

The Nest Egg

By Nicola Haywood

My head was thumping and everything was a bit hazy. The sky was above me as normal, but the earth seemed too close. Was I lying on it? I couldn't quite think how I'd gotten down there. And then I heard a voice. It sounded warped – as though it had been out in the sun too long.

“What use is my life without my money! We are in an economic downturn! That was my only happiness...”

“What?” I said. I was starting to have some trouble with my breathing. What was going on?

I saw a swirl of yellow and green heading towards my face. It looked pretty until it connected with my nose and I realized it was a stiletto shoe.

Everything was fine until Hilary lost her job in the childcare centre. I met her for coffee the day it happened.

“It's over, Marion,” she said. Big tears were running down her face. “My life is over. I can't get on Centrelink...”

“What?” I said. I was sitting pretty at the time in my job at Acme Advertising. I had just splurged on a lovely slab of chocolate mudcake. My cheeks were bulging with it. “Don't be silly, Hilary. They can't keep you off it. You are unemployed. You are who is supposed to be on it.”

Hilary stared at me. “It's my nest egg,” she said, and the tears were flowing like the much needed rain half the country needed.

I didn't understand. “Huh?” I said.

“Are you dense, Marion?” she sobbed. “I've got too much money. They want me to spend my nest egg before I can get on benefits.”

I gasped. Hilary had been saving for seven years. It couldn't be true – they couldn't be insisting she use all her savings up on paying bills and buying food before she could get any assistance, surely? It didn't seem right. It didn't seem fair. While we were all out kicking up our heels, Hilary was always home, pinching her pennies. I always meant to save, but fun always seemed to get in the way. Hilary was the sensible one.

“What am I going to do?” Hilary said. She looked at me. We were both thinking the same think. The wrong person had lost her job.

“Get it out of the bank,” I whispered. A plan was forming. A beautiful foolproof plan. “Give it to me.”

“What?” Hilary said.

“Hilary,” I leaned across the table. The rest of my chocolate cake was still waiting on my plate for me to eat it. “It's simple – you can just put it into my account, and then when you are working again you can have it back. You shouldn't have to spend it, Hil. That's just not fair.” I picked up my cake and popped it into my mouth. It was perfect. Hilary had bailed me out plenty of times. A loan here and there when I'd overstretched my credit account, or when I'd bought those exquisite must-have shoes, and then the phone bill had arrived – double what I was expecting it to be. “Let me help you for a change, Hilary,” I said. I was looking forward to playing the hero for once.

The next day Hilary cleaned out her account and I deposited \$10,000 into my account.

Hilary walked out of Centrelink with her head held high. "I've signed on," she said.

I spent the weekend basking in my glorious brilliance. I walked into work on Monday feeling great, ready to tackle the world and all its problems. The office was in uproar. Everybody was cleaning out their desks.

"It's over, Marion," my boss screamed. "We lost Jim's Mowing. The company has gone bung."

"What about severance pay? Holiday pay? Sick leave..." I felt sick about all the sick days I had been too conscientious to take.

Amanda laughed. It was an ugly sound. "Good luck," she said. "There's nothing. We'll be lucky if we leave with our shirts, let alone this week's salary..."

I headed straight for Centrelink. The nest egg was worrying me a little bit. I grabbed my phone, called Hillary. But I cut the call before she picked up. I was the hero of her life at the moment. I was enjoying that feeling of being the helpful one...the good one. I was a jingles writer – a spinner of lies and dreams – I should have no trouble weaving my way out of this little debacle. If anyone could talk their way out of money troubles that weren't even mine, it was me. Wasn't it? I filled out the paperwork with my mind reeling and fishing for perfect little spin on the nest egg mess. Money? God banks? Look what it's gone and done now – Yes, it was just as stupid bank error. I've got nothing, Mrs. Centrelink lady – absolutely nothing... So that was the best I could come up with. I headed back up to the desk, my hands clutching the sheaf of papers. My heart was thumping to the tune of: *the nest egg the nest egg Hilary's damn nest egg.*

"Oh, I'm sorry," the girl behind the counter said as she looked at my statement. "We've got a little problem here..."

"No," I said. "It's a bank error. I've got nothing in the bank. I live paycheck to paycheck. I don't have any savings."

The girl looked at me. "Oh," she said. "Well, if that's the case we can get this processed right now."

My heart was slowing to normal. I was a good spinner. I was the best.

"I'll just need confirmation from the bank. You can ring them here if you like..." She pushed the phone towards me.

"What?" I said.

"To confirm their mistake," she said.

I felt sick. This wasn't how it was supposed to go at all. "Um. They won't be open now," was all I could come up with. "They don't open until 10am on Mondays."

"Oh," she handed me back my paperwork. "Well, you can just pop in and get them to straighten it out and bring back a statement with your balance then?" She smiled at me.

I took the paperwork and stuck it into my bag. I nodded. I tried to dredge up a carefree smile. My mind was whirling as I left the building. Could I tell Hilary and give her back the money making my grand gesture null and void? I'd have to. What choice did I have? And then I remembered my horoscope.

"No sign is luckier than you this week. Maybe you should enjoy a little flutter," it said. Saved. A little flutter, that was it. I almost ran to the casino. My heart was a

jackhammer inside my chest. It was a woodpecker rat-at-tat-tatting at my ribcage. This had to be a sign. Why would my horoscope have jumped into my mind if not a sign? We were saved. I would win enough money to make Centrelink unnecessary. I could easily win \$50,000 on Blackjack or something. All I needed was the luck my horoscope had blessed me with. I cashed the cheque for chips. I watched the ball bounce over the board as the wheel spun. I watched it roll into the red slot. Red 9. I had put everything – all of the nest egg – on the black.

My phone was ringing. It was Hilary.

“Meet me in the coffee shop,” she said.

When I got there I saw Hilary behind the counter.

“I got a job,” she said. “I’m working here.”

“What?” I said. My mind was reeling. “Hilary, you are a childcare specialist. You’ve been to university. You can’t work here...”

She laughed at me. “Don’t be such a snob, Marion,” she laughed. “I’m sure I’ll learn a lot here. And...” she leaned towards me. Her eyes were shining. “...I can have the nest egg back now. Thank you so much for doing that for me, Marion.”

“Please, don’t mention it,” I said. The coffee shop was filled with happy lunchtime revelers. I needed to talk Hilary about the nest egg in private. I took her arm and pulled her out the back, around where the dumpsters were.

“What is it, Marion?” Hilary said.

My mouth was flapping but I couldn’t get the words out. I took some deep breaths. “It’s gone, Hilary,” I said.

“What’s gone?” Hilary was laughing. “What?” She saw the panic and horror in my eyes. “Not the nest egg? My nest egg?” Her voice was rising. “Where? Where’s it gone? How could it be gone? You’ve only had it for five minutes...” She was raking her hands through her hair.

“I lost my job,” I said. “I couldn’t get on Centrelink...” It all came tumbling out. My horoscope, the pokies, the idea to win enough to make Centrelink moot, the black jack...

“If only I’d dropped it all on the red 9...” I said.

“Aaaaaarrrrgggghhhh,” Hilary said. Something struck me on the head. The rock Hilary hit me with was turning the red I should have put the nest egg on.

“Hilary,” I said. But the rock was coming again. She might have said something else about her nest egg, but all I could hear was a bell tolling. And then nothing.

Nicola has been published in several journals and newspapers like Hecate, Overland, Northern Perspective, The Courier Mail and Radio Adelaide. She loves the Adelaide scene, Cult of the Hidden Nerve (band), Paroxsym (Press) and the Animal Liberation. Music and Film are her lives blood but writing has always been her first and truest