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The Water's Lovely

By Ruth Rendell340 pages. Crown Publishers. $25.95.

"The Water's Lovely," an especially tricky and ingenious mystery from Ruth Rendell, begins in a two-apartment house in London. The place is shared by two pairs of sisters, all members of the same family. It has recently been renovated to eradicate an upstairs bathroom, but the change fools no one. All four women remember that bathroom as the scene of a 12-year-old crime.

The polite version of what happened is that it was an accident. Guy, the stepfather of Heather and Ismay Sealand, somehow drowned in the now-vanished bathtub. The girls' mother, Beatrix, was so unhinged by the event that she is now daft — or "away with the fairies," according to Pamela, Beatrix's roommate and the girls' aunt — and rattles off passages from the Book of Revelation.

As for Heather, who was 13 at the time, she never speaks about the incident, perhaps because she was found in a wet dress near the dead man. Ismay is two years older and haunted by the thought that her sister killed Guy and could kill again.

This nicely fecund setup is merely Rendell's opening move in a deft, sneaky and complicated book, a novel rich with parallels and shadows. She lets the reader know exactly one thing: that whatever happened is not what Ismay imagines. Ismay must somehow be wrong, even if — especially if — the sisters' entire view of the world is predicated on the idea of hiding Heather's guilty secret.

Now add boyfriends. Heather begins dating Edmund Litton, a shy hospice nurse who lives with his mother. (That very description is good for a shiver.) And Ismay is involved with Andrew Campbell-Sedge, a privileged snob who bears a curiously strong resemblance to Guy. Andrew loathes Heather, speaks of her as a "that little gorgon," and wants Heather and Edmund out of the house.

Meanwhile, in the suitably named Chudleigh Hill, Edmund's awful mother, Irene, is feeling possessive about her boy. Not for nothing has Edmund taken Heather to see "The Manchurian Candidate" on their first date: It involves a fearsome matriarch, one even more malign than his own. But Irene is no slouch when it comes to being nasty, and neither is Rendell, who draws her characters with an insightful yet light touch.

Irene's "large, aquiline, striking" features make her look like Maria Callas, Rendell writes. "She was aware of this herself and had been heard to say that she might have had the same operatic success if she had only been able to have her voice trained." Lest there be any doubt about Irene's attractiveness, Rendell gives her cranky hypochondriac tendencies. "When I'm asked how I am — and I'm usually unwell — I see no point in lying about it," Irene says, with her version of

good cheer.

Among Irene's old-biddy friends is the wealthy, ancient Avice, whose two pet rabbits are the lights of her life. Along comes a ruthless young hustler named Marion, graced with a "little marmoset face" and a gold-digger's ambition, who has made it her business to exploit the elderly. Marion, who was Irene's idea of a perfect match for Edmund, now latches onto Avice, does some snooping and finds that the Small Mammals' Protection League is a beneficiary in Avice's will. Then she hints that there's a fox in the garden and gets herself hired as rabbit keeper. "Dogs and cats have owners, Marion," says the easily persuaded Avice, "but rabbits need staff."

Back in her own humble apartment Marion has the perfect piece of equipment for this job: a bottle of morphine sulfate, which might go nicely with Avice's tiramisù. But Marion also has a brother, Fowler, who shares her rampant criminal inclinations. Fowler is a thief and liar who once drank a can of silver polish. Nothing, not even poison, is safe around him.

Fowler suits Rendell's purposes beautifully in a book that maintains a delicately moral balance. He is the burden that Marion deserves, as well as a way to link otherwise unrelated characters. One of Fowler's foraging efforts as a Dumpster-diving derelict turns up an incriminating item that is a linchpin of this story.

The main mystery presented by "The Water's Lovely" is how an author so relentlessly prolific, with dozens of novels to her credit and another set published under the pen name Barbara Vine, can do such buoyant, impeccable work. This stand-alone story, written apart from her Chief Inspector Wexford series, is one of her most gleefully energetic efforts. And its powers of description and characterization place it far beyond the limits of a genre novel. This book is less a conventional crime story than a sly social comedy in which not everybody dies of natural causes.

Rendell constantly changes points of view, not only to advance her story but also to refocus it unnervingly from different characters' perspectives. The plot of "The Water's Lovely" is driven not by dramatic revelations but by shifting, carefully manipulated doubts and suspicions. These are planted in the reader's mind by even the most understated matters, like that ghostly memory of the bathroom or the watery quality of Sealand, Heather and Ismay's last name. A fleeting mention of how Andrew is good at the tango or of how Heather's reading "Tess of the D'Urbervilles" has her worried about what a confession could do to a love affair can be enough to set off alarms.

For the author of "The Rottweiler" "A Demon in My View," "Make Death Love Me" and "Wolf to the Slaughter," the title "The Water's Lovely" is bizarrely sunny. Rest assured that Rendell has packed horror and irony into her water imagery. She begins "The Water's Lovely" with a drowned corpse and ends it with a tsunami. Drier, more tacit violence lies in between.