

Winning the Lottery

I was chatting with a work colleague the other day about my imminent retirement. I'll be 65 in a couple of weeks and I'm looking forward to – finally – being able to stay home and write novels full-time, instead of having to juggle twelve-hour work days with my lifelong creative passion.

I've been anticipating this for about two years. I installed a clever countdown app on my phone that displays the months, weeks, days, minutes and seconds to any important event you specify. Initially I was just glancing at it and noting the details – it all seemed very far away. I've likened it to walking through a long tunnel and seeing a little patch of daylight at the end, but it was hazy and not really very clear.

At some point, the little patch of daylight suddenly became very clear indeed, and most recently, I've begun to smell and taste and feel what it will be like to step out through the tunnel mouth and enter a landscape which will be radically different to where I've been for the past 45 years. The prospect is breathtaking.

I've always had to work for a living. I married a guy who was a radio news reporter. I knew what I was getting into in 1976 when we met. Neither one of us comes from a wealthy background. The broadcasting business is insecure at the best of times. Frequent job losses mean you move around a lot – and we did. Jim's first job was in Peace River, Alberta, where he grew up – and from there he went to Regina – where we met – and then we moved to Winnipeg (two or three radio stations and three different apartments in four years), and then back to Regina (one radio station and one apartment), and then Moose Jaw (another radio station and another apartment – I drove to work in Regina, 45 miles to the east, every day), and then, finally, in 1982, Vancouver (nearly every radio station in the city and another four apartments).

In 1982 I took two years off to get my MFA in Creative Writing from UBC, but I had to go back to work full-time in 1984 because my savings were running out. I ended up with a huge telecommunications company whose main attraction was that their head office was a five-minute walk down the road from where I lived. I could even go home for lunch.

But my MFA was good for me. I wrote a book which became a finalist in the last-ever Seal Books First Novel Awards. It was a tongue-in-cheek spy story called *Skywatcher*, and it got me an agent and a very lucrative deal with one of the top five publishers in Canada. I was, I thought, finally "on my way".

Alas, it wasn't to be. It was two years before *Skywatcher* hit the bookstands, and by then it was 1989, and the Berlin Wall had come down and the Soviet Union was breaking apart and nobody was really interested in Cold War spy stories anymore. *Skywatcher's* sales were dismal. I'd had plans for a series of books about the same characters – a family of spies headed by a guy who used to play one on TV (fuelled by my passion for the old *Man from UNCLE* episodes from the 1960s). But when I tried to write the second novel, *The Cilla Rose Affair*, I got stuck. And I stayed stuck. For years. If anyone claims there's no such thing as writer's block, they've obviously never encountered it in person. It exists – and it can be caused by many different things, not all of them related writing.

I focussed on other things. I distracted myself. I spent a lot of creative time running a website for a well-known English actor. And I finally got *Cilla Rose* finished by having

Anthony, one of my main characters, share my obsession with the London Underground and by setting the *Mission Impossible*-type plot in an abandoned tube station. I knew nobody wanted to read spy stories anymore. I knew I no longer had an agent or a publisher. But it was something I needed to do, to literally close the door on that chapter in my life.

As the 20th century finished and the 21st century began, the publishing industry also began to change. Suddenly, writers were no longer defined by the traditional publishing houses. Suddenly, there was another option...you could self-publish. The advent of print-on-demand technology was making it happen. I leaped at the opportunity and in 2001, *The Cilla Rose Affair* became my second published novel.

My writer's block was over. I started working on my third novel, which I was going to call *Found at Sea*. It was about Chris Davey, a purser aboard an old cruise ship called the *Star Sapphire* sailing around the Caribbean. But after a little hint of success from an agent in England who assured me he could sell it to a publisher...nothing.

It had been one thing to self-publish *The Cilla Rose Affair*. But I'd really thought *Found at Sea* was commercially viable and worth a look by the traditional publishers. I was wrong.

My dream to be a best-selling novelist, I thought, unhappily, was over.

It was 2003, and what happened next changed my life completely.

Telus decided they needed to downsize. They offered all of their long-term employees a substantial amount of money to leave voluntarily. I'd been with them for 18 years. I thought about it for a few days. And then I came to a decision. If I couldn't make it as a novelist anymore, I was going to try screenplays.

So, at 4pm on a Friday in May, I walked out through the front doors of Telus for the last time, feeling very peculiar. And the following Monday I walked in through the front doors of Vancouver Film School and embarked upon a year-long pursuit of a diploma in writing for Film and TV.

It turned out to be one of the most enjoyable periods in my life – very similar to the time I'd spent in UBC's Creative Writing department 20 years earlier. I was one of the oldest students there – I was in my 50's by then – but I'm a lifelong learner. I turned *Found at Sea* into my first feature-length film script. I had a glorious time.

I'd banked half of my payout from Telus and budgeted the other half for tuition and living expenses. After I graduated from VFS I still had enough money left to be able to take six months off to see if I could turn what I'd learned about screenwriting into the start of my fabulous new career. There was a lot of money to be made from optioning scripts and negotiating purchasing agreements.

Unfortunately, the dream is usually just that. After six months, I had to go back to work again, so I landed at UBC, my old alma-mater, first as a temp office worker and then as a permanent fixture at the School of Population and Public Health (when I joined it was called the Department of Health Care and Epidemiology) (you had to be able to spell it AND pronounce it correctly to work there ☺).

I spent about six years working (in my spare time) with a screenwriting partner. We created wonderful scripts together and we got a few optioned, but, as so often is the case in the film biz, nothing was ever produced, and the option fees were tiny.

In 2009 and 2010 I went through a difficult period. I was under a lot of stress at work. My mother became very ill. My husband lost his job (again) and wasn't able to find another for various reasons – he was over 50, news broadcasting and the radio business in general were undergoing massive changes, and we were unwilling to move away from Vancouver. I was going through menopause. I was diagnosed with Type 2 diabetes. I was getting very little sleep and I'd been taking melatonin to help that – I've since discovered that it can have a hypnotic effect on your mind if you're not careful. The melatonin, along with the meds I was taking for my diabetes and my confused menopausal hormones all conspired to turn my world completely upside down. Outside I seemed fine, but inside I was a mental mess.

Fortunately I had access to counselling through work, and I took advantage of it. I went to see a wonderful therapist who quickly determined that I'd always been able to manage huge stressors in my life in the past, so what was different now? How had I dealt with it all before?

The answer was easy. Before, I'd always turned to writing.

My counsellor made me realize that my passion was also my best therapy. It seems odd to admit now that I wasn't aware of it at the time. But truly, I'd had no idea.

And screenwriting, I had to admit, didn't produce the same emotional satisfaction for me as the creative process of writing a novel.

The answer, my counsellor said, was obvious. Go back to writing fiction. Everything else will follow.

I took his advice – and the result was *Cold Play*. It was *Found at Sea*, retooled. I moved the story to Alaska. I drew upon my experiences travelling with my sister, who was a Captain's secretary with Princess Cruises. My hero was no longer the purser – he was the *Star Sapphire's* entertainer, musician Jason Davey.

Again, I couldn't find an agent or a publisher, but I didn't care. Amazon had got into the self-publishing business big time, and ebooks and POD paperbacks ruled. I brought *Cold Play* out in 2012 and I was extremely happy with my sales numbers. I was back in the fiction business.

My next novel was *Persistence of Memory* (2013), an "accidental" time travel / historical romance that takes place in 1825 and was inspired by my research into the origins of my mysterious great-grandfather. And I actually found a publisher for it. But Fable Books was a small, independent company and by the time I had the next novel in the series ready to go, Fable had, sadly, gone out of business.

I was able to land *In Loving Memory* (set during the Blitz on London in WW2) with another indie publisher in 2016, and the sales were respectable, but not as good as they'd hoped. I offered them *Marianne's Memory* (drawing upon my own memories of London in the Swinging Sixties) in 2017, but they declined to publish it.

By that time, I really and truly no longer cared. I self-published *Marianne's Memory* and tried to decide which era my next time travel romance would embrace.

My book sales were ok, but nothing to write home about. And by 2017, we were facing dire financial problems. My husband had got himself seriously into debt after he'd lost his job in 2010, and while he was able to generate an income with freelance work, nearly all of that money went towards paying off what he owed to the bank. We were effectively living off my full-time income from UBC, but we were in what I'd call "survival" mode. We were on a strict budget which allowed for things like the mortgage, groceries and gas for the car, but there was very little money for anything else.

I wasn't really aware of it, because I was escaping into my fiction, but I was desperately unhappy.

And then, three seemingly unrelated things happened.

First, it was suggested to me by two different people – an agent in New York (who'd turned down *Marianne's Memory*), and a good friend in England who loved my writing and had been acting as my alpha-reader – that I'd probably be more successful if I switched my focus from time travel to something else. I thought that was likely a good piece of advice, but I had no idea what that "something else" ought to be.

Then, my husband's father died. He'd actually died in 2016, but his memorial had been delayed for a year to give his family the time to gather together in Peace River. He'd left us a little bit of money – not enough to cover the full extent of Jim's debt, but enough to make a dent, and to pay for our plane fare to northern Alberta.

And, finally, we found out our apartment building was right in the middle of an area that was being rezoned for potential future development, and that, as owners, we stood to make a good profit if we agreed to sell.

By the time we flew to Alberta, in September 2017, we knew that there would be an offer from the developers, but we didn't know how much it would be. We'd been told what we might expect, based on the sales figures from nearby developments. It was as if huge ray of hope had suddenly beamed down on us.

The journey to my husband's old home was short and emotional. I'd been there a few times before, decades earlier, and we'd always stayed in the farmhouse where Jim had grown up, about 20 miles north of the town. This time we checked into a hotel right in town, which gave me a completely different perspective. We drove around Peace River, revisiting all of the places that my husband remembered from his past and discovering how much things had changed. And as we drove back to the airport at Grande Prairie, two hours to the west, I thought to myself, *there's a story here*.

I wasn't quite sure what the story would be. I was thinking about ghosts. There was a house on a hill that was reputed to be haunted – I'd visited the people who lived there one Christmas with Jim's family – and it really was spooky. I spent the drive to Grand Prairie exploring the idea, loving every minute of being able to indulge my creative mind with a new character and a story that wasn't influenced by the constraints of romantic

time-travel. And by the time we parked the rented car at the airport, I realized what I was writing in my mind was not a ghost story at all, but a mystery.

I told my English friend, Brian, about my plans for the new story. He applauded the idea and suggested that I consider Jason Davey, from *Cold Play*, as my hero. It had been five years since we'd last seen him. What if he'd come ashore and got a gig playing guitar at a jazz club in London? What if it was up to him to solve the mystery I was thinking of writing?

The idea was brilliant. I ran with it. Jason Davey, professional guitarist and amateur sleuth, is asked to track down a musician who's been missing for a couple of years, and all of the clues lead to Peace River. The result was *Disturbing the Peace* – a novella, not a novel – which I self-published in December 2017. I was so happy with the result that I KNEW this was the direction my writing was going to take next. It felt more than right.

Unfortunately the offer we received from the developers who wanted to buy our apartment building was about \$30 million lower than what we – the 100 owners – had been expecting. We were scheduled to vote on it early in 2018, but the general feeling was that it wasn't going to pass, because 80% of the owners needed to approve it. We were in the percentage that were in favour of selling. It wasn't as much as we wanted, but we weren't greedy – we stood to make enough money to completely pay off my husband's debts and move to a much nicer flat and still have a little money put by as a financial cushion.

As my countdown app clocked the months, days, hours, minutes and seconds until my retirement in October 2019, I began writing my next Jason Davey mystery. In *Notes on a Missing G-String*, Jason's asked to investigate the theft of £10,000 from a dancer's locker at a Soho gentlemen's club. Buoyed by the anticipation of finally becoming financially stable again, I got it outlined very quickly.

But the glimmer of hope we'd been counting on to rescue us was, as predicted, blotted out. The owners said No to the developers. I was facing retirement in a tiny rundown flat, with no prospect of financial relief for at least another couple of years, when there might be another offer from another developer – but with no guarantee that it would be any more attractive.

Desperate for something to distract me, I decided to join a medically supervised weight loss clinic. My diabetes had worsened to the point where I was about 80 lbs overweight and on seven different prescription meds, including 55 units of insulin every night. The strategies I hoped to learn at the clinic would, I thought, at least keep me thinking positively and would give me something else to focus on.

Then, as spring 2018 approached, there was an unexpected development. A private investor approached the owners of our apartment building and offered to pay those who wanted to get out exactly what the developers had originally offered. I was being thrown a life ring.

There was absolutely no risk. There were no strings attached. We could even stay in our apartment until October, rent free, while we looked for somewhere else to live and organized our move.

It almost seemed too good to be true – but the offer was legit. Astoundingly, seventy-five owners turned it down, thinking that they'd do better to wait it all out. But thirty-five of us jumped at the chance to go. We were being offered nearly seven times what we'd originally paid for our flat when we'd bought it in 1989.

Because of Jim's financial woes, I was the sole legal owner. I needed to take charge, and I did. I handled the entire sale myself – dealing with the private investor, signing the papers at the lawyer's office...I finalized the deal without having any clear idea where we would end up, but knowing that as a result of that sale, our financial problems would effectively be over. And I felt empowered, for the first time in years. I could handle anything. I could do it all.

By May 2018, I was daring to allow myself to dream again. Our old apartment was in a three-storey wood frame building that had been built in 1973. We shared a laundry room, successive invasions of mice, growing cracks in the walls and a slowly deteriorating infrastructure that had manifested itself most recently as a steadily dripping leak from a pipe in the underground parkade. Where I wanted to live was in a concrete high-rise with a decent-sized balcony, a view, two bedrooms (or one and a den – somewhere that Jim could use as his office) and, most importantly, insuite laundry. The insuite laundry was non-negotiable. I no longer wished to fight over two washers and two dryers and towels going missing and people unloading my stuff so they could put their own stuff into the machines and rules about the hours that the laundry room could be used. I was verging on 65 and, damn it, if I felt like washing my knickers at 2 in the morning, I wanted to be able to do it!

The sale was concluded at the end of May 2018 and we began to seriously look for somewhere else to live. We discovered, much to our dismay, that prices for the kind of apartment we were looking for were increasingly out of reach. Greater Vancouver is one of the most expensive places to live in North America – if not the world. We began to think that maybe the 75 owners who'd decided to hold out for a better deal might have had the right idea. But there had to be SOMEWHERE we could afford...even if it meant giving up a few of the “nice to have's”. Our real estate lady, Katrina, was fabulous. And patient. And she kept suggesting New Westminister.

New Westminister had never been on our list of places to consider. It was small and old, many of its original brick buildings dating from the late 1800's. It was the original capital of British Columbia, sandwiched between Burnaby (where our old flat was) and Coquitlam, and fronting the Fraser, a huge industrial, working river.

But I studied the listings and saw that there was an apartment for sale in an area called Quayside, which had once been the industrial riverfront heart of the city but which, like the Docklands area of London, had been redeveloped into an upscale urban neighbourhood. It was on the 15th floor of a concrete high-rise. It had a view. It had two bedrooms, a decent-sized balcony and insuite laundry.

We turned up for the Open House, and while we were waiting for Katrina, Jim and I walked around to the front of the building and fell in love with what we saw. There was the river...huge and muddy-coloured but bustling with tugboats and barges and immense freighters docked at the container ship terminal on the opposite shore. There was a boardwalk, landscaped and planted with every variety of flower and shrub

imaginable. It had just rained, and the cherry blossoms hung heavy on tree after tree lining the boardwalk.

I KNEW this was where we were going to live. I'd never felt anything so strongly in my life.

We toured the apartment and put in our bid and waited.

A day later we lost out to someone who had offered the owners \$30,000 more than the asking price.

I couldn't understand it. My intuition had been firing on all cylinders. I was devastated. This was where we were going to live. This was where I was going to spend my retirement as a full-time mystery writer. How could this not be?

I scoured the listings again...and on the following Thursday, saw another apartment that had just been listed in Quayside. It was on the seventh floor of a concrete high-rise. It overlooked the river. It was 200 square feet larger than our old flat in Burnaby. It had a huge balcony, one immense bedroom and an almost immense den. Two bathrooms (!). In-suite laundry. And a bonus – a gym and an indoor pool. It was completely affordable. But the owner wasn't having an open house – it was viewing by appointment only.

I contacted Katrina but she wasn't able to reach the owner. Undaunted, that Sunday, we went back to Quayside and looked at a completely inappropriate apartment that would have made us utterly miserable. But while we were there, Katrina got a call on her phone. The owner was willing to meet us at 1pm.

We raced over. I'd seen photos of the apartment on the listings website. As we stepped through the door, I said, "We'll take it." Katrina thought we'd better inspect the apartment first, so we went through the motions. "We'll take it," I said, at least three more times.

We took it. And just to make sure, we offered \$30,000 more than the owner was asking. I think we were probably the first and only people he'd shown it to. Yes, it was a little "lived in"... but some fresh coats of paint, a new fridge and dishwasher and replacing the world's ugliest chandelier with a ceiling fan would solve all that.

That was the reason why we'd lost the first apartment we'd looked at. The universe had much more fabulous things planned for us. Our new home was 20 minutes closer to all of the amenities Quayside had to offer, including public transport. The view was better. Everything, absolutely everything, was better.

I was on a roll. I knew I could do it, so I negotiated the complete purchasing process by myself as well. We took possession at the beginning of July, 2018. We had enough money left, after paying off Jim's debt, to buy all new furniture, and to still have that little "cushion" for emergencies. We were, effectively, starting over.

Jim and I spent every weekend that summer back at our shabby old apartment in Burnaby, dispensing with our past. Most of our furniture was knock-down shelves and other things from IKEA. I reduced it to planks, stacked it all against the walls, and called 1-800-GOT-JUNK. We filled two of their trucks with our stuff. We gave away 75% of our books – they went to a good home (Big Brothers). We kept the ones we were most

attached to. Big Brothers were also the beneficiaries of our old clothes and household effects. They had to make four separate pickups on four different Mondays. By the time October 1, 2018 rolled around, the old flat was finally empty. I took a couple of photos – not out of any fondness, but just to record the occasion – and then I locked the door behind me, and left.

We've lived in our new apartment for a little over a year now, and every morning I go out on the balcony with my coffee and say hello to my river. I still can't believe my good fortune, and I will never ever take it for granted. Jim and I have this conversation every few days, as we marvel at where we've been, and how far we've come on our journey. "How did we get here?" I say. "How did it happen?"

"It's like we won the lottery," is all that he'll reply.

It is, indeed. And now that I have 1 month, 12 days, 11 hours, 54 minutes and 52 seconds left until I retire, I'm looking forward to the next chapter in my life filled with happiness and security.

Notes on a Missing G-String is finished and has just been published and I have a very very good feeling about this one. I love writing about Jason. I'm halfway through the outline for his next sleuthing adventure.

I've lost 34 pounds at the weight loss centre, and I've reduced my nightly insulin to 5 units. The hope is that, after I've lost a few more pounds, I'll be able to stop using it altogether.

Every evening at sunset I go for a walk along the boardwalk, visiting my river and all of the wonderful flowers and shrubs that are growing there. I saw a heron the other day. And a couple of seals. I love the never-ending parade of tugboats and barges, the little ferry that speeds between Queensborough and the Quay, the amazing variety of freighters...and I love the people who share this building with us.

My colleague, with whom I was discussing my impending retirement, has a wonderful philosophy about all of this.

"Some people might say you had really really good luck," she said. "But I think luck is all down to putting yourself in a position where you can actually take advantage of it. If you win the lottery, some people might say, 'wow, you were really lucky. Why can't I have luck like that?' My answer is, well, did you buy a lottery ticket? You can't win the lottery unless you buy a ticket.' "

I like that answer. I bought the tickets. Even when life looked the most grim, I didn't let opportunities go. I kept trying.

And I'm so looking forward to what's going to happen next.