All Jen Masterson had ever wanted was an ordinary life. It wasn't a very glamorous ambition, admittedly. Not one she would have mentioned to her school careers adviser. But she'd worked hard to achieve it. She had made the right choices, finessed the rough edges, manipulated her little corner of the world so that it suited her perfectly. For the most part, anyway.

Married to the same man, Jason, for twenty years. Two children, Simone and Emily. A job in a hotel with a modicum of status and responsibility – not so much that it kept her awake at night, but just enough for her to feel that she hadn't completely wasted her adult life and university education. A small house in a part of London where it was still possible to walk to the shops without fearing for your life. So long as it was daylight, that was. And you made sure not to make eye contact with anyone. Her in-laws a manageable three miles away. Her own mother, thankfully, further. She was happy. And she was prepared to fight to keep it that way, if she had to.

She often looked around at her friends' lives – her best mate and sister-in-law, Poppy, in particular – and counted her blessings. It wasn't that she thought her lot was better than anybody else's. It was just that it was right for her. There were definitely areas that could have been improved

on. But no one could have it all, Jen believed. You just had to decide what really mattered.

She knew she was average-looking for a start. Five foot three, fiery red locks, a smattering of freckles. On a good hair day, she was Julianne Moore. On a bad, Little Orphan Annie. She had inherited skinny from her mother. This she had always thought was a good thing, until, one day, the magazines were full of curvy burlesque girls with breasts and hips and all sorts of things Jen simply didn't have in her repertoire, and her ironing-board-straight-up-and-down flatness had suddenly struck her as cold and uninviting.

But she just told herself that everything was cyclical. That, if she was patient, soon enough the curvy girls would be back on the Atkins Diet and trying to flatten out their oversized cleavages so they could wear shift dresses. Meanwhile, her underwear drawer concealed an array of chicken fillets of varying shapes and sizes for when a bust was absolutely essential. She lived in fear of one of them falling out of her top, or being burst by a random fork.

In actuality, Jen was far more attractive than she gave herself credit for. Not to mention smart, funny, loyal. A good mother, a loving wife, a supportive friend, a conscientious colleague. A model daughter-in-law. (Only a so-so daughter, but more of that later.) She had a lot going for her.

She had no reason to suspect that it was all about to change.

But it was.

And, if truth be told, even if she had, it was out of her

hands. There was simply nothing she could have done to prevent it.

Later, she would think how funny it was – the way people could be so deluded. By 'people' she meant herself, of course. How she could have thought she'd created the perfect life when, in fact, it was one gust of wind away from toppling over and crashing to the ground.

Pull out the wrong card, nudge the wrong Jenga block, and the whole thing could collapse around your ears, however sturdy you thought you had made the foundations.

When she saw what she saw, Jen knew that it was a chink in the armour. A scratch on the glossy finish. What she didn't understand – and why would she? – was that that first tiny fissure would allow in the drip that became a flood. That that first flap of a butterfly's wings would eventually cause the tsunami. Of course she didn't. If she had, then maybe she would have handled things differently.

She might have looked away, pretended she hadn't noticed. She might have decided that, really, it was none of her business. Better still, she might have turned on her mid-height uniform heels and run in the other direction.