Births Deaths and Marriages

A Short Story

By Maryanne Peters

Allan Bingley was not the sort of man who you might think of as a criminal.

He has a small open and honest looking face on a small non-descript body, slightly flabby. He had very little hair on his head. Alopecia rather than pattern baldness, had robbed him of his hair when he was not yet thirty. His mother assured him that it would grow back. It never did. And now she was dead.

He did not need money so much that he needed to steal it. He had no vices or expensive hobbies. He watched TV. He read, particular books of a maritime nature. He prided himself that he was a sailor, and had once thought to save to buy a boat. But sadly, he was prone to seasickness. Only rarely would he go to sea on a rented boat, and that was only when the weather was calm and wind too light to get him out of the bay.

His only other interests were calligraphy and scrapbooking. He was quite an accomplished calligrapher and his stationer occasionally gave him small commissions – birth announcements, wedding invitations, funeral sheets. Highly coincidental perhaps, because that was his work too – births deaths and marriages.

He had worked for the BDM Registrar for his entire working life. Not a choice, really, just where he was placed. The work was not particularly interesting, but it helped to feed Allan’s romantic notions about lost family members, children swapped at birth, bigamist weddings, incest, rape and murder. What else can one think about in a room full of paper?

No, it was not money or the lack of it, but boredom that drove him to consider a new life. Not for that end, but for the interest and excitement that would be generated getting there.

But how could he commit a crime? He did not have the skills. He spent some time working on developing skills in forgery. His interest in writing and in setting out documents were a good start, but he still lacked a target. And then he happened upon something at work that gave him an idea.

It concerned an insurance claim upon the wife of a woman who had apparently never left her husband’s home. The insurance company had her body but needed to check whether she was the insured life and that she was married to her husband claiming under the policy.

Without any particular object in mind at that time, Allan decided to create a wife for himself, purely from documents.

According to the birth certificate, Melissa Jane Devlin was born about two years after him at the local hospital, only daughter of Gareth John Devlin and Elisabeth Dido Devlin nee Caulder. They had birth certificates too. And happily, a marriage certificate. And less happily, a death certificate each. Melissa and Allan had met and got married less than a year ago. It was a private affair. Registry Office. Officiating had been a celebrant (now deceased) with Allan’s mother (recently deceased) being one witness and the other being Melissa’s best friend Monica, since returned home to the Netherlands.

Allan even had a wedding photo. He was most pleased. He has constructed it using photo editing software on his personal computer. He was the groom, and he was the bride too. He had tried feminising himself on the photo only, but he discovered that it was easier to buy some make up from the pharmacy and do some work on himself before taking a few shots. He then selected a hairstyle and a wedding outfit from the internet (nothing too fancy for a private affair) and added those. His round face and large eyes made for a pretty face without his glasses on.

He was so pleased with the look that he was able to achieve that he bought a floral dress and a wig over the internet and took some more shots of his female self. He kept one on his desk. If anybody asked he would say: “Oh, that’s my wife.”

In fact, few people noticed the photograph - few people noticed Allan. Of all of those who did the two or three all remarked: “Together you just look the perfect couple.” They meant that Allan and his wife looked made for each other, like two parts of the same person, which (of course) they were.

There was almost as much fun to be had in creating Melissa as there was in planning for her death and the pay-out on her policy. But first he had to insure her and wait a decent period of time before knocking her off.

“You should have reciprocal policies,” the insurance agent said. “You get paid out on her life, she gets paid out on yours. We discount it to a single policy cost if there is no pay-out should you both die simultaneously.”

It sounded reasonable, and the premia were not as large as Allan expected, but there was a catch. “You will need a medical check-up and confirmation of general good health to get this policy,” the agent said.

Now here (sadly) was the end of the whole idea. Melissa could not get a medical certificate, because there was no Melissa. To find someone to stand in broke Allan’s first rule for the Perfect Crime: ‘No accomplices. And forging a medical certificate, even though Allan thought he could do it, left too many holes. There would be no medical records to back up such a document.

Under the reciprocal policy Allan could get a certificate, which would undoubtedly establish his own good health, but that meant only Melissa would get paid out. And the whole idea was that Melissa would die, not Allan. But it was not as if Allan really had a life worth preserving. And maybe a widow might be paid out sooner.

So, before he even bought the policies Allan began to consider his own death. It would be easier if he died. A boating accident. While he was at sea, solo. That made more sense. He did not like the idea of Melissa’s loss at sea, because he would have to be there, and face questions as the survivor. No, a husband’s death is easier to explain, in particular because she so rarely left the house. I mean, nobody had ever seen her outside the house – for reasons obvious to you, me and Allan.

He bought the reciprocal policies. He still had options. He dies. She dies. Or he just chickens out and nobody dies.

The problem with his death would be that she would have to lodge the claim and collect. She needed to be real, only for a few small tasks. The photograph on his desk of the small pretty woman in the sundress with the bob hairstyle, would need to come to life, if only for a few short scenes. That was a daunting prospect.

He decided that he needed to try to appear as Melissa in public. Not near his home or workplace, at least not at first. He needed to test his ability at a distant location, at least until he was confident.

Being a methodical person, Allan did some research in “passing as female”. He was surprised to find a huge amount of information on the internet, together with helpful videos from the many men who appeared to have chosen to live as women. Many of them appeared much less plausible than he did with not much effort.

The internet offered him a huge insight into transvestitism and transgenderism. Allan had no such inclinations, but the whole thing was quite fascinating to a person who had so few interests. This whole exercise had become a major focus for Allan – an exciting adventure with a clever crime at its heart, and now with exotic disguise and deception. Delightful!

Again, making sure that anything he did was anonymous, and not near to his home town, he obtained a prescription for contact lenses and bought some over the internet, coloured blue. He liked the idea of Melissa being a blue-eyed blonde, and he altered the wedding photos to match. He shaved his entire body, which he could easily conceal at work. Over the internet he bought body shaping underwear and a few items of women’s clothing.

On weekends he would dress as Melissa and drive some distance to a neighbouring town to visit the supermarket or browse the main street, in women’s clothes and the wig, with a little makeup. He found that he had a talent for makeup after following some guides on the web. He found that it was a bit like scrapbooking, as strange as that may sound. There was outline, color, balance, and the overall look.

Like his head, his face was almost devoid of hair. With makeup he felt confident that he looked female. And he had looked at online videos on deportment. He could even introduce himself to strangers using these skills and the voice he was developing. Then he would drive home and drive straight into his garage, using the connecting door to the house.

Allan Bingley was a methodical and conscientious man, and he applied these traits to developing he feminine alter ego. He was careful when pushing the boundaries, but seemed to achieve when he did. He started to use the telephone as Melissa, even calling the office to excuse Allan for a sick day – a day to be spent entirely as Melissa.

When he was confident he decided to sit a driving test as Melissa, to add to her paperwork. That involved sitting the test at the D & V dressed as Melissa, and then sitting the test alongside the examiner for almost an hour. The examiner was an older man who clearly never guessed that he was not sitting alongside a woman. He called Melissa “Darling” a few times, and was very helpful and complimentary of her driving. Melissa was shy but competent, and became obviously excited to pass. Allan enjoyed the whole thing, perhaps a little more than he should.

Allan also invested in a life size doll, so that Allan could be seen to take Melissa for a drive. They needed to be seen together. He really did not want anyone to have a close look, for obvious reasons, but he felt that he needed to eliminate the risk that a relationship might be doubted. For that reason he would make a point of pointing out “my Wife Melissa is in the car over there,” or such things to that effect.

He also had Melissa apply for a Social Services number and a passport. For each he dressed and was photographed as her. All of it was preparation for his demise. But he had plenty of time to prepare.

Now, Allan had the advantage of privacy. He lived in the house that had belonged to his parents, surrounded by a garden. He was able to spend time at home as Melissa. When he did he dressed as her completely. He had even opened the door as her a couple of times. Once a neighbour called about a drain problem up the street, and invited Melissa to call in for coffee. She politely declined, but only to defer it. She would need to be able to do it, sooner or later.

Allan began to enjoy unwinding as Melissa. He worked in the garden as Allan, but curiously he found that around the house, Melissa was tidier, cooked better than he did, and most certainly ironed his shirts better and faster. She preferred television to reading. She was better at the scrapbooking side, than calligraphy, which was his thing.

That is not to say that some kind of split personality was developing. It was just that Allan was different when he wore a dress and became Melissa. He liked being her. Especially when he went to bed. For some reason he now went to bed every night in a nightie instead of pyjamas.

It was not the thrill of crossdressing. Allan had read about that. There was no masturbation or anything as tawdry as that. He just felt more relaxed. He thought of Melissa as a less complex than himself, and perhaps a better person. The crime he was executing was his doing, not hers.

An odd thing happened when he was turning out some of his mother’s old stuff, looking for something that might be useful to Melissa. He found some jewellery that he thought might be useful, and then he happened upon a large box of oestrogen HRT tablets. He recalled that his mother had acquired a prescription to treat some menopause related problem, but it appeared that the box had never been opened. It just fell out onto the bed. He opened the box and swallowed a couple of the pills. It was just because he was dressed as Melissa. He took them only when he as dressed as her.

The most immediately noticeable effect was that the hair on his head started to grow back – fine and fair, and all over his head like a young child’s hair. He had to shave his head before going to work, to keep looking normal. But he decided that when he was dead, the new Allan would have a full mop of hair. There would be a new Allan after the old one would be lost at sea and the Melissa disguise ditched. He would be a very different person – he felt sure of that.

That new Allan was another exercise that diverted him. To be safe he created three new male identities, all of which could be used. Their names are unimportant now, but all had real birth certificates and family connections beyond verification. All had their own back-stories cleverly composed by Allan, with a little help from Melissa.

Allan had chosen the date of his death, but it came and went. His plan was good, but Allan lacked the resolve. He had become comfortable. Or maybe it was her. She enjoyed the simple home life, and the promise of life on a distant shore was less magnetic. It seemed almost as if she was holding him back, but the truth is that Allan liked to have her living is his house, and he liked driving with her beside him, even if she was only plastic.

But Allan decided that the third deadline he had set, must be met.

The plan was simple: Melissa would drop Allan at the boat he would charter after work on Friday evening. He would make his presence known for placement purposes, and then go below for the evening. After he disappeared into the cabin, Melissa would then drive to Hardwicke and park the car. He had bought a small dinghy in Hardwicke for cash, some weeks before, with an outboard motor. Under cover of darkness he would motor back to the marina and tie the dinghy to the back of the boat before heading out.

He had an idea that he would sail about all Saturday and be seen, but the weather forecast was not good so he decided that he would do everything that night. He had worked out how to sink the boat quietly, while getting aboard the dinghy. He then had to endure the trip back to Hardwicke in increasingly bad weather. He made it and got back to the car for the journey home.

Melissa woke up on Saturday morning feeling free. She put her wig on and looked at herself in the mirror. She could of course, be Allan today and work in the garden, but he was dead. The garden was his thing. She decided that she would go into the village instead.

“So, you’re Allan’s wife,” said Leticia, the lady in the gift shop. She was the only person to take any notice, only because she was the local busy-body.

“I am a bit of a home body, I’m afraid,” explained Melissa. “I don’t get out much. Allan does the errands but he is away on a solo sailing trip this weekend. I can’t stand boating. I get seasick very easily.” She found it quite easy to natter away. I occurred to her that she was far more sociable than Allan thought she was. Far more sociable than she should be.

She bought some wool and knitting needles at the gift shop. It was a whim. Now she would have to learn how to knit. The forecasted storm came in that afternoon so she had time.

On Sunday evening Melissa Bingley called the police: “It might be too early to be worried, but my husband Allan has not come home. He was supposed to back well before dark.”

Of course, the Police have a policy of waiting, but when missing at sea is a prospect there is a call to coast watchers. Melissa was able to give some details of the boat. She told them: “I dropped him off on Friday night and we had a meal onboard. He was going to head out at dawn yesterday, and be back before dusk tonight.

The storm supported the story of Allan Bingley’s loss at sea. It was not a major one, but could clearly cause difficulties for a solo sailor of limited experience. It was only a few days later that the Police told Melissa to be prepared for the worst, and only a day after that the life ring bearing the name of the boat was recovered – a sort of bright orange headstone confirming his death, displayed in a picture in the local paper.

Two police officers called – one male and the other female. “It is still subject to a coroner’s inquest, but we have to assume that your husband has be lost at sea, assumed dead.” It was blunt, a little heartless, and just what she wanted to hear. But despite that, tears flowed from Melissa’s big blue eyes. Perhaps it was the realization that Allan was really gone, and gone for good.

With Allan being such a private person, Melissa expected no other visitors, but she was surprised when they came. There was Leticia from the gift shop, with two other local ladies, and a small group from the BDM Office. The local vicar called. Melissa found herself entertaining – just to offer tea and receive warm commiserations. To her surprise, she liked having visitors. The only annoying thing was that she had to behave as a grieving widow, which was not her inclination Melissa was essentially a happy person.

After a period that anybody would think of as reasonable, Melissa her claim with the insurers. There were forms to fill in, the right to an immediate payment, and a process through to the final large pay-out. That process involved waiting for the coroner’s verdict, but also a visit from the insurance investigator – Mark Dovey.

He sat on her sofa with a cup of the tea she had just made. He began with the usual sympathies before being very direct: “This is a very large sum of money, and a policy less than two years old, so the insurer always looks closely at such claims.”

Melissa dabbed her eyes. For some reason she had put on quite a lot of mascara that day, probably because she knew that it showed off her big blue eyes beautifully, and she had something to bat at the man who would help her collect. She said: “Nothing can compensate me for the loss of my husband.”

She thought that she saw something in the nature of genuine sympathy in Mark’s eyes. For a man who called it bluntly the tender look seemed out of place. The thought occurred to her that she might have won him over. She tucked her hair behind one ear. She felt very feminine, and slightly empowered. It was a good feeling.

“Can I ask why you took out this policy?” Mark was referring to a questions sheet.

“It was all Allan’s idea. He just wanted to ensure my life. He said I was the most valuable thing in the world. It was the insurance agent who suggested his life be insured too. Reciprocal was what it was called, I think. You should ask the agent. His name is on the policy.” She answered this and other questions on the sheet.

“I see that we do not a medical for you on file,” he said. “But we have one for him, and we are only concerned about him. He was healthy, so his sudden loss must be a real shock.”

It was, of course. But he was the one who had to die. That was now confirmed.

“I will call on you again,” he said, as he left. “I’m afraid that the coroner’s verdict will take time, there being no body. The policy allows for your full support in the meantime.”

Melissa received that support, plus there was a pension from the BDM Office. There was a good income being received, Allan’s mortgage free home was now hers, her expenses were low.

Leticia and her husband were keen gardeners and came around regularly to work in the garden for her. They refused her money, but she always made them a Sunday lunch, with wine.

“I just have never liked gardening,” said Melissa. Which is strange, because Allan loved it. “I prefer having friends in my home.” Which was something Allan disliked intensely.

Through Leticia and her husband, she met others in the village. They all remarked that her late husband Allan, despite living in the village for many years, since he moved there with his parents at the age of fourteen, had been rarely seen. He was an introvert – quite the opposite to her obvious extrovert nature.

After a few months Melissa felt able to confide in her new friends: “We were probably a mismatch, Allan and me. I am not withdrawn like him. I let him keep me to himself because I did love him, but I am enjoying life without him. Am I sinful to say it?”

One morning, well after Allan’s death but still a month before the coroner’s inquest, Melissa stepped out of the shower and looked at herself in the mirror. Without her wig on she could see her short fair hair had grown out. On her chest were two definite breasts. Her hairless body seemed almost curvy. She tucked the incongruous penis between her legs to complete the picture. She wondered how this body would look in a bikini on the foreign beach Allan had dreamed of. This body, not his, or any one of the other three men she could become.

She suddenly realized that since Allan had disappeared she had never lived a moment other than as Melissa. She woke every morning and dressed as Melissa, she took her pills, she cleaned the house as Melissa, she watched Melissa’s favorite TV shows, went out and met people as Melissa, she cooked her meals and went to bed as Melissa. Allan was truly gone

Summer was coming and she was learning to dislike the wig. Could she get away with her own hair? She made an appointment at the local hairdresser.

“But you have such beautiful hair, and a lot of it” said the hairdresser that afternoon. “It is short but we can give you a pixie cut, or maybe even a few light curls.”

It was Melissa’s first time at a salon, but she decided that she liked it, and that she would be going to the hairdresser more often. She liked the pampering and the chatter. It made her feel more like the woman she was.

“You have cut your hair,” was the first thing Mark Dovey said to her when they met at the inquest.

“I am trying to change my life,” explained Melissa. “I am trying to move on. I hope that we can settle things after today.”

She sat through the witnesses. There was the Boat charter company and the man on the wharf who reported seeing the car arrive at the boat, Allan on it, and his wife drive off before dark. The cabin lights were on when he left the dock. The policeman referred to the likely time of a sinking during the storm on Saturday afternoon. He produced the life ring and some other items of flotsam, but referring to tidal charts he concluded that: “The location of the wreck is unknown and finding it would be almost impossible. The body of Mr Bingley may never be recovered.”

The verdict recorded was: “Death by accidental causes at sea in the region of Hardwicke Harbour”.

Melissa found herself squeezing the hand of Mark, who was sitting next to her. For the first time she fell a pang of genuine sadness for the death of Allan Bingley. It was as if he really was dead.

“Thank you for being here,” she said to Mark. It was his job to be there, but she thanked him anyway.

“Can I take you for a drink?” he asked her. And there was nothing she wanted more.

“I’m going to fast track things as quickly as I can,” said Mark. It was close to the end of his third large scotch, and he slurred the words slightly. Melissa was well through her third Chardonnay, which was now her drink of choice. Her capacity for liquor seemed to have reduced, but she knew that the goodwill of this man was essential to achieving her objective.

“Neither of us are driving, so I think we should share a cab,” he said. The night was warm as they stood together on the kerb. He said: “I like your hair style but I do confess I prefer longer hair.” His hand was touching it.

“I will grow it longer, then,” she said.

He kissed her. It was totally inappropriate. Why then did she drop her handbag so that she could put both her arms around his neck?

They got into the cab and sat apart. He said: “That was wrong. I am in the middle of an assessment. It was unprofessional and I apologise.”

She now knew her objective, which had been unclear when she found her lips against his. She said: “I enjoyed it. I want to do it again. But I agree, only after the claim is processed. It would seem to me that after that, our personal lives are our own affair.”

Whether those words counted or not, things did indeed, advance quickly. Within a week Melissa had formal notification. The money was hers. It just needed to come in.

Mark called and suggested that he take her out to dinner to celebrate. He told her where he was taking her and she knew that she would have to wear something nice. She decided to buy something. She had the money, even if she might have no need of women’s clothes within a short time. She found the right dress, and to wear it she needed a push up bra with special inserts. She was surprised at the bosom she was able to achieve with minimum added volume, not to mention the way the lower part of the dress hugged her hips and rear end.

She went to the hairdresser and had a slight wave put in her hair, and a professional evening make up job. She bought black heels and tights. After all, this was a celebration so she wanted to go all out. The result was amazing.

He thought so too. She had to laugh as she reached out to push up his chin closing his open mouth. She asked: “Have you never seen a little black dress before?”

She talked and talked. She flirted shamelessly. When she got up she bent over so that he could see her breasts wobbling in the cups. She was using the body she now had. She had to flick off her shoes under the table and she found her foot caressing his leg, then he thigh, and finally making contact with his crotch. She smiled at him. He was 100% entranced by her. She had never known such power and such joy. She was totally absorbed by it.

She had a thought that this was Melissa’s last big night out. After she collected she would sell the house and move away. She would choose a new identity. She now had the added complication of having breasts that needed to be removed, but she would become a wealthy man in some distant spot, as yet not determined.

“Do you like children,” asked Mark, out of the blue, as they finished dessert.

“I have always wanted children, but Allan was not keen,” said Melissa, musing towards the ceiling. The words had just popped into her head but seemed honest. “Why do you ask that question?”

“I am a widower with three children,” he said. “Maybe I should have said so before. But I’m alone like you. I think that you would be a great mother, and I am sure that you would be a great wife…”.

She looked at him directly. He was looking at her. Somehow his eyes seemed to be larger than usual. Melissa was suddenly very confused.

“I was just hoping that you might be mine. Wife, I mean. Melissa, this may be far too early for you, but I am telling you now, I want you to be my wife.”

“Mark, this is our first date.” You could hardly call the drinks after the inquest a date. But she could see that he was serious. Melissa should have been in a state of panic, but she was so flattered she hardly thought about the position she was in.

“I feel I know you completely,” he said. “It has been almost nine months since I first met you. I think that I fell for you then, but it seems that with each week that has passed since then you have become more and more beautiful. And, just so you know, I am not a gold digger. I am in fact, quite wealthy - through my family, not my work as an insurance assessor. I am only interested in you, not your money.”

The money. It was not yet in her hands. It occurred to her that Mark still had the power to stop the payout. She could not upset him by a blunt refusal. She needed to delay him.

Options: ‘I’ll give you an answer when I have the cash’ – cynical; ‘It’s too soon after Allan’s death’ – not plausible. ‘I don’t know you well enough’ – a little insulting after what he had just said. So, Melissa said: “I’d love to meet your children. Let’s see what they think. I am making no commitment.”

The cab stopped at her house first and he got out to open the door for her and walk her up the path. They kissed on her doorstep. It was wonderful. It felt nothing like it should. There was nothing unnatural about it. Just a man kissing a woman. And her kissing him back.

She dreamt of him that night. She dreamt that she was a bride. Not like Allan’s bride, but as a beautiful bride in a church wedding with attendants. He was in front or her saying “I do”. Then her white stockinged legs were in the air, and in a sea of taffeta he was between her legs, plunging into her warm and wet pussy, crying out “Oh Melissa, I love you, I love you”. She woke with a start. Her hand went to her crotch. She felt a penis there. But rather than feel relief, there was a tinge of disappointment.

As she got dressed for the visit to Mark’s home she thought to herself: ‘If I could, I would marry this man, but it is impossible. I just need for his children to hate me and that will be an end of it’. But she was not prepared to look bad. In fact, in the sundress with the flower clip in her hair, she looked great.

Neither Allan nor Melissa had any knowledge of children, other than the fact that they had once been a small lonely boy, an only child with an inability to make friends. It was something that Melissa was trying to put right.

But she was totally unprepared for the welcome that she was to receive from Mark’s two sons, and his lovely daughter Amelia. Her first question for Melissa was: “Are you a princess?” And Melissa felt like one. She decided very quickly that she loved children, and she also decided that Mark was a wonderful father. Was there any imperfection to be found in this man?

When the children finally went to bed, she and Mark sat on the sofa and watched some TV. She snuggled up to him. She had recently come to the realisation that she needed to be in physical contact with another person to be truly happy. This was a new thing entirely, but it was now undeniable.

“The children love you,” he said. “But I knew they would. They want you to be their mother. They want you to be my wife.”

And that was what she wanted too. It was just that it could not be. There was a small obstruction. A small but serious thing in the way.

So when the money did arrive the following week, that little thing had to be removed. Melissa had to take her leave of the man she loved for a month to make the necessary changes. He only agreed on the basis that she agreed to marry him upon her return. Which is what she did.

Now Melissa has all that she wants: She had a house and a family, and a husband who makes love to her at least twice a week, bringing her to orgasms beyond her wildest dreams.

She reasoned that there was no crime after all. Allan Bingley was a real person and he had died. He was no more. Like many who are gone, there was nobody left to mourn him. After his house was sold there was no trace of him anywhere. Except maybe the dinghy in the Hardwicke boatyard, and the man who had seen it come ashore with the small bald man on board, the night that man was supposed to have been lost at sea.

The End

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