

# IF ONLY

BY

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## Prologue

If only I had not walked onto the balcony at exactly the time I did, you would most likely not have been reading this book.

You would in fact most likely not have heard of me or the things that took place after I walked onto the balcony at exactly 6.30am, on the first day of February of a slightly misty but marvelous morning, and saw Nadine for the first time in my life.

And if I had walked onto the balcony and not looked across at the balcony of the house opposite to mine, my life would most probably have continued the way it had been for the past ten years... extremely busy, stressful, and within the last few years, highly successful; at least for a young man of 36.

Only one year ago my boss had summoned me into his office at midday and shocked me to the core. “Joe” he said, leaning back in his high-backed leather seat and giving me a broad disarming smile. “I have very good news for you!” A short chubby man with a bulging stomach and fleshy face, the Deputy General Manager, Samuel Delina, seemed to be genuinely happy to be the conveyor of good news.

“Good news? Wow! Can’t wait to hear it, sir”

I tried to look and sound excited but I was a bit wary and anxious. My bank was well known for sudden transfers of staff, from one branch to the other without notice and worse still from one end of the country to the other. I had created something of a record by managing to remain in the same branch since I joined the bank, about six years ago and not only doing so but moving swiftly up the ranks, from counting people's money at the counter to the post of Senior Manager.

I liked my job, was full of youthful exuberance, aggressiveness and was rather inordinately ambitious. But all these attributes would not have been enough to get me to where I now was.

The whirlwind behind my big push was unquestionably Chief Onu Adeji, the father of my wife Clara. Many would swear that Chief Adeji was a billionaire in US dollars, albeit a quiet one. He was my most valuable client, one whose billions of naira I had managed to steer in my bank's direction after I started courting his daughter, Clara, and more so after I married her. He not only gave me his business but also sent his wealthy friends to me. My bank valued his patronage and rewarded me handsomely for it through rapid promotions and leaving me in Lagos.

I was now married to Clara, had an adorable one-year-old daughter, aptly named Angel, and had just bought a nice four bedroom, one story building, with a nice panoramic balcony view of a new upscale estate in Lekki appro-

priately named PARADISE ESTATE. I was now settling down to what I hoped would be a blissful fulfilling life.

Hence my sudden apprehension about the possibility of being moved away from Lagos. Delina was well known within the bank for being an odd dresser with no sense of color matching. He had once showed up at a Board meeting with a green coat, red tie, black shirt and muddy pink trousers with white socks and brown shoes. His dressing was slightly off key on this particularly day but my concern was not with how he looked but what he had to tell me.

“I just left the MD and he sends his congratulations. You have been promoted to the grade of Assistant General Manager and you’re to drive our corporate business as Group Head, Corporate Development” He picked up an envelope on his desk and offered it to me, the smile getting bigger at the shock I could not hide.

“AGM?...WOW. I’m at a loss at what to say Sir, it’s such a big surprise and it will certainly be a great challenge”

“Certainly. But you deserve it, Joe. You’ve worked so hard since joining the bank and you’ve brought in some really good clients. The Managing Director keeps saying that if we had nine more like you we would be the number one bank in no time. You can continue to count on my support whenever you need it, ok? Incidentally the MD will be seeing you tomorrow after EXCO to personally convey his congratulations”

I thanked him and left in a daze back to my office, where I locked the door, read the letter, knelt down and gave a short prayer of thanks to the Almighty God before calling Clara to give her the good news.

That's the way it has always been with Clara and I. Whatever happens to me she is the first to know and vice versa. Our love had been extremely strong, right from the first day I saw her, so it was automatic nature for me to call her first to give her the good news of my promotion.

That is why on looking back now, I should have felt that something was wrong when I went back into the house that fateful morning and failed to tell Clara that we had a neighbor who I had seen exercising on the balcony of the building directly opposite to ours.

Was it because for the first time since meeting and marrying Clara I was involuntarily drawn to taking a closer look at another woman? For look I did, because truth be told, the lady I saw exercising on the opposite balcony that morning was stunningly beautiful, in a way that only heart tugging, gorgeous African ladies can look; almost as tall as my six feet, succulently pear shaped with long tapering fingers that were intertwined and raised over her perfectly shaped head at the moment I saw her for the first time. She was doing her stretches, bending sideways and then bending completely over so that her bum was thrusting invitingly towards me.....

I looked away twice but something kept forcing me

to look again and to remain glued to the spot despite my usual habit of briefly surveying and being invigorated by the early morning scenery of the new housing estate, rushing back into the house, taking a quick shower, dressing up rapidly, wolfing down breakfast and after spending a few precious minutes with Clara and our adorable child, dashing off to work.

Regretfully for me, she turned the third time my eyes were drawn, as if by magnet, to her perfectly shaped body and our eyes met. She smiled and waved. That smile! I still have it imprinted in my heart, on my soul and for ever before my mind's eye.

That smile that sadly heralded the start of a harrowing nightmare, the like of which I could never have imagined.

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## Chapter 1

It was as usual a very busy day. Dozens of impatient loud mouthed customers were scattered all over the banking hall, mostly seeking to withdraw cash, at the five counters that were placed in a row at the head office branch of New Horizon Bank or NHB, as it's popularly known; the large sized bank in which I worked.

From my vantage office on the first floor I looked down through the glass window at the commotion below and for the first time in years found it difficult to concentrate on either the early morning preoccupation of our esteemed clients or the pile of documents on my desk.

After struggling with one or two files without getting anywhere I gave up and pushed the documents aside and leaned way back on my chair. Unlike the past in which my focus each morning was usually centered on trying to determine how to further improve the fortunes of the bank and boost my standing in the process, I allowed my mind, this particular morning, to wander back to my home; not to my wife but rather to the early morning spectacle of the exercising girl.

I had to face the truth; there was no going around or away from it. It was now almost one week since I saw her that early morning and since then I just could not take my mind away from the girl. Who was she? When did she

move to the building? Was the house hers or was she renting? Was she single or married? At one level I wondered why these questions were cropping up unbidden to my head. At another level I worried they were because I was infatuated. Yes, I preferred to think I was infatuated rather than the silly notion of love at first sight.

In my mind's eye I saw her bend over, stretching her willowy body and was surprised if not startled to feel a strong yearning grip me in a way I had not felt since I first met Clara several years ago.

I quickly moved my chair closer to my desk when Tony Gede, one of the managers working under me, knocked and walked into the office. The desk hid my stiff swollen dick. Tony was of average height and strong build with a dark angular face and an inquisitive disposition that thrived on gossip. He was the one that seemed to know on real time basis, everyone's secret and the one to turn to for updates on developments within the bank. He was sharply dressed in the traditional dark grey suit favored by the top management of the bank. Tony was quite close to me and he was one of the few staff members that could walk directly into my office without being announced by my secretary, Lucy.

"I hope we're not having a run on the bank", I said looking out of my window.

"Not at all," Tony replied dropping a file on my desk. "You forgot today's Friday. Fortunately, we have

more than enough funds”, he added smiling. “I have the comprehensive list of doubtful loans you asked for in there” he said pointing at the file. “It’s becoming really worrisome; roughly ten billion to-date and quite a few of them would have to be written off for sure”

He started moving towards the door as I absent mindedly picked up the file. Then he stopped and lowered his voice. “I hear the surprise visit of the big boys may be tomorrow.”

“How did you know?” I asked surprised and momentarily snapping out of my day dreaming trance. A visit by the over sight team of the Central Bank was always a nerve-racking matter especially if as in our case the books were never straight.

“My contact at the bank called me last night. He says there might soon be another round of consolidation in the banking sector and that a merger may be inevitable for us as the various bench marks to be stipulated may be too difficult for us to attain.”

The rumors on consolidation had been on for some time and so this did not come to me as a surprise. “We’ll see how it goes” I replied turning my attention to the file he had dropped on my desk.

Tony opened the door and was almost out of the office when he stopped and casually turned back to me. “I almost forgot. A young pretty lady came in to see you late

yesterday afternoon, while you were out of the office. Lucy was not around so I attended to her. I saw her again in the banking hall a short while ago. She said she was your neighbor and ....” He stopped when he saw the way I dropped the file and almost bolted out of my seat.

“A young lady...my neighbor? What did she say?” My heart was pounding. I could think of no other young lady neighbor but the one I’d seen exercising over a week ago. And how I wanted so badly to see her again....

My face must have shown something was amiss. “I hope there’s no problem,” Tony said rather concerned. “She said she stopped by to say hello and discuss the possibility of opening an account with us. I offered to help with the account issue but she said she had to rush to somewhere and may likely stop by again later today.”

“No problem at all”, I said trying to control my breathing and to look as normal as possible. As I watched Tony leave my office, I was astonished at my reaction and what was happening to me. It dawned on me that the young lady had had much more of an impact on me than I had imagined. She had suddenly crept into my being and the intensity of the invasion frightened me.

I told myself that I had to, as a matter of urgency, fight off the invasion by forcing her out of my system and consciousness but deep down I knew that the task would not be an easy one as I craved desperately to see her again. I tried doing some paper work but could not concentrate

so I buzzed my secretary and she came in with her notebook and biro.

“I’ll be back in a few minutes but just in case a lady comes looking for me, please call me immediately

“Ok sir. What’s her name?” looking at her notebook

“Doesn’t matter” I replied standing up. “Just call me if any lady comes looking for me”

I stood up and walked down into the customer hall. The beehive of activities had risen to a feverish pitch with many customers loudly complaining about the delay in withdrawing their cash. My eyes roved round the hall searching for my neighbor as I walked from one end to the other pretending to be evaluating how well customers were being catered to.

I gave up after a while and turned to walk back to the staircase leading up to my office when I felt a light tap on my shoulder. I casually turned around expecting to say hello to a colleague and my heart skipped a bit. She was there smiling at me and looking like the most beautiful girl in the world. She was wearing a soft brown body hugging gown that accentuated her curves without being indecent. Her hair was braided and arranged backwards over her long enticing neck, accentuating her light lovely skin and gracefully chiseled face. I noticed once again how fairly tall she was for a woman and how she carried herself alluringly like a princess.

“So nice to see you, sir”, she said rather shyly. “I missed you earlier”.

“So....so I learnt” I stammered trying to get my breath under control. “Please come with me to the office” I added, leading the way to my office. This was too good to be true.

She walked with me back to the office and murmured her thanks as I opened the main office door and gallantly waved her in. Lucy was busy on her computer. She looked up, nodded curtly to my neighbor and returned to her work as I continued to my office.

Once seated my pretty neighbor crossed her long shapely legs and waited for me to settle down behind my desk before speaking.

“You have a lovely office sir, and a lovely wife and daughter”

“Oh thanks. My wife would be delighted to have a charming neighbor. She’s wondered how soon we would have one and there you are” I replied

“Thanks for the compliment sir. I wish my husband would also see me as charming”. She laughed. “That may soften his heart enough to fund the new account I would like to open with your bank”

“Forget the sir bit, neighbor, my name is Joseph, call me Joe” I said stretching out my hand for a shake.

She smiled and shook my hand. The cool touch of her skin was electrifying. “I’m Nadine”, she said softly, a small smile playing around her pouty lips and her doe like eyes seeming to decipher the wild carnal desire that cursed through me. What was happening to me? “Nadine Okoye”.

Somehow I managed to get my professional instincts back and turned the conversation around to the reason why she was in the bank. I explained the different types of accounts that our bank offered and the process for opening any of her choice. I put a bank brochure in her hand, managing to once again feel her cool touch as I did so. She thanked me and said she would be opening both a personal and company account within the next few days. I asked her what company she would like to open an account for and she said it was Global Reach and that she was the company secretary. I could not help thinking that I was likely to be very soon battling to stay out of the clutches of a Delilah that was not only very beautiful but had the brains to get me irretrievably entangled in her web.

After a few more minutes of chit chat which I didn’t want to end, she finally got up and said she had to leave me so I could do some work for the rest of the day. I got up opened the door and drank in the beauty of her shapely back and back side as she walked elegantly out of my office. I escorted her to the entrance of the bank, bid her goodbye and reluctantly returned to my office; after watching her walk briskly to a black colored chauffeur driven Mercedes Benz car.

Back in the office I was not surprised to receive a cold reception from Lucy who hardly looked up from her computer when I walked in.

I could remember the first time I saw Lucy. She was young, pretty and freshly out of school with a Higher National Diploma in secretarial studies. She had been recruited into the bank's Young professional program and was then working in the secretariat of the bank's operation's department. I was an energetic rising star that had just been promoted to the rank of Manager. We met in the bank's cafeteria and she was in front of me in the line to pay for her food. The cashier had seen her smile warmly at me and assumed we were together. She asked if our food was to be invoiced together and Lucy nodded yes but added that I was the one doing the paying. I paid and we sat and ate together joking and laughing throughout the lunch.

She was fun to be with and we were both single and carefree. It wasn't long before we started sleeping together and shortly after the relationship had become serious albeit hidden as the bank frowned at such relationships.

The day after I was appointed AGM Lucy came to see me and asked if I could arrange for her to be my secretary. Our relationship had collapsed after I met and fell in love with Clara. Lucy had tried all she could to hang on to me but finally gave up and became bitter; particularly after I married Clara. I was therefore surprised at her request but felt guilty enough to want to make it up to her and I there-

fore quickly accepted and within a few days succeeded in getting her transferred from the secretariat of the operations department to my office. Our relationship had since then remained on a purely professional level but once in a while I could sense some form of anger from Lucy particularly when she sees me looking excited around a pretty lady, which must have been the case with Nadine's visit.

My thoughts were still on Nadine when Lucy walked into my office a few minutes after I had taken my seat.

“Was that the lady you were expecting sir?”

“Yes” I said, looking up at her.

Time and what I suspected to be the after effects of our separation had not been kind to Lucy. Her spark was long gone, her face was pudgy with dark lines around her eyes and she had put on so much weight that she seemed to waddle when she walked.

“Do you have a name and number?” she asked looking at me blankly. She was an efficient secretary who made it a habit of promptly updating her phone directory with the name, title and phone number of any new visitor to the office.

“The name's Nadine and she's my neighbor. I don't have a phone number yet but I'll get it when she comes to open her account”

She held my gaze for what seemed to be an unduly

long time.

“Any problem?” I asked

“Well.....” she hesitated for a few more seconds  
“No problem sir, but be careful” she added turning away.

I smiled. “Nothing to worry about, Lucy. She’s just a new neighbor who wants to bank with us and she’s married” Lucy did not look back or respond and I had an uneasy feeling that she was troubled and holding back something that she was scared to talk about.

At home I felt guilty when Clara rushed up to me and gave me a long warm kiss even before I set down my bag. “How was the day darling?”

“Hectic as usual” I replied hoping she would not notice the guilt I tried so hard to hide. I loved Clara intensely but strangely enough I couldn’t get my mind off Nadine. I realized with some trepidation that I was simply beginning to lose my head over this new lady from nowhere.

And then as I placed away my briefcase on a side table Clara’s news stopped me dead in my tracks. “We have a new neighbor” she announced casually. “She left just a short while ago”

“Really?” I tried to sound uninterested. “When did she move in?”

“A few days ago. Her name is Nadine and she said

her husband would be coming next week. She seems a nice person”

“That’s good”, I said dropping unto the sofa. “How’s my little darling?”

“Sleeping all day” she replied as I strolled across to give my daughter a peck on the cheek and Clara started setting up the table to serve me dinner.

A beautiful wife, a lovely daughter, a nice home and a wonderful exciting life ahead of us. I looked again at Clara and her beauty caught my breath. Where Nadine was tall she was of average height and where Nadine was light skinned she was dark with brown mesmerizing eyes, soft lips and the type of smile that lights up a room. I had to admit that even with one baby under her belt she was more beautiful than Nadine. And yet at that very moment my mind was on Nadine and I wanted her so badly that I was shocked at my unbridled lust.

Early the next morning I was again on my balcony pretending to do my early morning stretches, with constant neck turns that lingered each time I stared straight ahead with the hope that she would be up there on her balcony stretching her willowy body. She wasn’t and I was bitterly disappointed as I finally walked back into the house.

Over the next few days I was out there at 6am sharp but the same scenario of no shows played out, much to my disappointment and mounting desperation.

About ten days down the line I had still not seen Nadine. “How’s our new neighbor doing?” I asked casually as Clara lay in my arms at night.

“Which neighbor?” she asked drowsily. “Oh you mean Nadine? She told me she was travelling to Onitsha and will be returning over the weekend with her husband.”

“What does her husband do?” I asked in an absent-minded manner.

“From what she told me he’s a very wealthy business man who has several properties in the East and now wants to launch a new extensive transportation system in Lagos.”

“That won’t be easy” I said remembering those of my clients that tried and failed to break into the potentially lucrative but extremely complex Lagos transportation business. Clara sighed and closed her eyes. She snuggled closer to me and tucked her head deeper onto my chest.

“At least you’ll get a good client for the bank. She said they would like to open personal and company accounts with you”

I thought of Nadine all night as Clara slept beside me and wondered why I should be obsessed with a lady whose husband would soon be around. Try as I would I could not get the suggestive look she had given me out of my mind. I knew it would be madness to start any hanky-panky with a lady who’s your neighbor and who more over

is married to a wealthy business man. But I had a sinking feeling that I would end up being unable to control matters and hoped that I would be able to get away with whatever the extra marital adventure that I may be drawn into with my new neighbor.

Matters got worse the next day. I just couldn't stop thinking of Nadine as I battled through the hellish traffic of Lagos. I was on the street as early as 7am but the din of loud blaring horns from cars, motorcycles and pedestrians navigating their way in all directions conveyed a veritable chaos that appeared to be directly from hell. It seemed on this particular morning as if the entire city of over twenty million people were on the road and it took me about two hours, rather than the usual forty five minutes, to get to the office. Lucy was not yet in but the bank was already open and customers had begun to stream in.

Shortly after getting to the office I turned on my computer and waited for it to boot up. I reclined on my chair my fingers interlaced and supporting the back of my head. I looked out of my glass window and almost fell off the chair. Nadine was standing at the reception explaining something to the receptionist who was picking up the phone as she listened to her. And then my phone rang. I grabbed it before the second ring and had to restrain myself from screaming at the receptionist to let her in and send her over to my office.

She was ravishingly beautiful as she walked languidly

into my office. I could see several guys sneaking envious looks from their various stations of work. She had a light blue silk ensemble that clung at the right places and was blood stirringly suggestive. She smiled brightly as I ushered her into the chair facing me and crossed her legs the way only women seem to know how to do.

“How are you Joe? She asked still smiling. “Traffic has been terrible today. You didn’t exercise this morning?”

I babbled something about my alarm letting me down and added that I had been looking forward to seeing her in the morning.

“Me too”, she said rather impishly. “Frankly I was looking forward to seeing you too.”

“You were? I’m flattered that a very pretty lady like you would be looking forward to seeing me”

She laughed showing white nicely spaced teeth. “I feel exactly the same way about you. I’m sure you must be tired of being told how good looking you are Joe. I like your type”

“And what’s my type?”

“Strong masculine face and a nice athletic build. You must be spending a lot of time in the gym.”

“Don’t look so surprised. I know this is crazy” she added “I just can’t get you off my mind”.

I was stunned as this was supposed to be the other way around. Although I always responded to compliments of being handsome with a deprecating wave of the hand I knew I was a fairly good looking young man with a face and springy walk that many of my friends saw as having canny resemblance to those of the African-American actor, Denzel Washington. But was I so smashingly handsome as to sweep her off her feet in such a short space of time. I hoped so but somewhere in the far recesses of my mind a warning voice was telling me to stop dreaming and tread carefully.

She relaxed further into her chair and that increased the bare portion of her inviting shiny thighs. She stared at me expectantly; a small smile gracing her soft tempting lips.

Things moved with stunning speed from that point on. Before I knew it, I was brushing past her as I headed towards the door and then we were wrapped up in each other's arms, groping and kissing furiously. I managed to stay level headed enough to get away for a few seconds to draw the window blind close and lock the office door; and then was back kissing and squeezing in earnest. Her moans were intoxicating but thankfully drowned out by CNN which I always had on even though I hardly ever paid any attention to it. I lost my head completely and reached out for her underwear as we now rolled on the floor.

Thankfully she recovered her senses faster than I and pushed me away. She stood up and strengthened her

hip hugging dress. “We shouldn’t be doing this, my dear. Your secretary may be coming in any minute from now. Besides it’s not right. We are both married” She smiled intriguingly as she said this.

I reluctantly crossed over and unlocked the office door. “You’re right” I said still worked up and trying to calm down. “I just couldn’t and still can’t help it. I think I’m madly in love with you”.

She reached into her bag and brought out some documents. “Completed and signed off and I’ve included my two phone numbers. I would like to open the personal account with five million naira. Is that enough?” she asked.

“More than enough” I replied. “both for personal or corporate account” I remembered Clara had mentioned that her husband would be joining her within a week and was dying to find out but before I could ask she casually mentioned that her husband would be glad to see the account opened by the time he arrived the following week. I still had a few days to hold her one more time before the guy hit the town.

As things turned out, the husband never showed up until two weeks and a few days later and during that period Nadine and I met virtually every day and moved from grappling with each other to having furtive but delicious sex in a secluded short term lease hotel in the opposite part of town.

That meant that I suddenly started getting home late with the standard excuse of being overwhelmed with work. I thought all was well and that I was getting away with my unending excuses until Clara confronted me about two weeks into my affair with Nadine. As usual she was up waiting for me, the dinner table set. Angel, who had been dozing on the sofa in the living room was already fast asleep.

“So sorry darling I just finished a long meeting with my boss. He’s beginning to get on my nerves with his endless long drawn out meetings” I said as I tossed my briefcase on one of the sofas. Ordinarily Clara would be giving me a hug and advancing words of comfort but this time she remained unnaturally silent. I turned and she was staring at me, a troubled look in her eyes.

“What exactly is going on love?” she asked quietly. “You’ve been leaving very early every morning for the past two weeks and coming home very late every night. Suddenly your weekends are also gone and you’ve not had time to spend even a few minutes with Angel. What’s happening?”

“Absolutely nothing but work darling” I tried to make light of the situation. “We are expecting the CBN guys any day from now and one of my bosses, Delina, is driving me nuts with his obsession that the books should be clean by the time they come. It was all I could do to get away from him tonight love. I left him in the office still poring over the books” I tossed my coat on one of the set-

tees in a very tired manner.

Clara stood up and slowly walked into the room. “Delina called about two hours ago and has since called about three times asking if you were back home; something about a file he left with you for comments to be sent to the chairman. I think you should call him back now”

I knew then that the first troubling doubts of suspicion had crept into my erstwhile happy and harmonious abode. I felt terribly guilty. For the first time since I met Clara she was clearly not buying my lie about being all day with my boss. I had been caught lying and for a minute I was tempted to confess. But I thought about the consequences and decided to stick with the lie.

“He must have been calling while I was meeting with the Treasury staff to put together the response to the Chairman’s queries. I kept going in and out of his office and he must have called during those periods. The guy is driving me nuts” I tried to sound very exasperated and was in fact angry at my boss calling my home ceaselessly. He had my mobile. Why didn’t he call me instead of calling my wife? I made a mental note to talk to him about that the next day.

And then Clara quietly tossed the next hand grenade. “He said he had a bad cold today and couldn’t make it to work. He tried your line several times and your phone was switched off. I also tried and that was the case” she said quietly not looking at me.

I had the feeling that she was holding back tears and felt terribly disgusted with myself. But I had to think fast to avoid the confession. Suddenly I saw an opening to string out my lie and still make some sense no matter how hollow it may sound. “That’s what I was saying love” I said trying to sound irritated. “I had to shuttle between his house and my meetings with the Treasury guys. I told him I would give him a summary of our meetings tomorrow but the guy can drive you nuts with his restlessness. “I’ll call him shortly” I said tumbling onto the couch with fake tiredness.

I had Clara moving around in the bathroom and quickly sent a text to my boss telling him I was now home and was going to bed as I had a big headache. I had enough time to wish him speedy recovery and to tell him that I would be sending him the report as early as possible in the morning. As Clara came back into the sitting room I quickly put the phone to my ear and pretended to be ending a conversation with my boss. “Sorry I couldn’t make it back again as it was getting really late. Yes Sir, it’s ready and I’ll send it to you tomorrow. Ok sir, please get well soon. We all miss you. Good night sir”

I could sense that Clara was a little less tense as she set the table and walked back to the kitchen to get my dinner. “I made you some salad and fish dish today. I hope you like it” she said picking up my coat from the settee.

“Fantastic! Just what I wanted tonight. You’re a real darling, love” I said faking delight at the menu choice and

really getting happy at my escape and the rapidly relaxing atmosphere that was returning between Clara and I. I walked over and gave her a kiss and then dragged her over to the table to sit and chat with me while I ate.

We talked a while about Angel, political developments and news concerning relatives and friends before we finally left the table and relaxed on the settee to watch television for about an hour. This was our usual routine which I used to love so much. I still loved it but thoughts of Nadine kept creeping into my mind, unbidden and persistent.

Earlier in the day I had as usual met Nadine at what had become our preferred secret rendezvous point; a small villa in a secluded corner of Victoria Island. Small but fairly expensive and highly discrete as it didn't possess the look of a hotel and our cars had ample but hidden parking spaces at the back of the villa.

After we had hurriedly undressed and made love in a wild urgent manner, Nadine lay naked in my arms and absent mindedly caressed my chest. "My husband will be arriving tomorrow from Hong Kong" she said with what sounded like a tinge of regret.

I was startled. I had become so used to our almost daily love trysts that I had almost forgotten that she was married and that one day the husband would show up. "Wow! How terrible" I said truthfully. "What do we do from here on?"

She shifted slightly on my shoulder and buried her face on my chest. “We would have to stop seeing each other until he travels again” she said almost in a whisper. “I will miss being with you for a while. I’m already feeling depressed at the thought” she added softly.

The husband did not arrive the next day or the day after but Nadine stayed away from me and did not pick any of the several calls I made. And then I came home the third day to find Nadine and her husband chatting with Clara in front of our house. They had just arrived from town and must have stopped to chat with Clara who had apparently gone with Angel for a walk.

“Welcome darling” Clara greeted me warmly giving me a peck on the cheek. “Mr Okoye has finally arrived and Nadine must be one happy woman”

“Not sure about that” Okoye joked smiling and stretching out his hand. “Now she has to cook for two people”

I shook his hand warmly. “Nice to meet you Mr. Okoye. We’ve been expecting you for quite some time now”

Mr. Okoye was a fairly good looking man of average height, dark with a strong sinewy build and a charming smile that would no doubt be found irresistible by many women. Looking at him I could see how someone like Na-

dine could get to fall in love with him.

Men including myself can be strange in ways that often baffles me. Here I was with a beautiful wife that many people were likely to consider more beautiful than Nadine and yet I found myself envying Okoye for being the husband of a girl like Nadine who had had no difficulty working her way into my heart.

“Why don’t you come up for a drink” I said to Okoye with a smile hoping my guilt could not be seen through the smile.

Okoye hesitated for a minute. “Oh thanks, but we wouldn’t want to disturb you. You must be tired after such a long day at work”

I sneaked a look at Clara and felt she wouldn’t mind their coming up and so I assured them that I wasn’t tired and insisted that they come up, which they finally did.

Okoye was indeed a charmer and he regaled us with so many funny jokes that left us laughing throughout their visit; which turned out to be over an hour long. I could see that even Angel liked them both as she played contentedly with Nadine. I opened a bottle of Champagne to welcome them and before long we had gone through it and two bottles of red wine along with several packets of assorted biscuits. I genuinely enjoyed their presence and was a bit sad when they finally stood up to leave. They invited us to join them for dinner by the weekend and we accepted. The

weekend was two days away and strangely enough I was looking forward to it.

We did go for the dinner on Saturday and it was really a fun evening of jokes, laughter, good food and wine for us and Fanta for Angel. Okoye had been delightfully witty and very funny except for one brief unsettling moment when his house boy, Olu, had fumbled with one of the champagne glasses and spilled a small part of its contents on Okoye's shoe. He stood up abruptly and screamed at the frightened boy, his eyes blazing with fury and his face transformed from that of a cheerful neighbor to a chilling mask of terror. For one tense minute, it look like he was going to strike him but as quickly as the anger came it vanished and he turned to us with an apologetic laugh as he dismissed the visibly relieved boy.

What I loved the most about our new priceless estate was the calmness that settled over it in the evenings with the deafening, unrelenting noise of the city transformed into a distant murmur by the time it reached Paradise estate. We started our dinner at 7pm and ended up drinking champagne on the balcony before returning to our house by mid night somewhat tipsy.

"I saw you starrng at Nadine's ass" Clara said tipsily with some mischief in her beautiful eyes. She snuggled close to me on the bed and stroked my chest lazily. "Does she have a better ass than mine?" she asked. "Don't lie!"

"I didn't take note of her ass" I lied grabbing her

breast, “but no woman on earth has a more attractive ass than yours baby. That’s one of the reason I married you and still remain crazy about you” She smirked but I could see she was happy with my response and before long we were worked up and making love feverishly. Angel was sleeping peacefully in the adjacent room but we had the door slightly ajar so as to orally monitor her.

## Chapter 2

Okoye stopped by my office the following day and we engaged in a few minutes of chit chat before getting down to business. He came across to me as a serious, ambitious man hell bent on expanding a nationally well-known, moderately sized empire, Global Reach Limited or GR for short, with tentacles in several sectors including the transportation, construction and agro industrial domains.

Okoye informed me that he was the founder and practically sole owner of GR. He was bent on expanding the scope and reach of the company both within and outside the country. In the area of transportation his vision was to not only massively increase his company's fleet of luxury buses on the country's highways but also to delve into rail, sea and air transportation. On construction, he planned to establish high class estates as well as a chain of stores which would specialize on the sale of construction materials. He talked for a while about his business achievements and I got the feeling that though successful thus far, with important assets in the eastern part of the country, his burning ambition was to spread his wings all over the country and ultimately beyond. He informed me that his current focus was on agro-industry.

“What I really need”, he said, laying back on his chair and looking at me speculatively, “is a solid proactive

bank that can help me achieve my ambition” He gave a charming smile. “At least cost, of course”

I gave him a reassuring smile. “You are in the right place, Tom”. “Not only are we tops in your line of business, but you’re my neighbor and your requirements would therefore take foremost priority with me” I added in my thoughts that ensuring he doesn’t catch me with his wife would be of even higher priority to me.

“Nadine told me she’s already opened her personal account with five million naira?” I nodded yes and he continued, “I’ll like you to transfer N10 million from my personal account to hers as soon as you can get mine opened. How soon can you do that?”

“No more than 3 days” I replied. “She mentioned you will also like to open a company account. Would that be for GR?”

“Certainly”, he replied. “Let me get the personal one opened with N30 million and the company account with N50 million”

“Sure,” I replied promptly, the banker’s instinct for deposits taking over my stray thoughts. “Here are the forms for both personal and corporate. How soon can I get them back?”

“Tomorrow bros.” he replied easily. “I want to get things going very fast. The country’s having a construction

boom and I have to cash in on it.” He stretched out and yawned. “And besides I have to make a quick dash to China for a meeting with some business partners”

At the back of my mind I felt a vague but fleeting sense of joy and satisfaction at landing an important client, bedding his sexy wife and not getting caught but this was quickly followed by a chilling foreboding of what I stood to lose if my trysts with Nadine got exposed.

Over the next few days things went well as Okoye filled and returned the forms; we opened the personal and company accounts and he funded them exactly as promised.

I did some research which confirmed what I already knew; that GR was a thriving family business with substantial business interests in the eastern part of the country. I checked out the website on Tom’s GR calling card and confirmed he was the Executive Chairman and Nadine the company secretary. With that over, I waited impatiently for Tom to take off and had an immediate hard on when Nadine called me one busy Friday afternoon to tell me that Okoye would be travelling that evening to China.

A few hours later in the evening she called me and flashed off. That was our standard signal that she was alone and I could call if I was free. I was, as Clara had gone with Angel to spend the weekend with her parents. I immediately called back. “He’s busy checking in” she said quietly. I could hear the busy bustle of the Lagos airport in the back-

ground. “Where’s everybody?”

“Gone to spend the weekend with her parents” I replied. “I miss you badly. Can we meet after he takes off?”

She paused for a while before replying. “I would rather he’s completely out of the country, just so I’m not too nervous for you darling. We could spend tomorrow together, and you can call me after he takes off. I’ll let you know”

I was disappointed but saw the wisdom of her caution and loved her more for it. I waited impatiently for hours for her call and finally slept off on the leather couch in the sitting room. I woke up with a start, looked at my watch and was surprised to note that the time was just after 1am. I checked my phone and was equally surprised that Nadine had not called me as promised. I hesitated for a minute and then decided to give her a call. Her phone line rang several times without being picked and I was just about to drop when it got picked.

“Hello, who’s this?” I was shocked to the bone. The voice was that of Okoye and he sounded like he had just woken up from sleep.

I quickly sat up, cut the line, my heart racing and stared worriedly at nothing in particular. I jumped when my phone rang and it was Nadine’s phone calling back. I hesitated briefly but thought swiftly and responded in a very

sleepy voice. “Hello!... Hello!!, who’s this please?”

Okoye’s voice was calm, clear and rather cold. “Joe. My wife is fast asleep. You want to talk to her?”

I tried as much as possible to make the sounds of one woken up from deep sleep. “Tom, oh. Sorry. I slept off on the couch and on my phone and must have pressed the number by mistake. That’s the problem with these touch phones”

The silence may have been only a few seconds but they seemed to my guilty mind to have dragged on for minutes. Finally, he reacted to my lie with a simple “Ok Mr. Tolono. Good night” and cut off the line before I could reply.

I lay awake for hours wondering what to make of the fact that he called me by my surname when we had since been on first name basis. Did he believe my story? Would he wonder why I had his wife’s number? I rationalized my having it on the grounds that his wife had been interacting with me for the opening of her account before he came to town and hoped that he would understand that I would have needed the number at one point or the other to seek information or clarifications during the account opening process. I worried mightily until I fell asleep about 5am in the morning.

I started the next day with anxiety. Normally Saturday and Sunday mornings were my best days of the week;

days in which I got up late, exercised for hours before relaxing with several newspapers to read or skim through screaming headlines and the meatless articles that go with them. This Saturday was different for me. I kept looking anxiously at my phone or at the door expecting that at any minute Okoye would storm in to make a scene over the phone call. As time went on and nothing of such happened I began to relax and to believe that my story had been bought by him and that I had worried myself silly for nothing.

Just as I headed to the bathroom to brush my teeth however the shrill intrusion of my phone made me jump with a start. I looked at the source of the call and it was coming from Nadine's line. I starred at the phone with horror and almost let it ring out but picked it at the last minute. It was Nadine on the line.

“Good morning, Love. Sorry about last night, or rather this morning. He's flight was delayed for a few hours and we decided to come back home and rest. He left about an hour ago and I'm on my way back home.”

I stayed silent. It was possible her husband was forcing her to make this call while he listened on speaker phone. “Hello....hello are you there?”

“You have a wrong number madam” I said and cut off the call. She called back a few times but I didn't pick and she finally gave up.

Around midday I had just finished talking to Clara on the phone when the doorbell rang. I looked at my CCTV monitor and saw Nadine standing downstairs in front of the door. I quickly leaped over to the monitor and pressed the button to open the door. By the time I walked to the bedroom door and flung it open Nadine was already up and standing there in a stunning body hugging shimmering dark outfit that did full justice to her curves and got my blood heating up. Internally I cursed myself for being weak and letting my dick stiffen at the sight of her, but I couldn't help it. She was in my blood and there was not much I could do about it.

“I'm sorry Joe. I'm sure you're mad at me but I just couldn't find the moment to warn you and I thought I had switched off my phone.” She looked contrite as she stood there waiting for me to respond. “Oh. I hope she's not back?”

I moved aside to let her come in and tried hard to put on the injured party look. “Imagine my shock” I said. “You should have tried and sent me a text or something. I hope he isn't suspecting us.”

“Absolutely not”, she said. “He even asked me to apologize to you”

I sighed with genuine relief. “That was a close shave. We have to be more careful next time. I didn't pick your calls because I wasn't sure you were alone. I was afraid he could have been by your side insisting you make the call on

speaker phone”

She laughed heartily. “How can you ever imagine I would allow that darling?”

She sat on my lap and then jumped up. “Oh wait a minute. Does your guard ever come up here?”

“Hell no.” I said pulling her back down onto my lap. “I would need to open the door for him, which I won’t do”

Her perfume and soft body combined to make me lose my head completely and before I knew it we were rolling naked on the floor, wrapped up in each other’s arms. The wild sex we had was even more intensely pleasurable than in the past and it was with complete abandon that we groaned and shouted ourselves into an earth shaking climax.

We lay entwined for what seemed an eternity and then slowly untangled ourselves, dressed up and sat on the sofa with ice cold lemonade which Nadine got from the fridge. She laid her head on my shoulder and rubbed my head absentmindedly.

“What are we going to do?” she asked in a low voice.

“What do you mean?” I asked although I had suspected what she meant.

“My husband is a very busy successful business man and he moves around a lot. He would do that here, moving

around in the town I mean, as well as travelling abroad. We can only meet when he's out of town."

I had thought of this and worried about the best way of telling her exactly what she had just told me. I worried because I felt she was so much in love with me that she may have difficulty dealing with periods when her husband would be around and we couldn't meet but it seemed she was equally thinking the same thing about me. I should therefore have been happy that she was relieving me of my worry but strangely enough the thought of prolonged breaks in our illicit sex rendezvous was suddenly unpalatable to me and I was amazed to hear myself saying she shouldn't worry; that I would find a safe way for us to continue meeting even when our spouses were around.

She hugged me tighter and gave me a long lingering kiss. "I trust you, darling" she murmured. "I just can't bear the thought of our not seeing each other over long periods of time. Please work out something quickly"

We spent the whole day talking about nothing in particular and everything from politics to sports. I had her twice more and still felt like getting some more. Fortunately I had sufficient condoms in my brief case. In between she kept still while I had fairly long chats with Clara. I had to do the same when her husband called her from China.

I felt sad when late in the evening she finally said it was time for her to go. I briefly considered asking her to spend the night but felt that could be risky given that Clara

or even her husband could unexpectedly show up and both her house guard and mine were additional potential risks. I therefore reluctantly kissed her goodbye and before long was lying in bed reliving all that had happened during the day.

One question kept running through my mind. How did I get to this point!?! Only a few months back I was a very happily married man with an adorable daughter and a lovely pretty wife who I had sworn to remain faithful to and had had no difficulty in doing so. And then Nadine came into the scene and before I knew it I was madly in love with another woman and recklessly betraying all the love and trust that Clara was showering on me. I felt miserable but knew at the same time that I couldn't give up the joy or, as it would turn out to be, strong sexual thrill of lying on top of her and hearing blood stirring moans and groans beneath me.

Clara came back with Angel on Sunday and I was indeed happy to have them back. I played happily with Angel while Clara regaled me with stories of her parents and their perennial battles with troublesome relatives.

Suddenly she caught me unawares when in the middle of her funny rendition she gathered her breath and asked, "Oh, by the way how's Nadine and her husband? Have they been in touch?"

I bent over Angel to cover my startled face and sounding as absentmindedly as possible replied,

“ hmmm yes. She came over yesterday thinking you were around. I think her husband has travelled to China or somewhere like that.”

Over the following one week Nadine and I had been seeing and spending time with each other virtually every, day at our secret rendezvous, though we tried to shorten our periods together so as not to get Clara suspicious again.

I was going through some loan documents in my office on a busy Monday afternoon when my telephone rang. I let it ring for some time and then picked it up in irritation. It was Nadine’s husband. “Hi Joe, its Tom. I got back this morning.”

His call took me by surprise as I was expecting him to get back in another one week. “Welcome back” I tried to sound as cheerful as possible. “How was the trip?”

“Wonderful,” he replied cheerfully. “It was really great. I succeeded in sealing up a great deal with the Chinese. I’ll brief you when we meet. Will you be coming back early this evening? I’m bringing some big business your way.”

“That’s wonderful,” I lied feeling suddenly depressed at the thought of not being able to see Nadine that evening. “I should be home around 7pm and we could have dinner at my place if that’s ok with you.”

He quickly accepted the dinner offer and added that

he would be coming with Nadine. I called Clara to inform her and we went through our frequent banter; she requesting me to bring in some take-away as she was not ready to host anybody for dinner and me telling her not to put me to shame.

I knew Clara very well and I was not surprised when I got home to find that she had in fact gone overboard in preparing a very rich menu of rice, fish, steak and lasagna as well as assorted types of dessert ranging from fresh fruits to yogurts of different flavors. Angel was playing happily with her toys when Tom and Nadine arrived for the dinner a little bit after 7pm. Tom was in a well-tailored African outfit while Nadine was in a casual, bright African dress through which you could faintly see some flesh, if you looked hard enough. I wished I could but I had to be careful not to be caught staring at her either by my wife or her husband.

The dinner went very well. We all enjoyed the food and showered praises on Clara's culinary skills. Midway through the meal Tom told us about his trip to China.

“The Chinese! They are quite amazing. All of a sudden they have overtaken Europe and are catching up with the US on the economic front. Africa is now their focus and I was able to get them to focus on me in particular.” He laughed happily and wiped his mouth. “They agreed to partner with my company in financing a huge agricultural project in Kwara State. With this project Kwara State and

my company will become the breadbasket of Nigeria”

Although my thoughts were on Nadine most of the time, my banking instincts kicked in at the mention of a huge project on which my bank could be involved. I began to pay more attention to what Tom was saying about his trip to China and the project he was about to embark upon with Chinese vendor financing. Immediately after dinner Tom suggested we sit aside, while the women watched TV with Angel, so we could discuss the possibility of a loan facility to his company.

We did and looking back I can say that this was when the real problem started. Illicitly screwing his wife was of course a big problem which could on its own have been enough to create all kinds of problems for me if discovered by my wife or Nadine’s husband. However, such a problem could have conceivably been managed without the type of extraordinary collateral damages that followed in the wake of the project.

And what exactly was the project?

Simply put Tom had acquired a large number of hectares of arable land in Kwara for massive commercial agricultural farming. The farming was to be highly mechanized and was to be run by the Chinese who were to supply some of the requisite agricultural equipment and provide the expertise for establishing and executing the project.

The estimated cost of the project was in the neigh-

borhood of one hundred million US dollars of which forty nine percent or forty-nine million US dollars was to be given by the Chinese in the form of partial equipment supply and technical manpower while fifty one percent or fifty-one million dollars was to be Tom's contribution for purchase of the remaining equipment, the land, vehicles, farming infrastructure and operational costs including those of local manpower.

A new local company was to be set up with the Chinese having 49% equity and Tom's company owning 51%. Tom asked if my bank would be in a position to loan him about forty-one million USD for covering the equipment purchase and other requirements that his equity contribution was expected to take care of. He explained that he didn't need the entire amount of fifty-one million because he had already paid for the land and most of the local requirements.

I was cautious in responding to his question on a possible loan facility even though I knew that the project was definitely the type of project being sought by our agricultural sector team and that the amount would be well within our sectoral lending limit for such a project. I requested that he give me available documentation on the project and he promised to bring them to my office the next day. We left it at that and joined the women and Angel, who was now asleep, in watching TV and making light talk until Nadine finally signaled Tom and they both thanked us profusely for the dinner and left.

### Chapter 3

The next day I was going through my usual morning routine of scanning the website of the Central Bank of Nigeria (CBN) to see whether there was any new banking regulation or amendments. I had my coffee in my hand and was just about to take a sip when the phone on my desk rang. I frowned with surprise and annoyance as I felt it was rather too early for anyone to be calling me. My annoyance turned to apprehension when I saw who the caller was. The call was from my immediate boss Ms. Candice Ranam and she wanted me to see her immediately.

Tall and well built, Ranam was a very pretty and intelligent task master who worked us all hard. She had a soft spot for me which I initially thought was due to my successes in bringing in important corporate accounts. Before long I realized she had a crush on me and ascribed this to my vaunted good looks. I was uncomfortable with the new development and as her advances became more overt I had to look for all manner of excuses to avoid spending time alone with her. As much as I could I always took Tony with me to any meeting that I suspected would be a one on one meeting. It wasn't that I was scared of women or was overly faithful to Clara, which I must say was the case though until I ran into Nadine. My wariness and reluctance to start off any affair with her was simply because she was my boss and at 45 was much older than me.

She was standing by the window of her office, on the eight floor, staring at the long line of unmoving cars that were stuck in the unending and harrowing traffic jams of Lagos.

“Good morning Candice, I hope all is well? You are rather early today” I said trying to sound as cheerful as possible. She had long ago insisted and ultimately forced me to address her by her first name rather than “Ma” which I was more comfortable with.

She turned and gave me a fleeting smile as she gestured me into the leather chair in front of her. She really looked attractive in her light gray executive suit and much younger than her age. I found myself involuntarily comparing her with Nadine and concluding that she appeared just as sexy especially this particular morning; in her tight-fitting suit. I wondered what she would be like in bed.

“I’m fine” she said returning to sit on her chair and looking more serious than usual. “But business is not as fine as it should be Joe. I was at the Board meeting yesterday and I was bluntly told to bring in more business or start looking for another job. We have to push our corporate accounts harder. Bring in more funds and give out bigger facilities. That’s the name of the game”

I agreed whole heartedly with her that we had to do more and seized the opportunity to mention the forthcoming request from Tom. She listened quietly and asked a few questions about how his company’s account was doing. I

gave a positive report and added that the potential facility was worth considering seriously. Candice leaned back in her chair with her eyes closed and her breasts thrust out invitingly at me.

“It sounds promising,” she said with her eyes still closed and after a few more seconds leaned forward again and stared searchingly at me, “But how well do you know the owner of the business? He hasn’t been with us that long and all he’s done so far is take small overdrafts now and again”

“That’s true” I agreed. “But I’ve done some research on the company and it has solid assets in some parts of the country as well as a good loan servicing history with its principal bank in the east. I think we should strengthen our links through the type of facility that he may seek from us.....but of course with the usual detailed due diligence and requisite security”

“I guess you’re right. You’ll certainly get my support in pushing the facility through the Board, if it passes due diligence” she replied. “By the way how’s the home front?”

The sudden change of subject caught me by surprise. “The home front? Oh it’s going well. Angel keeps us very busy”

She smiled at the mention of Angel. Clara had brought her once to the office and Candice found her adorable. “She’s such a lovely girl” she said and added ra-

ther sadly, “how I wish I could have a baby like her.”

I always felt uncomfortable when the subject was either about a baby or a husband; neither of which she had. I tried to fake a smile and to sound as optimistic as I could. “God’s time is the best” I said, “And it can’t be far off for sure”

She smiled wanly. “I can’t begin to count how many times I’ve heard that over the years Joe. I’m 45 and have neither a baby nor a man I can call my own. Tell me frankly, what do you think is the problem? Why can’t I keep any man? All they want from me is sex and the moment the subject turns to marriage or giving me a baby they run away as if I had killed someone” I saw that the corners of her eyes had turned watery and didn’t know what to say.

I shifted uncomfortably in my seat. This was about the sixtieth time she had asked me this question in one form or the other and each time I felt both guilty and sad because I saw her as a really decent person who had simply been short changed by the unfathomable twists of fate. Worse still I knew there was nothing I could do about that. All I could do was wonder why a beautiful intelligent lady like her could find it hard to nail down a man for good. Was it because she had focused too much and for too long on her career or could it be that her stature, bearing, education and position intimidated the men she encountered? Most men I knew including myself like their women to be both sophisticated and submissive. Candice was as sophis-

ticated as one can get but I could not imagine her being submissive to any man because she did not have the temperament that can suffer fools; a category that encompasses more men than women.

I was lost in my reflections until Candice sniffed and I came back to reality. “Forgive me Joe. These days I find myself getting too emotional for my liking. I’m sure I’ll get over it” She smiled and held my hand. “So my dear handsome AGM. When do I have the pleasure of cooking for you at home?”

My discomfort increased as I didn’t want to be alone with her in her home but had to find a nice way of getting out of the invitation. Her disconsolate state made the task much harder for me. “You can cook?” I tried to look and sound amazed. “It would be a pleasure to sample your cooking but when do you find the time to cook.”

She laughed. “I hardly do, but for you I’ll find the time. Just say when Joe, your wish is my absolute command”

This was new and totally unexpected. I didn’t know what to say next other than to propose a date. Candice was too smart and would have seen anything less than that as temporizing and unwillingness to accept the invitation. Besides she was my boss and I had to tread carefully. Outright rejection of her invitation would certainly be humiliating to her and create problems for me at both the personal and professional level.

“How about Friday, immediately after work?” I asked.

“Perfect” she replied clasping and rubbing her palms together. “Now you’ll get the chance to find out that I can do much more than chasing money all day”

During the rest of the week I tried to see if I could sneak in a rendezvous with Nadine but she told me to be patient as Tom would be travelling on Saturday to London to hold discussions with some business partners. The news cheered me up and I got down to building credible excuses to give to Clara for late nights on Friday and Sunday.

On Friday I was getting nervous as the day drew to a close and my dinner date with my boss loomed closer. Finally I closed my Loan Assessment file and decided to get it over with. I arrived at her duplex in the Lekki phase one axis carrying a Bordeaux red wine which I had bought earlier in the day from one of the big super markets in Victoria Island. She must have instructed her gate man to watch out for me because the gate was swinging open even before I got to it. The old looking gateman saluted me enthusiastically as I got out of my car and headed for her door. I made a mental note to give him a generous tip on my way out later.

Candice was looking exquisitely beautiful and sexy in a clinging white T shirt and black jeans; both of which hugged her statuesque body. She smiled delightedly at me as I walked into her wide tastily furnished living room and

gave me a body-hugging suggestive embrace that got my blood racing despite my resolve to keep matters at the friendly but non-intimate level throughout the evening.

“So delighted to see you, Joe. Welcome to my modest home” she seemed genuinely happy to see me and that touched and further softened my resolve. I prolonged the hug and she laughed and detached herself. “You’re here for dinner and nothing else,” she said teasingly.

“Ok boss,” I replied handing her the wine and looking around the spacious living room with genuine appreciation. “Nice looking set-up. No wonder you always look so relaxed and well rested. This makes my place look like a Harlem ghetto.”

“Stop teasing,” she said rolling her eyes mockingly as she steered me to one of the nice looking sofas. “Relax while I set the table and thanks for the wine. That’s really thoughtful of you.”

As I watched her moving between the kitchen and the dining room what I had feared all along suddenly materialized. I became gripped by an intense urge to grab and have her right there on the living room carpet. I was upset at myself for being weak but the gentle roll of her buttocks as she moved around inflamed my passion and I had to close my legs tightly together so as to hide my stiff and throbbing penis. Thankfully she finished setting the table and invited me to come over. To my surprise she turned out to be a great cook and I enjoyed the tasty combinations

of rice, beans, yams, beef stew and chicken that graced the table.

After dinner, we moved over to the sofa and I re-filled our glasses from the second chilled Moët Chandon champagne which she had given me to open. She sat next to me on the sofa and before long my arm was around her and her head was lying on my chest. It may have been the drink, the soft lighting and music or her heady perfume but it didn't take long before we were groping and kissing frantically. We did this for a few minutes and then she leaned backwards from me and studied me pensively as she regained her breath. I made to grab her again but she gently pushed me back.

“What’s happening to us, Joe?” Her voice was thick and emotion laden. “I’m confused and not sure we should be doing this.....even though I’ve dreamt about it so, so many times”

“I have too” I lied, “but what is happening to us is natural. We’ve had to suppress our attraction for each other for a very long time because I’m married and you’re my boss. The suppression has simply come to the bursting point tonight,”

“So what next? She asked quietly.

“I don’t know” I replied truthfully. “What I do know is that tonight, right here and right this minute I want so badly to fuck you; so badly that my dick is painfully swol-

len.”

She stared down briefly at my pant and then surprised me with her next question. “Do you have a condom?” she asked in a thick voice.

“No” I replied. “I didn’t expect we would get to this point”

“I have some” she said standing up and walking to the bedroom. I followed her with a sinking feeling that I was about to yet again cross another Rubicon but could not resist the overwhelming urge to jump into bed and jump on her.

We made frantic love twice within the hour and she subsequently lay quietly in my arms with her head nuzzling my chest and her fingers playing various patterns on my chest. It was a long and memorable night that regretfully came to an end around midnight. Much as I had enjoyed the time with her I had an uneasy feeling that I had now enmeshed myself in a second messy muddle from which deliverance was difficult to foresee.