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The Silence of the Sea

Written by Yrsa Sigurdardóttir

Translated from the Icelandic by Victoria Cribb

Published by Hodder & Stoughton

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The Silence of the Sea

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HODDER &
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First published in Great Britain in 2014 by Hodder & Stoughton
An Hachette UK company

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First published with the title *Brakið* in 2011 by Veröld Publishing, Reykjavík

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English translation © Victoria Cribb 2014

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A CIP catalogue record for this title is available from the British Library

Trade Paperback ISBN 978 1 444 73446 1

eBook ISBN 978 1 444 73447 8

Typeset in Sabon MT by Palimpsest Book Production Limited, Falkirk, Stirlingshire

Printed and bound by Clays Ltd, St Ives plc

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Hodder & Stoughton Ltd

338 Euston Road

London NW1 3BH

www.hodder.co.uk

This book is dedicated to my grandfather, Þorsteinn
Eyjólfsson, ship's captain (1906–2007)

Acknowledgements

Special thanks are due to Michael Sheehan for explaining various points in relation to yachts and sea voyages; Arnar Haukur Ævarsson, first mate, for sharing his knowledge of telecommunications at sea, steering systems and other aspects of navigation; and finally Kristján B. Thorlacius, advocate to the Supreme Court, for information on the legal side of missing persons' cases. The responsibility for any mistakes is entirely my own.

—*Yrsa*

Prologue

Brynjar hugged his jacket tighter around him, thinking longingly of his warm hut and wondering what on earth he was doing out here. It just went to show how dull his job was that he should jump at any chance of a diversion, even if it meant having to endure the biting wind. As usual at this late hour the port he was supposed to be keeping an eye on was deserted, and it suddenly struck him that he didn't know it any other way. He avoided its daytime bustle, preferring it like this – black sea, unmanned ships – as if seeing how it came to life when he wasn't there brought home to him his own insignificance.

He watched an old couple walk out onto the docks, leading a little girl between them. Not far behind them was a young man limping along on crutches, which struck Brynjar as no less odd. Glancing at his watch, he saw that it was nearly midnight. Though childless himself, he knew enough about parenting to realise that this was a strange hour for a toddler to be up and about. Perhaps, like him, these people were braving the bitter cold to see the famous yacht that was due any minute now. Come to think of it, they were probably here to meet a member of the Icelandic crew. Brynjar decided not to approach them in case he was right. After all, they had a reason to be there, whereas he was simply being nosy. Of course he could invent some official business, but he was

a hopeless liar and there was a risk the explanation would come out all wrong.

Rather than stand there like a spare part, he walked over to a small van marked 'Customs', which had driven onto the docks half an hour ago and parked with a good view of the harbour. With any luck the driver would invite him to sit inside in the warm. As he tapped the window he noticed with surprise that it contained three customs officials instead of the usual one or two. The glass rolled down with a squeak, as if there was grit in the frame. 'Good evening,' he said.

'Evening.' It was the driver who replied. The attention of the other men remained riveted on the harbour.

'Here about the yacht?' Brynjar regretted approaching the van and felt his hopes of being offered a seat fading.

'Yup.' The driver looked away and stared in the same direction as his companions. 'We're not here for the view.'

'A lot of you, aren't there?' Small clouds of steam accompanied his words but the three men took no notice.

'Something's up. Hopefully nothing serious, but enough to warrant dragging us out of bed.' The driver zipped up his anorak. 'They haven't been answering their radio. Probably a technical fault, but you never know.'

Brynjar gestured to the people waiting on the quay. The child was now in the older man's arms and the young man with the crutches had perched on a bollard nearby. 'I expect they're here to meet the yacht. Want me to go and check them out?'

'If you like.' The man clearly didn't care what he did as long as he kept out of their way. 'But I doubt they're here to receive smuggled goods. We watched them arrive and none of them could so much as outrun a wheelchair. They're probably just relatives.'

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Brynjar straightened up, removing his arm from the window. ‘I’ll wander over anyway. Can’t do any harm.’ He received nothing in reply but a squeak as the window was rolled back up. He turned up his collar. The group on the quayside had to be better company than the customs men, even if they didn’t have a warm car to invite him into. A lone gull announced its presence with a squawk as it took off from a darkened streetlight and Brynjar quickened his pace, watching the bird vanish in the direction of the looming black shape of the new concert hall.

‘Evening,’ he said as he drew close. The group returned his greeting in a subdued manner. ‘I’m the port security officer. Are you waiting for someone?’

Even in the dim light the relief on the faces of the old couple was obvious. ‘Yes, our son and his family are due in shortly,’ said the man. ‘This is their youngest daughter. She’s so excited about Mum and Dad coming home that we decided to surprise them.’ He looked slightly embarrassed. ‘That’s all right, isn’t it?’

‘Of course.’ Brynjar smiled at the little girl, who peeped shyly from under the brim of a colourful knitted hat as she cuddled up to her grandfather. ‘So, they’re on the yacht, are they?’

‘Yes.’ The woman looked surprised. ‘How did you know?’

‘She’s the only vessel we’re expecting.’ Brynjar turned to the younger man. ‘You waiting for someone too?’

The man nodded and struggled to his feet. He hobbled over, seeming grateful to be included. ‘My mate’s the engineer. I’m giving him a lift home. Though if I’d known how cold it was I’d have let him take a taxi.’ He pulled his black woolly hat down over his ears.

‘He’ll certainly owe you big time.’ Brynjar caught sight of the doors of the customs van opening, and glanced out to sea. ‘Well, looks as if you won’t have to wait much longer.’ A handsome white prow appeared at the harbour mouth. The stories he’d heard about the yacht had been no exaggeration. Once the entire vessel had come into view, it didn’t take an expert to recognise that she was quite out of the ordinary, at least by Icelandic standards. ‘Wow.’ The exclamation was inadvertent and he was glad the customs men weren’t there to hear it. The boat rose almost three levels above the waterline, and as far as he could tell she had at least four decks. He had seen bigger yachts, but not often. Her lines were much sleeker, too, than the usual craft that called in here, evidently designed for more exotic purposes than mooring in Reykjavík harbour or braving northern waters; rather, she evoked visions of turquoise seas in balmy climes. ‘She’s a beauty,’ he murmured, but then he leant forward and frowned. Anyone would have thought the skipper was drunk; the yacht seemed to be heading perilously close to the harbour wall, moving much too fast. Before he could say another word there was a rending screech. It continued for a long moment, before tailing off.

‘What the hell . . .?’ The young man on crutches was staring aghast. He sagged towards the harbour wall for a moment, then straightened up and set off with a clatter. The customs officials had broken into a run, and the old couple’s mouths were hanging open. Brynjar had never seen anything like it in all the years he had worked at the port.

The strangest thing was the lack of any movement on board. No figures were visible behind the large windows of the bridge; no crew members appeared on deck, as one would

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have expected in the circumstances. Brynjar told the bystanders to stay put, adding hurriedly that he would be back. As he raced away he caught sight of the little girl, her eyes even wider than before, but with sadness now rather than timidity.

By the time he reached the other side of the harbour mouth, the yacht had come to rest against the end of one of the jetties. He was just envisaging a long, taxing night filling in forms when the massive steel hull crunched against the timber. The noise was ear-splitting, but over the din he caught a faint cry from behind him and felt a pang for the people waiting in the knowledge that their family and friends were on board. What on earth could be happening? The customs official had mentioned an equipment failure, but surely even a yacht with engine trouble could be steered better than this? And if not, what was the captain thinking, attempting to bring her in when he could easily have idled outside and radioed for assistance?

The bewilderment on the faces of the three customs men was probably mirrored on his own as they made their way warily along the jetty. ‘What’s going on?’ Brynjar grabbed the shoulder of the man bringing up the rear.

‘How the hell should I know?’ Though the man’s reply was curt, his voice sounded shaky. ‘The crew’s probably drunk. Or stoned.’

They reached the end of the jetty where it had been splintered by the ship’s bows, which were no longer streamlined and glossy but scratched and splintered. The shouts of the customs officials had gone unanswered and their leader was now on the phone, conversing in harsh tones with the police. Breaking off the call, he peered up at the bows looming over them. ‘I suggest we board her. The police are on their way

and there's no reason to wait. I don't like the look of this. Fetch the ladder, Stebbi.'

The Stebbi in question didn't look too thrilled, but turned and ran back to the vehicle. Nobody spoke. Every now and then they called out to the crew, but to no avail. Brynjar felt increasingly uneasy about the silence that met their shouts and was relieved when the man returned with the ladder. The eldest, who was evidently in charge, led the boarding party. Brynjar was given the role of steadying the ladder while the other three scrambled on board, and was still standing there alone when the police arrived. He identified himself while the officers shook their heads over the situation. Then one of the customs men appeared and leant over the rail again, looking even more incredulous than before. 'There's nobody on board.'

'What?' The police officer who had spoken now prepared to climb the ladder. 'Bullshit.'

'I'm telling you. There's no one on board. Not a soul.'

The policeman paused on the fourth rung, craning his head back to see the customs official's face. 'How's that possible?'

'Search me. But there's nobody here. The yacht's deserted.'

No one spoke for a moment. Brynjar looked back down the jetty at the old couple, the little girl and the man on crutches standing at the landward end. Unsurprisingly, they had ignored his order to stay put. Realising that the police hadn't noticed them and were otherwise occupied, he decided to handle the matter himself. He started to walk towards them, picking up speed when he saw they were coming to meet him. Though of all those present they had the most to lose, they had no business approaching the yacht. The police must be allowed to carry out their investigation

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unhindered. ‘Don’t come any closer, the jetty could give way,’ he called. This was highly unlikely but it was all he could think of on the spur of the moment.

‘What’s going on? Why did that man say there was no one on board?’ The old woman’s voice quavered. ‘Of course they’re on board. Ægir, Lára and the twins. They must be there. They just haven’t looked properly.’

‘Come on.’ Brynjar didn’t know where to take them but plainly they couldn’t stay here. ‘I expect it’s a mistake. Let’s just stay calm.’ He wondered if they would all fit into his hut. It would be a squeeze, but at least he could offer them coffee. ‘I’m sure they’re all fine.’

The young man met Brynjar’s eye. When he spoke his voice shook as badly as the old woman’s. ‘I was supposed to be on board.’ He was about to say more when he noticed the little girl following his every word. But he couldn’t stop himself from adding: ‘Jesus!’

The old man was staring blankly at the smashed bows yawning mockingly over their heads, and Brynjar had to take hold of his shoulder and physically pull him round. ‘Come on. Think of the little girl.’ He jerked his head towards the man’s grandchild. ‘This is no place for her. The main thing is to get her out of here. We’ll soon find out what’s going on.’ But he was too late; the damage had been done.

‘Mummy dead.’ The child’s pure treble was uncomfortably clear. It was the last thing Brynjar – and doubtless the others – wanted to hear at that moment. ‘Daddy dead.’ And it got worse. ‘Adda dead. Bygga dead.’ The child sighed and clutched her grandmother’s leg. ‘All dead,’ she concluded, and began to sob quietly.

Chapter 1

The repairman scratched his neck, his expression a mixture of exasperation and astonishment. ‘Tell me again exactly how it happened.’ He tapped a small spanner on the lid of the photocopier. ‘I can’t count how many of these I’ve dealt with, but this is a new one on me.’

Thóra’s smile was devoid of amusement. ‘I know. So you said. Look, can you mend it or not?’ She resisted the temptation to hold her nose in spite of the stench rising from the machine. In hindsight it had been an extremely bad idea to hold a staff party in the office but it had never occurred to her that someone might vomit on the glass of the photocopier, then close the lid neatly on the mess. ‘Maybe it would be best if you took it to your workshop and carried out the repairs there.’

‘You could have limited the damage by calling me out straight away instead of leaving it over the weekend.’

Thóra lost her temper. It was bad enough having to put up with this disgusting smell without enduring a ticking-off from a repairman as well. ‘I assure you the delay wasn’t deliberate.’ She immediately regretted replying; the longer they stood around talking, the longer it would take him to get on with the job. ‘Couldn’t you just take it away and repair it somewhere else? We can hardly work for the smell.’

On entering the office that grey Monday morning they had

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been met by a foul stench. It was surprising no one had noticed it during the festivities on Friday evening, but perhaps that was some indication of the state everyone had been in, Thóra included.

‘That would be best for us,’ she continued. ‘We can manage without it for a day or two.’ This was not strictly accurate; it was the only photocopier in the office and the main printer to boot, but right now Thóra was prepared to sacrifice a great deal to be rid of the machine and the accompanying miasma. Not to mention the engineer himself.

‘You’ll be lucky. It’ll take more than a couple of days. I might have to order in new parts and then we could be talking weeks.’

‘Parts?’ Thóra wanted to scream. ‘Why does it need new parts? There’s nothing wrong with the workings. It just needs cleaning.’

‘That’s what you think, sweetheart.’ The man turned back to the machine and poked at the dried crust with his spanner. ‘There’s no telling what damage the stomach acid may have caused. The vomit has dripped inside, and this is a delicate mechanism.’

Thóra mentally reviewed the books, wondering if the firm should simply shell out for a new copier. They had been on a roll recently thanks to the economic downturn, which meant plenty of work for lawyers. Indeed, this had happened while they had been celebrating their success with their staff, who now numbered five in addition to herself and her business partner, Bragi. ‘How much would a new one cost?’ The repairman mentioned a figure that was surely a quote for a share in his company, not a new photocopier. Despite their recent success, she wasn’t prepared to splash out on such

an expensive piece of equipment simply to avoid a slight inconvenience.

Reading her expression, the engineer came to her rescue. ‘It would be ridiculous to have to fork out for a whole new machine just because of a little accident like this.’ He put the spanner back in his toolbox. ‘If you have home contents insurance, it may well cover the cost of the repairs.’

‘How do you mean? The photocopier belongs to the office.’

‘No, that’s not what I was suggesting.’ The man’s mouth twitched disapprovingly. ‘The vomit – you know. Your home insurance might pay for the damage you caused when you . . . you know . . .’

Thóra flushed dark red and folded her arms. ‘Me? How could you possibly think *I* was responsible for this? It has nothing to do with me.’ Nothing she had said since showing him the machine had implied that she was in any way responsible. But then again, no one else had owned up and it was unlikely anyone would now.

The engineer seemed surprised. ‘Really? Then I must have misunderstood. The girl in reception mentioned your name.’

Thóra was livid; she might have guessed. Bella. Of course. ‘Did she, indeed?’ She couldn’t say any more since there was no point arguing with the engineer. It wasn’t his fault he had been misled by her malicious secretary. She plastered on her best smile, smothering a desire to storm out to reception and throttle Bella. ‘Well, you needn’t take any notice of her – she’s a bit slow on the uptake. It’s not the first time she’s got the wrong end of the stick, poor thing.’

Judging by the man’s face, he thought they were both mad. ‘Right, well, I’d better get on. I’ll have the copier picked up later today. I expect that would be the best solution.’ He

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picked up the toolbox and clasped it to his chest, apparently eager to return to other, more conventional jobs. Thóra couldn't blame him.

She escorted him to reception where Bella sat grinning behind her desk. Thóra shot her what she hoped was a meaningful look, but saw no sign of apprehension in the secretary's smirk. 'Oh, Bella, I forgot to tell you – the chemist rang earlier. The colostomy bag you ordered has arrived. Size XXL.'

The repairman stumbled over the threshold in his haste to leave, almost knocking down an elderly couple who had materialised in the doorway. Flustered, they apologised in unison, then dithered outside the door; either they expected someone else to land in their laps or they were getting cold feet. If Thóra hadn't swooped on them with profuse apologies for the collision, they might well have turned away, using the incident as an excuse to back out. She recognised the look on their faces: she had lost count of the clients who'd worn that expression the first time they walked into the office. It was a combination of surprise at being compelled to seek out a lawyer and fear of having to leave the office, humiliated, when the subject of the fee came up. Ordinary people in extraordinary circumstances.

When the awkwardness occasioned by the repairman's departure had passed, Thóra asked if she could help, moving to block their view of Bella behind the reception desk, in a black T-shirt with a picture of the devil emblazoned over her ample bosom and a coarse English epithet underneath.

'We wondered if we could speak to a lawyer.' The man's voice was as colourless as his appearance; it was impossible to tell if he had noticed the foul reek. Both looked around retirement age. The woman was clutching a faux leather

handbag, the reddish-brown surface worn through here and there to reveal the white canvas beneath. The man's shirt cuffs were a little frayed where they were visible under his jacket sleeves. 'I tried to call but there was no answer. You are open, aren't you?'

Bella seemed to think the phone in reception had been connected so she could spend all day gossiping with her friends, especially if they lived abroad, judging by the bills. At other times she generally left it to ring unanswered so she could go on surfing the Internet in peace. 'Yes, yes, we're open. Unfortunately our receptionist is ill, which is why no one answered.' At worst this was a white lie, since no one could claim Bella was fit for work, though unfortunately in her case the condition was chronic. 'I'm glad you decided to come by anyway. My name's Thóra Guðmundsdóttir and I'm a lawyer. We can have a chat now if you like.' As they exchanged greetings, she noted that both had decidedly limp handshakes.

The couple introduced themselves as Margeir Karelsson and Sigríður Veturlídadóttir. Thóra recognised neither name. On the way to her office she observed their puffy features and although she couldn't detect any alcohol on their breath, their appearance hinted at drink problems. Still, it was none of her business, at least not at this stage.

Declining coffee, they came straight to the point. 'We don't really know why we're here,' said Margeir.

'Well, that's not uncommon,' Thóra lied, to make them feel better. Generally her clients knew precisely what they expected of her, though their expectations were often far from realistic. 'Did someone recommend us to you?'

'Sort of. A friend of ours has a business delivering coffee

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to offices and he mentioned you. We didn't want to go to one of those big, swanky firms because they're bound to be far too pricey. He thought you'd almost certainly be on the cheap side.'

Thóra forced a polite smile. The office clearly hadn't made much of an impression on the coffee delivery man and she would stake her life on Bella being the main reason. 'It's true that our rates are lower than the large legal practices. But won't you begin by telling me what the problem is? Then I can explain what it's in our power to do and perhaps discuss a fee for the service you're after.'

The couple stared at her in silence, neither willing to take the initiative. Eventually it fell to the woman, after she had adjusted the handbag in her lap. 'Our son has disappeared. Along with his wife and twin daughters. We're at our wits' end and need help with the stuff we simply can't cope with ourselves. We have enough trouble getting through the day as it is and dealing with the basic necessities. Their two-year-old daughter's staying with us . . .'

They were not alcoholics: the bloodshot eyes and puffy features had a far more tragic cause. 'I see.' She could guess the context, though in general she paid little attention to the news. For the past two days the media had been full of the unexplained disappearance of the crew and passengers of a yacht that had crashed into the docks in Reykjavík harbour. Among them had been a family, a couple with two daughters. Like the rest of the nation, Thóra had been glued to reports about the baffling case, though her knowledge was limited as little of substance had been released as yet. But she did know that the incident was linked to the resolution committee appointed to wind up the affairs of one of Iceland's failed

banks. When the luxury yacht's owner proved unable to pay back the bank loan with which he had purchased it, the committee had repossessed the vessel. As a result the yacht had been on its way from the Continent to Iceland, to be advertised for sale on the international market, but this process would presumably be delayed now by repairs and other matters arising from the dramatic manner of its arrival. Apparently there were no clues as to what had happened to the people on board, or at any rate none had found their way into the media. The disappearance of the seven individuals had shocked the nation to the core, but the case had attracted even more attention since the young Icelandic woman married to the yacht's bankrupt owner was a regular in the gossip columns. To judge by the coverage, the reporters possessed almost no hard facts, but this didn't prevent them from speculating, the most popular theory being that the crew and passengers had been washed overboard in a storm. 'Are you the parents of the man from the resolution committee who was supposed to be on board the yacht?'

'Yes.' The woman gulped. She looked close to breaking down, but managed to carry on. 'You mustn't think we've given up all hope of finding them alive, but it *is* fading. And what little the police can tell us doesn't give us any grounds for optimism.'

'No, I don't suppose it does.' Thóra wasn't sure if it would be appropriate to offer her condolences when they were still clinging to some hope that the family would turn up safe and sound. 'We don't specialise in marine claims at this practice, let alone employ an authorised average adjuster. So if that's what you had in mind, I'm afraid I don't think there's much I can do for you.'

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The man shook his head. ‘I don’t even know what an average adjuster does.’

‘They’re experts in marine insurance, and can advise on claims arising from marine casualties.’

‘Oh, no, we don’t need anything like that, just general assistance. For example, with writing a letter in English. We’re no linguists, so rather than make a hash of it ourselves, we thought it would be better to hire someone who speaks the language and knows the ropes to act for us. We also need help with talking to social services about our granddaughter as we’re not in any fit state to argue with the authorities at present.’

‘Are they trying to take her away?’

‘Yes, they are. The only thing stopping them is the uncertainty. You see, her parents entrusted her to us before they went abroad, so there’s still a chance we’re just looking after her for them. But the state is gearing up to take action and we’re afraid they may knock on our door any day now armed with a court order.’ The man broke off, distressed. ‘Ægir was our only son. Sigga Dögg is all we have left.’

Thóra steepled her fingers on the desk in front of her. There was no easy way to break it to the couple that they probably wouldn’t be allowed to keep the child. They were too old, and no doubt too badly placed financially. ‘I really don’t want to upset you, but nor do I want to give you any false hope that you’ll be allowed to keep your granddaughter in the event that your son and daughter-in-law are dead. The fact is that it’s extremely unlikely you’d be granted custody. The law isn’t on your side, as the permitted age bracket for family adoptions is very narrow and you fall outside it; I’m afraid I don’t know of any cases in which the child protection

service has made an exception to this rule.’ When they opened their mouths to protest, she added hastily: ‘But now’s not the moment to discuss this. Do you live here in Reykjavík?’

‘Yes. Just round the corner. We walked here,’ said Sigríður. ‘It’s still a bit nippy out, though at least it’s sunny.’

It was extraordinary the details people felt compelled to share when discussing an uncomfortable subject, as if by this they could avoid the topic. Thóra wasn’t about to be side-tracked into talking about the weather. ‘What about your grandchild? Were your son’s family based in Reykjavík too?’ This time they merely nodded. ‘It’s relevant to the question of which local authority will decide the case. If you like, I can assist you in trying to gain access, and – if you really think it’s in the child’s best interests – to obtain full custody. But let me repeat that the latter is highly unlikely. There are countless examples of close relatives being denied custody due to their age – it seems horribly unfair, I know.’

Margeir and Sigríður sat as if turned to stone.

‘Could I give you a word of advice, ignoring the legal side for a moment? If I was in your shoes I’d try not to worry about this right now. You’ve got more than enough on your plates and it’s important for the little girl’s sake that you bear up. Take it one day at a time.’

‘Of course.’ The man looked up. ‘We’re well aware of that.’

Naturally they knew far more about grief and shock than she did. ‘You mentioned a letter in English. What’s that about?’ Thóra hoped this would prove a less emotive issue.

‘Our son and daughter-in-law had a life insurance policy with an overseas company,’ said Margeir. ‘He gave the papers to us for safekeeping before they set off on their trip and left instructions about what to do in the event of an accident.’

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From the little we can understand, we need to inform the company immediately in the case of death. So we'd like you to write them a letter explaining what's happened.'

Thóra considered: why the hurry? 'I wouldn't have thought any notification would have to be sent until the initial inquiry is complete. Your son and daughter-in-law are officially still only missing.'

'I know. And I can tell you think we're motivated by greed, since the first thing we've asked about is the insurance money.' Margeir met Thóra's gaze unwaveringly and she hoped she had managed to disguise the fact that this was precisely what she had been thinking. 'But it's not like that. If we're to have any chance of keeping Sigga Dögg, we'll need the financial security that the insurance money would bring. I have nothing but my pension and Sigrídur works part time in a canteen, so it wouldn't be easy for us to provide for the child. The money would almost certainly improve our bargaining position.'

'Did you bring the policy documents with you?'

The woman burrowed in her handbag, pulled out a see-through plastic file stuffed with papers and handed it to Thóra. 'These are the originals, so we'd need them back. Could you take a photocopy?'

'Not at present, I'm afraid. Our copier's out of order. Maybe later.' Thóra hid her blush by bending over the documents. There were two sets: a life insurance policy in the name of their son, Ægir, and another in the name of their daughter-in-law, Lára. The beneficiary would be Lára in the case of Ægir's death and vice versa, but Ægir's parents were named if the prime beneficiary was unavailable. The sums insured were the same in both policies and Thóra raised her brows when she saw the figures. The couple had insured their

lives for a total of two million Euros. It would be perfectly feasible to raise a child on that amount. She cleared her throat. ‘If you don’t mind my asking, how come your son and daughter-in-law are insured for such a large sum? Were they heavily in debt?’

‘Isn’t everyone?’ Sigrídur looked at her husband. ‘Do you know?’

‘No. They have a sizeable mortgage on their house, I think, but I have no idea exactly how much. I doubt it’s in negative equity, though. They don’t live above their means and it’s only a terraced house. But you never know – perhaps all the life cover would go towards paying off the mortgage if it was sold. We’re living through strange times.’

‘You do realise that two million Euros is equivalent to over three hundred million krónur? It’s highly unlikely they would owe that much on a modest terrace.’

‘What?’ the couple blurted out as one. Margeir stared at Thóra uncomprehendingly, tilting his head on one side as if this would help. Since his world had been turned upside down, this might well have been a more suitable angle at which to view it. ‘Did you say three *hundred* million? I’d worked it out at thirty something.’

‘You missed a zero.’ Thóra reached for a bulky old calculator and tapped in the numbers, then turned the screen round to show them all the noughts. Perhaps they would leap to their feet and head straight over to one of the big, expensive solicitors. But for the moment these were just numbers on a screen. ‘It’s a substantial sum.’

Little of any interest emerged after this bombshell. Still dazed by the news, the couple went through the formalities of instructing her and, in spite of the potential fortune that

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could land in their laps, Thóra offered them the lowest rate. The money would be better spent on the little girl's upbringing or kept safe in the bank until she was older. Besides, the case promised to be rather interesting and at least she would be free of the smell of sick for a few days. Before they rose to leave, Thóra posed a question that she was not sure they would be able to answer. 'You don't happen to know why your son and his wife put you as beneficiaries on their insurance policies? You'd have thought it would be more usual to name their daughters.'

The couple exchanged glances before Margeir replied. 'It's not really a secret, though it's awkward discussing it with strangers.'

'I assure you it won't go any further.'

'Lára's younger brother is a real dropout, who's always after money to fund his lifestyle. If the girls came into money, Ægir was afraid he'd hassle them or try to scrounge off them, or even wangle his way into becoming their financial guardian. It might sound far-fetched but that brother of hers is capable of anything – even of cleaning up his act for just long enough to appear reliable. But Ægir knew we could be trusted to look after the money for the girls and that we wouldn't let that bastard manipulate us. Lára's parents are another matter. They let him fleece them, so it's clear they'd never have been suitable.'

'I see. That does sound like a sensible precaution.' Thóra accompanied them to the door and asked them to get in touch as soon as there was any news. In the meantime, she would investigate the life insurance situation.

While they were standing in reception, two men appeared with the photocopier on a dolly and tried to manoeuvre it

round the corner. The reek was more overpowering than ever. ‘Maybe you could pop into a shop and take a copy of the insurance documents. Our machine is on its way for repairs, as you can see. I could fetch them tomorrow morning, if that would be convenient.’

‘Yes, of course,’ replied Sigrídur. ‘You have our address and phone number. It would be best to ring ahead, though we’re almost always in.’ The couple said goodbye and made their exit before the photocopier blocked their path. Thóra stood there, preoccupied, until she was jerked back to the present by one of the removal men tapping her on the shoulder.

‘You might want this.’ He handed her a sheet of A4. ‘It was in the machine.’ He grinned and winked at her before turning back to assist his colleague. Thóra inspected the piece of paper. Although the image was dark, almost black, there was no question of what the flash had revealed. The culprit had leant on the machine in the act of retching and inadvertently pressed the button. Thóra peered at the dim, blurry outline: Bella. Of course, who else? She turned round to give her a tongue-lashing but the secretary was nowhere to be seen. She could evidently move fast when required.

Triumphant at acquiring this piece of evidence, Thóra marched back to her office. One thing was certain: when Bella came back she would have to be confronted, but until then Thóra needed to get some work done. Thanks to the yacht affair, though, it would be hard to concentrate on mundane matters. It was all very peculiar and the high life insurance policy did nothing to lessen the mystery. Heavy drops of rain began to rattle against the window and goose-flesh prickled her arms as she tried to imagine what it would feel like to be trapped on a boat in a storm, or to fall

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overboard and struggle to stay afloat, knowing that help was unlikely to arrive. She hoped the passengers would be found alive, adrift in a lifeboat. If not, the odds were that they had met a sudden, tragic end.

She turned to the computer screen. Her current cases could wait half an hour or so; she wanted to refresh her memory of the yacht incident. As she trawled the Internet, it occurred to Thóra that she had failed to ask the couple a crucial question: why had their son gone on the trip in the first place – and taken his family too? It was still winter; hardly ideal cruising season, even on a luxury vessel. And why had the bank's resolution committee allowed one of its employees to make use of an asset for a family holiday? There must be more to this than met the eye.