

KARMA

Sarah tipped her head back against the metal pole which – in the absence of a seat – was serving as her only dubious anchor against the lurching tide of the bus.

Her eyes fell upon the disused *Co-operative* building. Far above her, a large tree snaked its way out of a broken window. It never failed to amaze Sarah that not only had a single seed on the wind found its way into the fourth storey of a derelict building, but that it had taken root and thrived.

Adapt or die, Sarah thought, grimly.

She, too, had tried to adapt for so long now. But, as the bus slowed once more, groaning with fatigue, Sarah knew, finally, that she was out of seeds.

She hadn't expected it to be today. She had actually felt uncharacteristically optimistic as she had driven to return the hire car.

She had, indeed, barely paid attention as the attendant had slowly circled the red Corsa on her return, clipboard in hand. She recalled glancing at the time, impatiently. Four minutes to the bus.

And then, it had happened.

"I'm sorry, Ms Fletcher, but we will have to charge you an excess for the damage," the branch manager had repeated, for the fourth time, some time later.

“I’m telling you,” she had continued, her voice cracking queerly, “nothing has touched that car. I only picked it up this morning!”

“The excess is four hundred pounds,” the manager continued, with well-trained patience.

“For a tiny crack in a bumper?!” Sarah almost laughed, in despair.

“We’ll have to check there’s no hidden damage below the panelling,” the manager replied, neutrally. “We can arrange a repayment plan, if that suits you?”

Another plan. Another agreement. Why not?

Usually, with each new bill, or plan, the earth seemed to begin to slowly move beneath her feet; tilting, sinking...

But this time, Sarah noticed the world was no longer spinning. It had simply stopped.

“Hiya Sarah! Good weekend?” a voice called out, as she arrived at the office.

“Fine, thanks!”

Lying was second-nature now. That was how the hire car had come about.

“Esther is on leave next week. Sarah, could you pick up some of her audit visits?”

She had scanned the list. Ashton-Under-Lyne. Buxton. Crewe. In a day. No chance.

The truth began to play in her mind, like a stuck record. It would be so easy to just say it.

I sold my car to pay off my credit card. Well, one of them. Partially.

"Yep, no problem," she had replied, shakily, instead.

She had returned to her desk and hastily priced up a hire car. £68. One month's electric. Seventeen secret bus rides to work. Or 70kg of rice.

Alternatively, the price of keeping a decently-paid financial services job which required both a car and financial solvency.

Back in the present, Sarah logged robotically into her computer, waiting as usual for the overnight emails to load. *Pop, pop, pop*. Sarah opened one and began to read it carefully, as if she was going to reply; as if this was just another day.

In time, Sarah closed the email client, and found her cursor calmly drifting towards the bookmark she always avoided.

Online banking.

She entered her details for each account with well-versed efficiency. Usually, she avoided looking at the numbers. This time, her eyes coolly searched them out.

Balance: -£4,576. Credit limit: £5000.

Balance: -£2,426. Credit limit: £3000.

She grabbed a calculator and calmly jabbed a series of buttons until they produced the figure she needed.

She raised an eyebrow. It was possible.

One Day Earlier

Gemma clicked the handbrake into place and stretched stiffly with relief as she lifted her foot from the clutch. A sea of red brake lights shone ahead of her in the winter morning darkness. This was normality; inching and creaking her way to work along the city's crowded roads.

A car peeked hopefully out of a side road to the left, and Gemma instinctively motioned at it, indicating that it could move into the gap between her and the car in front - when one appeared, that was.

She prided herself on helping someone out wherever she could. She'd been brought up that way. "A Brownie Guide does a good turn every day," as the old motto had gone.

But it was more than that. She wasn't having children; that much was clear now. So she needed to leave something else behind in the world. A trace of herself. She liked to imagine that a small, random act of kindness could happen at just the right moment in somebody's life to be the catalyst for a change so momentous it would outlive her. That it would be her legacy.

Perhaps, for example, she mused as she slowed to let a bus out ahead of her, somebody on that bus had just gained the vital seconds which made the difference between smashing the job interview of a lifetime, and hitting a string of red lights, arriving late and flustered, and bombing it. Perhaps, by letting a bus out, you could change somebody's future.

The world, even.

She crunched the handbrake into place once more, and opened her mouth in preparation as the opening bars of *Poker Face* drifted from the radio.

THUD.

Gemma lurched forward, lightly.

Although it had only been four days since the crash, it still took Gemma a few seconds of slow-motion confusion to realise what the thud had been.

Perhaps the car had stalled? She had fallen victim to the unfamiliar clutch a few times already that week.

But as she looked into the rear view mirror and her eyes fell upon the distinctly guilty face of the driver behind her, it was clear what had happened.

Seriously?! Again?

She switched off the ignition and jumped out of the car. The driver of the car behind – who – it was apparent – would have been willing to drive away if Gemma hadn't more closely scrutinised the thud – also climbed out sheepishly.

They both gathered, instinctively, around the rear bumper of the front car.

"Can't see any damage," the rear driver said, quickly, deliberately leaning in closely to obscure Gemma's view.

Gemma waved her away impatiently. "It's a hire car," she said curtly. "I need to be sure.

Gemma studied the paintwork of the red Vauxhall Corsa carefully. Amazingly, it really did seem to be untouched.

"Yes," she said, finally, satisfied, in amazement. "Yes... it seems to be fine."

"Thank you so much," the women smiled, with an air of genuine relief which made Gemma wonder, with some satisfaction, what distress she had spared her.

Yes, Gemma thought, as she restarted the ignition and drove away. It was always nice to do a good deed.

Three Days Later

Sarah looked around her living room.

Her living room - by virtue of having paid the bank (at least until three months ago) £900 a month for it. Hers - because her things were in it; the mug bearing the tree-like rings of a thousand morning coffees; the dressing gown she all but lived in; the cactus (easy to keep alive) which was her only living company.

It was explicitly, overwhelmingly, only hers. No extra mugs abandoned on the coffee table; no second toothbrush in the bathroom holder. Only hers.

Only her.

Her gaze drifted over to the bay window, which looked out across the valley and to the hills beyond. She would miss the view.

Finally, her gaze landed on the large pile of parcels.

It had been hard to spend it all, at first. After months of wearing stained knickers and shoes that leaked, it was easy to aim too low. She'd shaken her head at her first basket - full of multi-pack socks and thermal vests - and cleared the whole thing. Too practical.

Soon, it had become easy. A woollen coat. An £800 camera.

Same day delivery? Why not.

A luxury food hamper. If she could eat it, all the better. They couldn't repossess the contents of her toilet.

Soon, so assiduously had she been typing and clicking away that anybody nearby would have assumed she was working, although it didn't matter anymore at that point.

Finally, she had reached for the calculator again and totted up her purchases with a smile.

£7,304.20. The exact amount of credit remaining across every account.

It had been such a relief to stop trying.

Her fingers came to rest lightly upon the tissue paper surrounding a soft, warm, object, which she tore gently apart, allowing a duck-egg cashmere jumper to flow fluidly over her cold arms.

Sliding lithely into it, she walked calmly over to the thermostat on the wall. She leaned back sharply to avoid the thin cloud of dust it threw up at her touch, before taking a moment to enjoy the soft hum of the boiler springing into life after its long, cold confinement.

If she was going to lose it all, she might as well enjoy it.