying on his side, his face turned towards the ground. Trembling, she pulled his shoulder to turn him over. What she saw made her scream. His face was *gone*; in its place was a blackened mask, punctuated by glistening patches of raw, pink flesh. Her heart nearly stopped, and she struggled to breathe. Time seemed to stand still as she gazed at her husband's mutilated face. It seemed unreal; this *couldn't* be happening.

A blast of hot air fanned her face as the fire billowed and swirled in the stiff breeze. It snapped her from her trance and suddenly she remembered James. She quickly turned towards his prostrate form. His shirt was smouldering, and as she came closer she could see a jagged piece of metal embedded in his chest, a dark stain rapidly spreading across his shirt. Desperately, she shook his shoulders but he did not respond. She could not move, nor make a sound; she could hardly breathe.

'Mummy, are they alright?' came the frightened voice from behind her.

Vicky could not find the words to reply. She turned to her daughter and pulled her head to her breast. They both sat there sobbing, locked in that desperate embrace, oblivious of the crowd gathering around them as other motorists stopped to help.

It was only when the ambulance arrived and the paramedic gently eased them to their feet that Vicky once again became aware of her surroundings. She took Emily's hand and together they clambered into the back of the vehicle, both in a state of shock.