

# Her Pompeii Pleasure

Could she find \$37,017.23  
among the ruins?

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*While-away-the-day Books*

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## Chapter 1

“\$37,017.00?”

“That’s what we owe?” Jeff asked.

“Yes. Oh, and twenty three cents,” Jenny added helpfully as she realized she hadn’t tallied the cents’ columns. She pointed at the piece of paper in front of her on the kitchen table and circled the 23 cents with a purple Sharpie marker. She idly noticed that there was a grease mark on the paper. Probably from the Fritos she’d been munching as she tallied the sad total of their most pressing debts.

Jeff rubbed his face and took a deep breath. Then he drummed his hands against the top of the kitchen table. And then all of his motion stopped and he stared at her.

“Thirty seven thousand and seventeen dollars and twenty three cents.” Jenny dragged it out in a loud monotone voice.

“I heard you the first time,” Jeff said. He took a sip of his coffee, and Jenny swore that his left eyelid started twitching. Then he sipped again. “We’re doomed,” he finally said.

“See, that’s why I married you 23 years ago – you’re always so positive,” Jenny said with faux cheerfulness. “It’s *not* a million dollars.”

“Right,” Jeff said, grimacing, and then taking another sip. A lecture on how coffee after dinner

was going to keep him up tonight would probably not be appreciated, so Jenny kept quiet.

“It’s not even fifty thousand dollars,” she said instead, although it may as well be, she admitted to herself, because reaching thirty seven thousand and seventeen dollars and twenty three cents was just as out of reach as either of the bigger amounts.

Who would have ever thought it would come to this? Jenny and Jeff both had solid, busy, respectable jobs. They were responsible, civic-minded folks. Givers to charity of time and money. Volunteers at all their kids’ schools. Parents to two daughters and a son. Active church members. Life and soul of the neighborhood block parties.

Jenny and Jeff Sebastian: America Dream by day, and Secret Foreclosures by night. Perfect candidates for some dreadful reality TV show.

“Do you think we’ll lose the house?” she asked, giving up her false cheerfulness and feeling a sudden chill at the thought.

“I don’t know ... I don’t know what the requirements are for the bank to foreclose,” Jeff said. “I’ve never gone through this before, you know.”

“No? You haven’t?” she teased, trying again to lighten the mood. Jeff didn’t bite. He pushed his chair away from the table as he rose and walked over to the refrigerator. It appeared he realized coffee wasn’t going to help because he opened the door and pulled out a beer. (At least the beer wouldn’t keep him up.) “But we do pay eventually, it’s just not always on time.”

“I don’t know if they really care about that,” Jeff said. “Plus there’s not enough money; we never catch up.”

“Mom, I need a check for the field trip,” she heard Elizabeth call from the family room.

“Not now,” Jenny called back. “Daddy and I are talking.” Jeff sat back down and twisted the cap off his beer bottle.

“But I need to hand it in tomorrow,” Elizabeth said, coming to the kitchen doorway.

“We’ll get you a check in a couple of minutes,” Jenny said.

“Fine, but don’t forget,” their 13-year-old daughter told her in a stern voice. Since when did Elizabeth start to use that threatening tone?

Jeff took a sip of his beer. Jenny suddenly had the urge for one, too. Why not? (Although she was a little afraid that if she started now – even if it was Sunday night and technically still the weekend – she wouldn’t be able to stop for the rest of the week.) She searched the refrigerator and found a light beer hiding behind last week’s old milk. Returning to the table, they sat, just sipping, for a few minutes.

“My paycheck doesn’t get into the account until Friday,” Jenny said, finally breaking the silence. “I know we’re tight.” Tight didn’t really cover how they’d been robbing Peter to pay Paul, so to speak – using what used to be the paycheck that covered the mortgage to cover their other bills ... and then paying the mortgage late when another one of their paychecks hit the account. “Do we have enough money to cover it?”

“I don’t know. I’ll look.” Jeff got up from the table and left the kitchen to go to his computer in the office and check their account balance online.

Jenny picked at the label on the bottle. The idea that a check for a middle school field trip could be a problem – unpayable – was unreal! *Unimaginable. Unfathomable. Unbelievable. Un-*

“How much is the check for, Elizabeth?” he called from the office a moment later, interrupting her *Uns*.

“\$107.”

“What?” Jenny exclaimed. “Where are you going? The moon?”

“I told you **before**,” Elizabeth said as she stomped into the kitchen. Yes, unfortunately it seemed their sweet middle-schooler was starting to show some attitude. Thank goodness they still had eight-year-old Zach, who knew who was in charge here. “The museum.”

“For \$107?”

“We’re getting a special tour of the Pompeii exhibit. And we’re getting lunch. Oh, and a tee shirt.”

“And that’s \$107?” Jenny said, still aghast at how it all added up. “Wait, didn’t we just give you a check for something? Are you sure it wasn’t that?”

“That was for the cafeteria,” Elizabeth said. “Remember, we owed lunch money from last year? And my activity fee for Dance Club.”

The start of the school year always brought lots of forms to fill out and lots of checks to write for Elizabeth, Zach and their older daughter, Zoe. Jenny thought she’d finished all of that drudgery last week.



“Here’s the form,” Elizabeth said, thrusting the permission slip in front of her. Jenny automatically moved her hand to sign it. “No!” shrieked Elizabeth, horror in her blue eyes. “Not a purple Sharpie, Mom. That’s so embarrassing.”

*That’s embarrassing?* If only Elizabeth knew. Embarrassing would be giving her some rolled paper change cylinders to pay for the trip. (Speaking of which, maybe she’d visit the change jar later.)

“Really? It’s a signature,” Jenny said instead, signing away with a dramatic purple flourish. “I’m sure it won’t bother Mr. Mortimer. All he cares about is to have a signature for their records.”

Elizabeth rolled her eyes and took back the desecrated form. “Dad, can I get the check now?”

Jenny waited, holding her breath. Not a peep from Jeff in the other room. “When is the last date to hand it in?” she asked.

“**Tomorrow**,” Elizabeth repeated, major with emphasis. “I told you.”

“I’m sure if you hand in the form and I emailed Mr. Mortimer, it’ll be okay if the check comes later.”

“No, it won’t. He said no exceptions.”

“But –”

“*Why* can’t I give him the check tomorrow?”

“Here’s the check,” Jeff said, returning to the kitchen, check in hand.

“Thanks, Dad,” Elizabeth said, giving her helpful, obedient father a nice smile.

“Pack it in your book bag now,” Jenny said, trying to take back control of the situation. “And get to bed.”

“Yeah, yeah,” Elizabeth said, and wandered off now that she had no more use of them.

“So we had enough?” Jenny asked.

“Just ... we’re down to \$14 until Friday,” Jeff admitted, and swigged his beer. “And you know I never know when I’ll get my commission checks.”

Silence.

“Did those other checks clear yet?” Jenny suddenly remembered about the cafeteria, activity fees and the other checks she’d sent into the schools with the children last week. Oh, and not to forget, Zach’s soccer sign-up.

“I don’t know, I’d better look at the balance,” Jeff said, leaving the kitchen again. He returned with his laptop, one of the browser tabs open to their tiny little checking account balance. “Let’s see. What are the check numbers?”

“There, that’s the activity fee, those are for the cafeteria ... that looks like the check for Zoe’s color guard jacket.” Jenny pointed at the various sums as she remembered the dollar amounts, not wanting to ’fess up that she hadn’t written down the check numbers, again. (She wasn’t the most organized member of the family.) “And that’s for soccer, dance ... wait, where’s the offering for church?”

Jeff scrolled down the page a little more looking for that amount. “I don’t see it. Oh, but I don’t think it could have come through yet,” he said. Of *course*, Jenny remembered, they’d just handed it in during the service that morning.

“\$14 won’t cover that,” she said.

“Maybe one of us should call over to the church to ask them to hold off,” Jeff said. By *one of*

us, he probably meant Jenny, hoping she might want to make the awkward call.

“Or we could just hope for the best,” Jenny said, shuddering at making the call to the Accounting Manager. “How many days until Friday when my check is deposited? Three, four days until midnight Thursday –”

“We can’t take that chance. It would be even more embarrassing to bounce a check at the church then to tell them.” *Maybe not for you*, Jenny thought.

On that dismal note, Jeff took the laptop back to the office.

“Hope you don’t get tired of spaghetti,” Jenny said when he came back, thinking (as always) about food first and going over a mental checklist of what was in the house for meals for the week. (This concern was probably why she was 40 pounds overweight.)

“Yum,” Jeff said.

“I suppose I could get a part-time job. There are some moms who work down at Trader Joe’s,” she said, naming the popular food store. “Looks like everyone has a great time there.”

“When would you do that?” Jeff asked. “Every night after you’ve worked all day?”

“I guess I could do it, then or on the weekend,” she said, even though she was usually exhausted from their running around all weekend. (Jenny often joked that she had to go to work to recover from the weekend.) Now, since school had started, they had jumped right back into their busy schedules – for both themselves and the children.

In fact, right before they'd started their discussion about the money, she'd been updating their big calendar by the pantry with:

- Church choir practices for the girls
- Zach and Jeff's soccer schedule
- Elizabeth's flute lessons
- Dance classes
- Zoe's color guard practice and games
- Voice lessons & Acting class
- Elizabeth's field hockey

... and she wasn't nearly finished!

"I think you would be tired," Jeff said. "I know I would be. I could work, too, maybe Home Depot. But I doubt we'd be paid this week, which is our main problem. But –"

"Then we could get a discount to fix the bathroom," she interrupted at the mention of Home Depot.

"No more home improvement projects," Jeff said, squelching her dreams. "Only necessary repairs. Anyway, as I was going to say, with my traveling I don't know if I'd be around enough for someone to hire. Plus, if I'm away, how would we get the kids to their activities if you're also stuck at a part-time job?"

"True, but –"

"Plus, what would you make – six hours at \$8 an hour, maybe \$20, \$30 a week after taxes? I appreciate it, honey, but I don't think it'll help. It's a drop in the bucket."

"Well, it's just an option," she said. "There's always the lottery."

"Right – but that would cost money to buy the tickets."

"Party pooper," Jenny said.

“No – just don’t spend any more money!” Jeff said. “This is really bad.”

“I know, I know,” Jenny agreed. She yawned, suddenly exhausted. “So \$14 left.”

“Yep.”

“Oh, no, I need to put gas in the car,” she remembered.

“Is it empty?”

“No – maybe a little less than half full.”

Jeff leaned forward and pulled his wallet out of his back pocket.

“Here.” He handing her \$20. “That should get you back and forth until Friday,” he said.

“Where’d you get that?” she asked, rising from the table to put it in her purse.

“It’s that emergency \$20 I always have *just in case*. You know, like the one you should have in your wallet.”

They both knew that her emergency \$20 was long gone.

“Don’t you need it?” she asked.

“What’s most important is that you aren’t fired because you ran out of gas and didn’t make it to work,” he said. “All things considered, that’s a priority.”

“Right.”

“Well, we can’t fix anything tonight,” Jeff said, rising to put both their beer bottles in the recycling.

“We’ll think of something,” Jenny said. “I know we will.”

After that depressing talk, Jenny left the kitchen to go upstairs and get ready for bed. She did part of her nightly routine, then remembered to venture down the hall and make sure Elizabeth

was already in bed and to stress to Zoe that she needed to be in bed soon. (*What could she do with a high school senior who was over 17 and didn't really have to listen to her, she wondered, but heck, she shouldn't have to tell her to go to bed before 11 when she left for school at 6:30 a.m.!*) Zach at least was long asleep, having a much earlier bedtime than either of the girls.

*How had a weekend that had been so nice and had started out so normally gone so bad, she thought when she was once again back in the bathroom, brushing her teeth.*

Well, to be honest, those dunning 800# phone calls weren't so abnormal. But they'd been ignoring them forever, so *that* wasn't what caused the Come-to-Jesus moment.

No, that came when Jeff saw the credit card bills, and they realized that they had no more leeway to keep up with their various payments. They were continually short about \$3,100.00 a month, and that \$37,017.23 annual total wasn't even accurate since it would continue to grow with interest throughout the year.

*Darn.* Looking in the mirror, Jenny realized that she needed to color her shoulder length hair very soon. A quick check of the linen closet showed she had no leftover boxes of medium golden brown hair color. Shoot. She'd have to put it on her shopping list for Friday when she could go after her paycheck was deposited. In the meantime, she guessed she'd looked worse before. Long gone were the days when she'd taken a lot of time on her appearance. Now she just managed a few basic necessities with a quick bit of mascara and eyeliner around her blue eyes, powder and

lipstick. She would just need to fluff her hair up and away from that tell-tale part.

She plumped her pillow and settled into bed, grabbing her Kindle off of her nightstand. Might as well relax for a few minutes before turning off the light. She loved to read and her favorite addiction was her Kindle and the ability to fire-up a new book at any time of the day or night.

Jenny had a weakness for Young Adult fantasy, although she read quite an eclectic variety of genres. The fun thing about YA, though, was that it was a field which attracted a lot of indie writers with really low-priced books. And some were surprisingly good. She quickly lost herself in the latest YA book on her Kindle.

There were only a couple of chapters left and she soon finished the book. She looked at the clock – oops, midnight. She *was* tired. She *should* be tired ... but she felt like reading a little more to keep her mind off her real problems. Especially when she saw there was another book in the series! She automatically ordered it by habit for a cool \$1.99.

Oh no! Even \$1.99 was *not* available this week when she suddenly remembered there was only \$14 in their checking account linked to Amazon. She immediately hit ‘ordered by mistake’ to cancel it.

Phew, financial crisis averted! *Well*, she told herself, *there’s always the free list*. She searched on free Kindle books but nothing grabbed her fancy. Then she remembered another option: pleased with herself, she ordered the sample chapter instead. Jenny decided if she liked it, she’d put it on her wish list so she’d remember

about it when they had money. *If* that ever happened.

Turned out the sample chapter was only so-so and she was glad she'd cancelled her purchase. Feeling rewarded by her virtue, she turned off the light. Jeff was still downstairs when she fell asleep.