



# Out<sup>of</sup> control



SALLY JENKINS

# OUT OF CONTROL

A heartwarming, later-in-life rom-com of second chances and new beginnings

SALLY JENKINS



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## Love Free Bestselling Fiction?

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# Prologue

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## *Christmas Eve 30 Years Earlier*

Fiona placed a hand on her belly and smiled. This time next year Amber would be here. She'd be six months old, smiling, possibly sitting up, and enjoying all the fuss of a first Christmas. And before that, she and Rob had the pleasure of 'the announcement'. Both sets of parents were invited for lunch on New Year's Day. Rob planned to uncork the champagne and share the news that there would be a new family member towards the end of June. Fiona would have only a tiny glass of fizz, heavily diluted with orange juice. There would be applause and excited chatter — Amber would be the first grandchild on both sides.

Rob had bounced around the house with excitement for a full five minutes when she'd told him. Then they'd decided to be cautious and wait until Fiona had reached twelve weeks before telling anyone else. This

magical shared secret had pulled them closer after a rocky patch in their marriage, during which Rob had developed a habit of staying up when she went to bed, making hurried, muffled phone calls and often arriving home late without explanation. Fiona had been wary of asking too many questions for fear of making things worse. But after she told him about Amber, he became a homebird.

“How can you be sure it’s a girl,” he’d said, caressing her still-flat belly.

“Just a feeling I get. Pregnant women have special powers, you know.” Then she’d kissed him, long and deep, and they’d gone upstairs without Rob making excuses to stay up alone.

But this week he’d relapsed and had been home late from work every day. And now, on Christmas Eve, he hadn’t even phoned to say where he was.

She opened her notebook at the ‘Christmas Dinner’ section again and checked for the umpteenth time that she had everything required and had done as much preparation as possible in advance: red cabbage made — tick; turkey defrosting in garage — tick; two dozen homemade mince pies in cake tin — tick; melon just ripe for their starter — tick. There would be ten of them, all adults, and the largest number she’d ever cooked for: four parents plus Rob’s brother and sister and their spouses. Working as a computer programmer had finally come in useful — Fiona was good at logical thinking and could use her skills to ensure everything would be ready at the right time. There would be no gnashing of teeth because the bread sauce was still a pile of crumbs, or the scarlet and gold crackers had been omitted from the place settings, or the brandy butter was still in the freezer. Rob had wanted to make the baby announcement during Christmas dinner, but Fiona had argued that their parents deserved preferential treatment and she would feel more confident telling them at thirteen rather than twelve weeks.

A sharp knock at the door made her jump. Had Rob forgotten his key? No, he tapped gently on the window on those occasions and then presented himself on the doorstep with a woeful expression. There was another impatient knock before she’d reached the hall.



“I’m coming!” There was rapping on the window as well now — and much harder than Rob would do.

A burly man had his foot over the threshold as soon as she opened the door. Taken by surprise, Fiona stepped backwards into the hall, allowing him to enter. He was wearing a dark suit, a pristine white shirt and a neatly knotted tie. The word ‘gangster’ jumped into Fiona’s mind. Another, even broader, man stood beside a white unmarked van in their driveway. Something was wrong. Fiona vacillated. Should she ask them to leave? Tell them her husband would be home any minute? Call the police?

“I’m looking for Mr Robert Washington.” The man waved an official-looking piece of paper at her. “Your husband?”

She nodded, heart racing, blood pounding in her ears. She rested her hand on her stomach.

“He bought a brown leather three-piece suite on hire purchase.” The man’s voice was brusque. “He stopped payments six months ago and ignored all subsequent correspondence. We are here to repossess said suite. Is this the lounge?” He went into the room she’d just vacated, swiftly followed by the second man.

Adrenaline flooded her body but shock rooted her to the spot. The bills came addressed to Rob and she had trusted him to deal with them. Now the men were manhandling the settee down the hallway and out to their van. The settee she’d been sitting on only a few minutes ago.

Fiona sank onto the bottom stair, her fists clenched with restrained anger. Anger at the two men who were violating her house, and anger at her husband who had somehow got them into a financial mess. How, she had no idea; with two salaries going into their joint account, they could easily afford the repayments on the suite. She’d wanted to save for a few months before buying it and then pay cash because the shop and the salesman gave her the creeps; the last thing she wanted was a long-term relationship with them. But Rob had insisted that the interest rate on the loan was less than they were getting on their savings and therefore the HP was a good deal. In the spirit of trusting her husband to do his best for them, Fiona hadn’t checked.

Now she was rigid down her spine and across her shoulders. Her breath was coming in shallow gasps. She opened out her hands and tried to breathe normally for Amber's sake. But it was impossible to let go of the fear and her fingers curled again. She was dimly aware of her nails digging into the palms of her hands as the two armchairs followed the settee outside.

The second man climbed into the driver's seat of the van while the first came back into the hall with his piece of paper and a clipboard. "Thank you for your cooperation, Mrs—" he referred to his piece of paper — "Washington. You made things very civil for all concerned. Now, if you could just sign here."

Like an automaton, she stood up and signed without reading the form. She became aware of tension in her belly. Tension that turned to cramping, and for a moment she forgot about being pregnant and wondered if she was getting her period. But only for a moment. Then she was terrified. There was wetness between her legs and she didn't dare look down for fear of discovering the truth.

"Hey! You're bleeding." For the first time there was a sign of emotion on the man's face.

"My baby." The pain was increasing and Fiona doubled over, crying out from physical and emotional agony. Her daughter was dying. She was dimly aware of the man gently pushing her back into a sitting position on the bottom step and using the phone under the stairs. It seemed like hours until she was in the hospital, but in reality, Rob told her later, it was only thirty minutes. He'd arrived home just as the man put the phone down.

A scan confirmed that Amber was lost. Rob cried as much as she did. Then, after several mugs of sweet tea provided by the nursing staff, he told her about the gambling. How it had started in a low-key fashion with wins in the office Grand National sweepstake and a works night out at the greyhound track. He got a taste for the 'high' of winning and started following form for horse racing. A string of wins showed he was skilled in picking successful runners. These wins had paid for their first-ever cruise holiday the previous year — Fiona had been so trusting that she'd believed

him when he told her about a 'bonus' from work. But then it had all turned on its head and he'd had to chase his losses — using the money put aside for bills and the mortgage.

"It's only a matter of time before I get my eye in again and win the money back. If that stupid shop had given us another couple of months, I'd have been flush and there would've been more than enough cash to go round for everyone."

"Everyone?" Emotionally and physically fragile after losing her baby, Fiona's brain struggled to comprehend. "Not just the furniture people?"

Her husband's head was in his hands and he mumbled something about the mortgage, gas and council tax.

"We owe all those people money?"

He nodded, still looking down into his lap.

"Are we going to lose the house?" She would've willingly let the house go over Amber, but losing both, she couldn't contemplate. Rob didn't look at her. That was when Fiona knew their marriage was over and she became hysterical.

## Chapter 1

The last day of her old world. The ducks Fiona had carefully placed in a row over the past three decades now needed judicious rearranging. Just over three months ago, immediately after her sixtieth birthday, she'd had yet another retirement planning meeting with her financial advisor. He'd given her the green light to hand in her notice and start accessing her pension pots and savings.

"The Monte Carlo analysis of your funds shows no risk of you running out of money before you're ninety," Frederick had explained.

"Even if we have another stock market crash like in 2008 or 2020?" As a single woman, with only herself to rely on for possibly the next thirty years, she had to be certain that retirement seven years before her state pension kicked in was financially viable.

"Even if that happens. And you have substantial assets in cash which won't be directly affected by a crash." He paused. "Together, over the years, we've made sure you've got a good spread of investments."

Fiona had nodded. She'd tracked her finances as closely as any of the IT projects she'd managed. She and Rob had come out of the divorce and subsequent house sale with very little, and she'd panicked about building from a standing start and having enough to retire. That was why she'd become a client of Chingworth Wealth Management Consultants, and Frederick in particular, even though at that point she'd had no wealth to manage. Frederick had joined the firm on the very day she'd plucked up the courage to trust a professional with her money. He'd immediately understood that money, trust and men weren't easy bedfellows for Fiona, and always took care to give her absolute clarity and full involvement in what was going on and what fees she was being charged. When the state pension age for Fiona's cohort jumped to sixty-seven it felt as though the rug had been pulled from beneath her again, but Frederick had been on hand to explain how the situation could be managed and mitigated.

At the end of the summer, Fiona had spent a couple of weeks studying Frederick's report and her own spreadsheets before she was comfortable that everything she'd worked for over the years had now fallen into place. When she'd handed in her notice, a ripple of shock had run through her team and the management layer above her.

"You can't leave us!" her deputy had wailed. "And you love your job — so why go?"

Good question. She did love her job, and she was good at it. But watching her octogenarian mother struggle in the family home after the death of Fiona's father, and then the months spent helping her downsize into the retirement complex, had crystallised something in Fiona's mind: there wouldn't always be a healthy, confident future stretching in front of her. If she wanted to do anything with her life, other than sit in front of a computer and get blinded by spreadsheets, she had to seize the day. And that day was now.

"Because none of us know how long we've got before our bodies start to age or we drop dead."

So here she was, the day after her leaving party. They'd given her a send-off to remember and sent her home in a taxi with a huge bouquet and a generous gift card for her favourite store. Today there were a few sore heads in the office — something Fiona had avoided by the disciplined use of water between each red wine that came her way. Her professional image was not going to be sullied on her last evening.

"What are you going to do with your time?" asked her deputy, who would soon cease to be a deputy and become a fully-fledged project manager.

"Get more involved with what goes on in this town. There's a retired business persons' club that I've already joined. We combine our various skills and raise money for local charities."

"You mean swapping one kind of project plan for another that you don't get paid for? It sounds heady stuff."

"Don't be sarcastic." Fiona took a playful punch at her grinning colleague. "It's more relaxed than work, and we do fun things too. There's a

Christmas dinner coming up and a couple of weekends away next year.” It sounded tame, but that was how Fiona liked things — well ordered and under control. “I’ll have more than enough on my plate.”

“I must up my pension contributions so that I can join this excitement ASAP!”

“I’ll be doing more running and yoga as well.” Fiona grinned to herself at the thought of spending more time in yoga instructor Meeko’s company — he always sent the class away feeling good. Over the years the two of them had become close, and now she counted him as her best friend.

“And tonight, at five p.m., when you are officially freed from this prison, will there be a celebration? Is there a special person?”

Her project team were continually fishing into her private life and Fiona always fielded them successfully. She and Joe were each other’s secret and would remain so. She simply smiled enigmatically. “Let’s just say, I have plans for the evening.”

“Oooh! And will you miss having us lot to keep in check?” The words were said in jest, but the loss of her work ‘family’ had played on Fiona’s mind. Her current life was carefully engineered but might need some well-planned reworking to avoid future emptiness.

The personal contents of her desk filled only half a cardboard box. She had no family photos on display or mugs declaring her to be ‘A Special Mother’ or ‘A Genius at Work’ or even ‘A Best Friend’. Fiona didn’t do close relationships — Meeko excluded — unless under exceptional, controlled circumstances. Once bitten, twice shy.

She started her round of goodbyes at 4 p.m. and finally handed over her keys and car park pass an hour later.

Tonight was the first time she’d asked Joe to vary their schedule and come round on a Friday rather than their customary Thursday. For two reasons: her leaving do had been the previous night, but more importantly, she didn’t want to make her first step into a new and daunting life alone. This latter feeling, plus the removal of her ‘family’ of work colleagues, made her wonder whether it was time to allow life to become more free-flowing,

more 'normal', as other people might describe it. But letting go even a tiny bit was a scary prospect that Fiona didn't know if she could achieve.

## Chapter 2

By the time Fiona had negotiated the Friday rush-hour traffic, unloaded her box and started cooking their celebration meal, she felt in a party mood. Bridget Jones had it all wrong. Forget envying the ‘smug marrieds’, it was being the ‘smug occasional girlfriend’ that the rest of the world should aspire to. The thought popped into Fiona’s head and the joy of it made her twirl between cooker and fridge. The skirt of her dress rose and danced in wave-like anticipation of Joe’s arrival. She got all the romance and excitement without having to share a curry-smelly bed after his evenings with mates, or having to put up with adult children continually boomeranging back and forth. As soon as a man moved in, everything good went out of the window. More absence than presence makes a relationship work.

The oven-timer pinged. Fiona retrieved the stroganoff, stirred in the cream cheese and put it back to finish cooking. Joe wouldn’t complain about the beef being replaced by a plethora of exotic mushrooms — even though at heart he was a carnivore.

She scrolled through Spotify and selected ‘Classic Romance’ as tonight’s background. Obvious, commercial, in-your-face, lovey-dovey tunes were for people insecure in the arms of their lover or those too young to know better. She prepped the broccoli and sugar snap peas to the ‘Love Theme from Romeo and Juliet’. The veg would go into cook while Joe was pouring the wine. He always brought a half-bottle of expensive, quality red, which made Fiona feel spoiled and special, just one large glass each so that Joe could still drive home at the end of the evening. If they lived together or saw each other more than one night a week the romance and excitement would disappear. Plus, she didn’t want his presence to impinge on the other carefully curated areas of her life.

When the doorbell went, Joe’s face on the camera was obscured by roses. Without counting, she knew there’d be twelve. Unoriginal but forgivable. His grin was bigger than usual when she opened the door and, after depositing



the roses on the kitchen worktop, his arms went around her. He smelled faintly of soap and toothpaste and spicy aftershave. She ran her fingers down his back and over his still-firm bum. Kissed the start of his chest hair, which was just visible in the 'V' of his open-necked shirt, and attractively dark despite the classic silver peppering on his head.

His breath tickled her ear as he pulled her closer. "I've missed you. Once a week is not enough. And I had to wait an extra day this time."

Fiona didn't reply, she just melded into him. There was no point in spoiling the moment by saying once a week still suited her just fine. In the beginning, when he was getting over the rawness of his divorce, it had suited him just fine too. But recently, after almost a year together, she was getting the feeling that he wanted more from her, and she wasn't sure that she had more to give. Now he pulled back and looked her in the face. He was frowning slightly, and his eyes were silently questioning, as though he was judging the situation before announcing something she might not react well to. Fiona felt her shoulders tense. Saved by the ping of the timer, she rushed to rescue the stroganoff and sent Joe into the dining room with wine glasses and corkscrew.

"I brought roses because this is a celebration." He picked up his conversational thread when she'd served the vegetables. It was then that she noticed he'd brought a whole bottle of wine this time.

"Thank you." Fiona looked up from the creamy mushrooms and smiled. She assumed he was referring to her retirement.

"Depending on what you think, this could be a brand-new start for both of us."

"Both of us?"

"The stars have aligned. Or rather, the pipes have corroded."

Fiona put down her knife and fork and looked at him. "What?"

"I got woken early this morning by the ceiling coming down in the kitchen and part of the lounge."

"Oh no!"

“Oh yes. Apparently, the pipe to the hot water tank has given way. I don’t know all the details, I had to go to work before the letting agency got a plumber there.”

“Have they fixed it?”

He shook his head. “The house is uninhabitable. I need somewhere to live.” He put his cutlery down for a moment. “My brother’s agreed to put me up tonight but he’s not keen on an open-ended arrangement. And then I thought, after twelve months together, this is the perfect time for us to move our relationship on to the next stage. What do you think?”

Heat engulfed her. *He wanted to live here! Seeing him once a week suited her just fine.* “Doesn’t the landlord have to rehouse you?”

His knife and fork were on their way to retrieve his final few mouthfuls of mushrooms. “No.”

Fiona suddenly felt suffocated. She stood up and, without waiting for him to finish, took both plates into the kitchen. She needed space to think.

“Hey!” he shouted after her.

She grabbed a spatula and scraped the remnants of their meals into the organic waste caddy. When she looked up, he was there, handing her a refilled glass of wine.

“Sorry. I’ve surprised you, landing like this. But I didn’t want to call earlier and interrupt your last day at work.”

Fiona’s brain wouldn’t calm down and find the words to speak coherently. “I . . .”

“I know we agreed to take things slowly, but that was months ago. The ink on my divorce papers wasn’t dry and you wanted to get used to having a man in your life again. That’s all in the past now, and we get on great, don’t we?”

Joe was right, they did get on great — for one evening a week, not 24/7. “Are you sure there isn’t alternative accommodation insurance or something?”

“The landlord didn’t have insurance and the repairs could take months. I’ll pay my way; I’m not looking for a free ride.”

“What about a hotel until you can find somewhere else to rent? What we have together is special and I don’t want to spoil it by rushing to live together.” She was trying to let him down gently and preserve the relationship they already had at the same time.

“This isn’t rushing, Fiona.” He took her hands in his. “And Rose’s tenure in the family home ends next year when Adele turns twenty-one, so then I’ll have capital to use towards us buying somewhere together.”

Buying together was definitely not going to happen, but turning Joe away now could mean losing him completely. And she didn’t want that either. “OK.” She spoke slowly; only a few hours earlier she’d recognised life might have to become more free-flowing to fill the black hole left where her career had been. “Let’s see how it goes.”

She wouldn’t be able to please herself; she’d have to bend and compromise to accommodate his wishes. She’d heard her colleagues whinge about their partners and she didn’t want that to happen to her and Joe. But as long as she recognised all of that as a possibility, she could make sure it didn’t happen.

“Thank you.” He pulled her gently towards him and kissed her. “We can properly share our lives now, meet each other’s family and friends . . .”

Fiona didn’t want Joe overlapping into all parts of her life. It was easier and safer to keep things separate, but she couldn’t say that yet.

“My stuff’s in the car. You put the coffee on while I fetch it. And I’ve got a present for us.”

Fiona covered the fruit salad she’d made for dessert; her appetite had gone.

Joe came back into the hallway with two huge suitcases and a long, chilly draught of late November air.

“We have to have ground rules. I’m not taking on the role of a wife or housekeeper,” she said. “No dirty underwear or wet towels on the floor. There is a laundry basket in the bathroom. You do your share of housework — I’ll make a rota.”

“Stop panicking! I am housetrained, you know.”

“And no boomerangs. Definitely no boomerangs.”

Joe grinned at her use of their private nickname for his son and daughter. “Dan’s just started renting with a mate. And Adele’s uni term doesn’t finish for another fortnight but she’s totally wrapped up in this boyfriend of hers anyway. She was mostly at his in the summer. I haven’t spoken to her for weeks but she said back then that she’d been offered waitressing work over Christmas so not to expect her back.”

Joe knelt and unfastened the larger suitcase. Then he stood up and, with a flourish, presented her with a large, flat cardboard box patterned with scarlet Christmas roses, plump pink hearts and white mistletoe berries. It was perforated with little numbered doors.

“Allow me.” Joe pressed open the door marked ‘1’ and retrieved a chocolate.

“But it’s only the twenty-ninth. We should wait until Sunday — delayed gratification and all that.”

“Let’s start the way we mean to go on,” he said. “Life is for living. And that means we can break the rules if we want to. You’ve retired today and I’ve moved in. Two brand-new starts that need celebrating. Half each.” Instead of snapping the chocolate in half and handing her a piece, he held it in his mouth, pulled her close and kissed her.

The act was sensual, toe curling, and Joe was working his usual seductive magic on her. Slowly and gently they shared the dark chocolate between their tongues. Maybe, just maybe, with a fair wind, a housework rota and no boomerangs, they could make this work.