

ONE – NEW JOBS, NEW BEGINNINGS

“Jim. You’ve got your lunch, haven’t you?” She felt boring having to ask her husband such a question, but she just wanted to make sure that her husband of twelve years had everything that he would need. Today was the first day of a job which had taken him three and a half years to get.

He came into the lounge and walked amongst the brightness of the rays through the blinds. He suited his matt brown coloured Security Guard uniform. 3-Ways had employed him through an Agency he had registered with after countless other men had not quite made it.

Jim had been one of seven lucky men that day when the company whittled down over a hundred applicants for seven positions and one supervisor.

“Yeah Deirdre. I have my lunchbox. I have my sandwiches. I have my fruit juice.”

“I just want to make sure.”

“I know. Look, from now on, no more scraping round, no more asking for loans from your Elaine or our Geoff. We are going to be keeping up with the mortgage, we are going to keep up on the council tax. And if we can just start to put a bit away each week or month, then a holiday. Might not be much next year, but at least a couple of days somewhere. Let’s get everyone paid off and then we can do what we want.”

“Oh Jim. I know.”

“Wasn’t it great the way the Agency also got you that cleaning number?”

“Yes, I just thought that I would just be keeping you company when you went to register. But the pair of us came out good, didn’t we?!”

“Yeah, not bad for a Wednesday, was it! Now, look, I should be getting in for about 6. Ah, there’s Matthew. Love you.”

“Have a good day Jim. I love you.”

With that Jim Spencer gave his wife a kiss, took hold of his lunchbox and newspaper, checked he had the key, and left to go to work.

He was looking forward to this first day. He had never been a Security Guard before. He had trained to be an Electrician, but never really got going. So most of his working life, which amounted to just about fourteen years of his 42 year existence, he had been a labourer. At least he specialised in how to load shipping containers!

But now, after taking a short course on becoming a Security Guard, which he still owed Geoff, his brother, a debt, he could now start to look to earn some long needed dough, get straight and finally look like the man again.

3-Way had been operating in the area for about a dozen years. Their clients ranged from small shops right through to the banks and supermarkets. Anyone who wanted secure delivery of something, usually money deposit boxes, would have it delivered by qualified, reliable, honest, hardworking, customer conscious, friendly staff within the hour. No wonder then, that most of the local supermarkets relied on 3-Way.

“Here we are,” Matt said as they pulled into the car park at 3-Way regional office. “If you go over to Despatch, they will tell you where you can put your stuff and who they have teamed you up with.”

“Do I not get to go with you?”

“Nah. I’ve only been here a month. I’m still on probation.”

“Oh right. Thanks Matt.”

“Good luck. And hey – watch out for Miranda. She’s a monster!”

Matt wasn’t wrong.

Miranda was sat there in Despatch. She was quite a large lady – is that the right thing to say about a woman who might be considered on the “big” side?

Hi. I’ve been told to report here. And ask for Mitch.”

“Oh, er, Mitch hasn’t landed yet. What’s your name, honey?”

“Jim Spencer. Is it Miranda?”

“Yes honey. Uh, listen, find yourself a locker in that room and come back. I’ll get you teamed up with someone. First day?”

“Yes.”

“Oh, ok then.”

At half past seven, Deirdre was fixing her hair into a small bun, pulled her coat on, checked that everything was turned off, and left the home. She only had a ten minute walk in front of her to the house she had been contracted to clean.

It belonged to a lovely elderly lady who just preferred folk to call her Ms Smith. Deirdre walked along, listening to a couple walking behind her discussing some plans they had to carry out once they got to work.

She entered the small garden that was trying to look like a cottage garden. She wasn't that familiar with plants and flowers, but she knew that there were lupins and honeysuckle in the garden. There were some tea roses, just pinks and reds to Deirdre, but to the trained eye they would be something else.

She also noticed something else. The net curtains in the front bay window twitched.

Ms Smith knew of her arrival and had looked at the clock on the chimney breast wall. Very good. Five to eight. She liked that. She liked punctuality. After all, she had had to be punctual in her secretarial job which she retired from quite a few years ago.

Deirdre knocked politely on the door. Ms Smith opened it and said hello to Deirdre.

"Is there anything you would like me to do?"

"Of course! I want you to clean!"

"I'm sorry, I was meaning is there anything you would like me to do in any order?"

"Ah. Right, well it is Wednesday. So Wednesdays, I would like the washing done and the ironing. Wednesday is wash day. W for W. Got that?"

"Yes."

"But first, can you clear the breakfast tray. I have Eczema."

"Yes of course I will."

"The kitchen is just through here."

Deirdre, like Jim, started her first day at work. Like Jim, she felt a bit out of sorts. Like Jim, she knew that it was just her first day and that as time progressed, things will settle down and she would not feel as nervous.

TWO. MRS WARBURTON

It had been a lovely summer. One of those summers where the heat was endless. The evenings drew out long. The shops were running out of bottled water, ice cubes and ices.

Matt and Jim were great friends. They had regularly worked with each other on the routes. Without doubt, they knew how and where they are up to when out collecting the security boxes.

“Got anything doing this weekend Jim?”

“Nah. You?”

“Yeah, going seeing Alison’s lot.”

“Oh, the ones on Anglessey?”

“Yeah. She wants to set off when I finish on Friday.”

“Should be nice this weekend.”

“Yeah, I know. Her dad wants to do a big family barbeque.”

“Do you know, what a great idea. Deirdre is working best part of the weekend, I could do a barbi for our tea on Saturday.”

“Yeah, you should. Get some beers in, chicken, salad. You’ll be right.”

“Good match on the box on Saturday, also.”

“Yeah, don’t remind me. I’ll be having to look all social – I’m recording it.”

“Shan’t spoil it for you then, mate!”

“Hey – what you doing for the Bank Holiday?”

“Nothing.”

“Fancy getting together for a barbi, on the Saturday?”

“Yeah, that’s great.”

“Good stuff. We’ll get something sorted.”

“Yeah, should be good that. I’m looking forward to that. We won’t be getting away this year, you know. So stuff like this, well, it will just put us on until we can afford to get away.”

“Hey – don’t remind me. We were like that once over. Trust me Jim, it gets better.”

Deirdre had been working for Ms Smith every morning. There was a set procedure that she was asked to follow, starting off with bringing Ms Smith a nice cup of tea, and toast and marmalade in bed. Then, to go round the house, dusting and polishing a couple of times a week, ironing on Wednesdays, and running to the market on a Friday morning to buy in the vegetables.

It is quite a nice week for her.

The telephone rang one morning.

“Good morning, 7835,” Ms Smith answered.

“Deirdre – it’s for you.”

“Hello? Oh hello, Sharon. Yes, I would like that. What times? Oh, that’s handy. I could go straight there after Ms Smith. How many times a week? Oh, that’s great! Four times would be great! Yes. I can start next week. Ok, just let me get my pen and I will jot it down.

Thanks!”

“Good news Deirdre?”

“Yes, Ms Smith. Someone else would like a cleaner. And the great thing about it, is that the woman I am going to clean for starts work herself at lunch, so I have plenty of time to come here and then carry on up to her house.”

"Is it far?"

"About a couple of miles. But I get a day saver to come here, and I can use that to carry on up to her house."

"Where does she live?"

"Booth Village."

"Oh, lovely area. I had a friend who lived up there. Nothing but money there."

"You're kidding."

"My dear, I never kid about money. No, up there, you are talking directors, company owners. You can't even talk rich retirees – the price of property in Booth Village is too rich."

"Oh my. I feel nervous now."

"Listen my dear, you will be fine. Just do your job, do it right, and you will have no problems. I used to know some of the farmers who lived up there. They made millions when they sold some of their fields to the gentry up there."

"Oh my."

"Listen, go and do the ironing. You will feel better!"

Deirdre went off to do that week's ironing. Ms Smith was right, as usual. She did feel better. Ms Smith went out into the garden with her favourite book, Deirdre put on the afternoon story on the radio.

"Jim. I have another job!"

"Get away! Where?"

"Up at Booth Village. 4 days a week, 10 'til 12. Isn't that great!"

"That is great. And Matt has invited us for a barbi at the end of the month."

"Oh Jim, that is good of him. I wondered what to do that weekend. I fancied something."

“Might be a spot of overtime coming up also. About half a dozen have holidays booked and they need drivers – it’ll mean a couple of late nights.”

“Are you sure Jim?”

“Yeah, let’s get rid of some of those debts.”

“I’ve been thinking. Once we get rid of those debts, can we start to look at some better windows?”

“Yeah, I think so. Can’t have it like last winter. We’ll get Terry round next week and ask him what the finance company will take as early settlement. The council tax and mortgage have been paid for this month.”

“Oh Jim, finally I feel as if we are getting straight.”

It was raining that Friday night when Terry from the finance company called round to collect that week’s payment. He was a jovial man, seemed to enjoy his job, always had something nice to say to the couple. They were one of his better clients. They always had their money ready for him, the book open for him to record the payment, and he was always done within a couple of minutes.

Tonight though, after inviting him in, they wanted to ask him to get some ideas about paying off their account early, and what would the finance company accept as early redemption.

“They do encourage this by knocking a percentage off. Let me see, my book shows that they will take £293.41, but that was before tonight’s payment. It will be less next week. Leave it with me, and I will ask. Do you think you might be wanting more money sometime?”

“No.”

“Not taking a holiday or something?”

“No.”

“We do want to put in some new windows though Jim, remember.”

“Well, yes. But I thought maybe we could go to the bank for this, or have a word about a loan against the house.”

“You want to be careful Jim. Banks ain’t lending as good as they used to, with all the recession and redundancies going on. If you don’t pay on a loan secured to your house, they can repossess the house.”

“I know. I know. But we will need to see the bank manager, and see what they come up with. It won’t be for sometime yet.”

“Well, give us a shout Jim, I’m not pushing you – but at least you know that I can do a deal for you. And Diamond have some new packages now where you can borrow upto £3000, take longer to repay, interest isn’t as high. You have been a customer for 5 years now, paid on time, so you won’t have any problem.”

“It’s an option Jim.”

“I’ll think about it – let’s get this one paid off, and we’ll see what’s what. Like I said, it won’t be for a while.”

Terry left and went on his way to his other customers. He knew that come next week, he would have one less customer to collect from, but in saying that, he had two new customers tonight who had applied for loans and have been okayed for them. Where one door shuts, another usually opens for him.

Deirdre knocked on the door of the cottage called “Sunbeam Villa”. Ms Smith had wished her good luck on her first morning cleaning for Mrs Warburton.

“Hello?” a youngish voice said.

“Hello. I’m Deirdre Banks. I am here from Clean It Agency.”

“Oh, hello. You’re early.”

“Yes, sorry about that, it’s the bus timings.”

“Oh, don’t be sorry. I like punctuality. Do you have references?”

“Oh, er, no. Nobody said anything about references. I can give you a telephone number for the lady I clean for. But I will need to ask for her permission to give it out.”

“Let me just ‘phone the Agency. That will be sufficient.”

Deirdre was standing for about 5 minutes, admiring the Grecian style front garden with some hints of Japanese with the pond and Japanese Maple.

“Mrs Banks?”

“Yes.”

“You can come in now.”

Mrs Warburton apologised for the checking out that she had to do. She explained that because she had employed others in her business who had previously let her down, and her former husband who had managed to elude detection when he bought some goods from a lorry once over, that her trusting of people had reduced, to say the least.

Deirdre could understand. She had bought some non-authentic goods once over when she had been told that they were authentic.

“Well, I leave it up to you how you want to work through the week. I will be leaving for work at eleven most mornings. But this week, I thought that I would just leave it until the afternoon, just in case you need to know where things are.”

“That’s kind of you.”

“Let me show you round. It is one of those lovely quirky cottages, with a few corridors.”

“It is lovely.”

“Thank you.”

Deirdre thoroughly enjoyed herself with her manageable workload. Five days with Ms Smith, and four with Mrs Warburton. It was all just about right. Not too much, not too little. Just about right.

Her afternoons belonged to her. And she could feel justified in enjoying herself now in what she wanted to do. She could potter about in their small back garden. She could do some baking. She could even just put her feet up and watch a bit of daytime tv, some soaps or listen to the afternoon play on the radio. A few months ago, when she didn’t have a job, she couldn’t justify being able to just relax. But now, she could.

Today, after working for Mrs Warburton for four days, she called off at the supermarket, bought a small bottle of white wine, and went home to enjoy the sunny afternoon.

She looked at the back garden. She changed into some old slacks, got a t-shirt and started to clear up the rubbish that had been overlooked for so long. The cardboard boxes were ripped up and put in the dustbin, the old clay pots were stacked away, plastic ones were put into a bag to take to a local garden centre – maybe they could use them. It looked a lot more presentable when she swept up the soil back into the borders.

Maybe, when she takes the plastic pots to the garden centre, she could buy some ‘mums and pansies. They took very little looking after. And it would be so nice.

She got out her deckchair, poured the wine into her glass, and sat down to enjoy the August sun for an hour.

THREE: THE BARBEQUE

“Ok. Diamond will take £246.83 in full and final settlement of the account this week.”

“Oh that’s good. Yes, we’ll pay that this week, won’t we Jim?”

“Yeah. Terry – are you round tomorrow at all? I’ll get to the bank and get the cash out.”

“Well, no, with it being Bank Holiday, we’re off to Blackpool.”

“Oh, ok then. Deirdre, how much cash have you got on you?”

“Just £50.”

“Listen, I’ll tell you what. I can call back on Monday night. We’ve been asked to come out this Monday to catch more in – it’s a experiment Diamond are running.”

“Do you think it’ll work?”

“No. But because it is Bank Holiday, we get a bit more in commission.”

“Thing is, we might be out on Monday. I know what. I’ll slip to the bank now, get a couple of hundred out. We can use your £50. Where do you go in the next half an hour Tel?”

Terry gave details about the next half dozen addresses.

“Here’s my mobile also – if I don’t see you at any of these addresses, ring me and we can meet up. Fetch your book, and we can sort things out.”

An hour later, Jim was sat back in the lounge, £246.83 lighter but with a grin on his face. Terry had been telling him some jokes while the final payment was made and all the paperwork had been brought up to date.

Again, Terry reminded Jim about these great deals Diamond did, which were ideal for holidays, bits of work round the house, consolidating debt. Jim was interested. Even

moreso when Terry was able to show Jim some of the high street interest rates on loans compared to the one Diamond had on offer. There was just under 1.5% difference, and Jim was assured that he would easily get the £2500 he wanted.

“Deirdre – it looks a great deal. I don’t want to say yes or no, but at least we know we’ll get Diamond to lend us what we want.”

“Well, yes. I didn’t realise the difference between the banks and ours to be so small. It’s about as broad as long. We’ll have a think about it.”

“In the meantime, I have an appointment to see the bank manager tomorrow morning about a possible loan.”

“That’s good.”

“But, let’s just sit back and enjoy the weekend. Don’t forget we are up at Matt’s house tomorrow.”

“Yes, I’m looking forward to that.”

Saturday was a little cloudy when it started. The temperature had come down a couple of degrees, but it was still very, very nice, warm, bright.

Jim shaved and showered early, put on his shirt and trousers, and together with Deirdre, they went into town to see the bank manager.

“Good morning.”

“Good morning. Lovely day.”

“Yes, isn’t it just. Wasted on being inside like this, but there you have it.”

“Never mind, you can have Monday off!”

“Trust you to come out with that Deirdre!”

"That's my wife for you!"

"Right, ok. What can I do for you?"

"What are the chances of getting a loan?"

"Unsecured?"

"Yes."

"What for?"

"We want to put some new windows in."

"They leaked like mad last winter."

"Yeah, that was a really wet winter as well, wasn't it?"

"Yeah. Jim ended up with a chest infection."

"Did you? Rough. Right, let me see. I'll just fetch up your account."

Jim and Deirdre didn't like this part. Up until starting work, all they had coming in were benefits. Their outgoings outnumbered the incomings massively. And this is what their young bank clerk friend would soon find. They had better tell him about their employment.

"We're working now Dean."

"Oh, that's good. Doing what?"

"I'm a Security Driver, Deirdre cleans."

"Full time or part time?"

"I'm full time, Deirdre is part time."

"Right ok, then. Looking at your account, it doesn't look we can do much for you at the moment. But this is because I have had to look at your last 6 months. I can see your wages coming in for the last few months, but just before this, it was quite erratic. The bank will be able to look at your application better in the New Year. Say, about April."

“Is there nothing you can do for us? We could do with the windows putting in by latest October. Preferably September.”

“At the moment no. Who is your mortgage with?”

Dean had a look at the possibility of getting a secured loan on the house. It was still not possible.

Deirdre was looking down, but not desperate. Could they possibly put up with another winter of leaking windows, Jim getting another chest infection? The windows would also lose the heat. If Jim got a chest infection, that would mean him taking time off work with sick leave. Sick leave didn't give them as much as his wages, and that was if he qualified. Could they afford not to get those windows sorted?

She shook her head.

“What is it Deirdre?”

“Just thinking about the windows Jim. I think we really need them doing this year. I'm sorry Dean, just a train of thought.”

“Hey, I can understand it. Just wish the bank can do more for you. But I don't think it will be until April when they can look at your application again. I'm sorry.”

“It's ok Dean. We'll get it sorted.”

Jim was driving up to Matt's house, after calling at the supermarket to buy some salad and white wine.

“What are you thinking about Deirdre?”

“Well, we could go online and see what we can find.”

“Yes, that’s true. I get the feeling it will be the same no matter where we go. We’ve been through this before, and got nowhere.”

“I know. I’ll have a look though, fill in a form or two.”

“Hey! Hiya! Hey Deirdre, come on in. You know Janice, don’t you?”

“Hello Janice. How are you?”

“Doing ok. Come on through.”

“Hello Jim! Hello Deirdre!”

“Oh hiya Terry. What are you doing here?”

“Oh Blackpool got called off, and our Matt told me that he was throwing the barbi, so we came here. This is my wife Stella.”

“Hello Stella. Nice to meet you.”

“Is that for us Jim?”

“Yeah Matt – there you go.”

“Thanks mate – hey Janice, bit more green for you.”

“Come on through Deirdre. Make yourself at home.”

“How do you know Terry?”

“Oh, we’re in-laws. Terry is Matt’s brother.”

“Talk about a small world!”

“How do you mean?”

“Oh, just been to the bank to try to get a loan for some new windows. We know Terry because we had an account with Diamond. We told him that we were after some new windows, and he told us about some new product Diamond are doing.”

“How did it go at the bank?”

“Got turned down.”

“Oh poppet, I’m sorry. Maybe Terry can sort something out for you.”

“That’s what we are thinking about. We could really do with getting some new windows because Jim got a chest infection last year, because the windows we have were leaking in the rain, got draughty. With him working now, we can’t afford for him to go on the sick.”

“Oh that’s awful. Can’t the bank do anything for you?”

“No, not until April at the earliest.”

“That’s rough. So what are you going to do?”

“Well, we’ll see what’s what for online loans, and then ...”

“Listen honey, be careful. We did that, and ended up with a right shark. Do your research.”

“I will, thanks. Hey, let’s get the wine poured.”

The barbeque was being a success. Beer flowed, kids played, neighbours joined, right into the early hours of the next morning.

FOUR – SCAMMERS AND SCAMMED!!

“Jim, I think I might have found someone.”

“Oh, let’s have a look.”

“They are offering fast cash, upto £2500 at 6%.”

“It’s a bit high. But something is better than nothing.”

“Shall we see what they can do for us?”

“Yeah, fill in their form.”

“This has got to be the last Jim. I’ve filled in seven forms already, and if we don’t get anywhere with this one, I don’t think we’ll get it anywhere. They say that bad credit, judgement, and even bankruptcy cases they will consider. So our case should be quite straight forward for them. We have none of those, but just went into the red for a while earlier this year.”

“Let’s see how we get on.”

Deirdre completed the form and submitted it.

It must have been within the hour when the telephone rang.

“Hello?”

“Hello? Is this Deirdre Banks?”

“Yes.”

“This is Steven from All Loans. You recently applied for a loan with us?”

“Oh, yes. Oh that was quick.”

“Yes, we work until 8 most nights.”

“Gosh.”

“Well, I have your application here. Mr James Banks and Mrs Deirdre Banks. Is that correct?”

“Yes.”

“Well I am pleased to let you know that you have been provisionally accepted for a loan, depending on a couple of routine searches.”

“Oh that is good news.”

“Yes, we can offer you £900.”

“Oh, not the two and a half thousand?”

“Er no. You see, it works like this. We offer you something like £900. I know it isn’t what you first applied for. But once you have been paying for 4 months, the company can look at your account again and offer you more money.”

“Oh. Let me just have a word with Jim.”

She told Jim everything.

“But we need the two and a half,” Jim was saying as she started to talk to Steven from All Loans.

“You see Steve, we really need the two and a half to install some new windows before winter.”

“I can appreciate this Mrs Banks. But it is just the policy of All Loans to offer a percentage to first time customers. After that, you can increase and top up your loan as and when you need it after the qualifying period of 4 months. Would £900 not be enough, maybe for a couple of windows that need doing?”

“They all need doing really.”

“Oh, I see. I’ll tell you what. We do have a sister company who specialise in larger amounts but their interest rates are very different from ours. But they will more than likely be able to lend you the two and a half thousand you need. Can I get someone to ring you?”

“Yes please.”

“Ok, leave it with me. It might not be until tomorrow though.”

“That’s ok.”

The phone call came while Jim and Deirdre were both out working. The garbled message just about gave the telephone number which they could call between 9 and 6 most days of the week.

“Hello? All Loans?”

“Good evening. How can I help you?”

“Hi, yes, my name is Deirdre Banks. We have been asked to ring you about a loan application.”

“Give me your postcode.”

Deirdre gave the postcode.

“Ah, yes, I have your file here. Let me put you onto Trevor. He is the manager for your area.”

“Hello? Mrs Banks?”

“Yes.”

“Ah good. Steven May has referred your application to me. Yes, we can help you. We can offer, as first time customers, up to £3000. Would you like me to call round and fill in the paperwork with you?”

“Yes please. How much are the repayments?”

“Let me see, on this, they are £54.28 per week for 104 weeks – that’s over 2 years.”

“It’s quite a bit of money. That would come to just over £200 a month.”

“Yes I know, the rate of interest is a bit cheaper than our friends over in the everyday loan office. But the rate of interest is around 1737%.”

“Good grief. Mind you, we do need the windows. And if we don’t get them put in, then Jim will get sick.”

“And remember, you will have £500 left over if the windows are two and a half thousand. You never know, you might even end up with more – talk to the company who are putting them in, and see what they can knock off for paying straight cash. Some give discounts – shop around a bit.”

“Do you know, that is such a good idea. And most folk will either have windows or a holiday, and usually not both, so we can easily go without a holiday as long as we get the windows put in.”

“Now you are talking.”

“Do you offer early payment of the loan, just in case we can pay it off early?”

“Yes, we give discounts for that. And also, we can pay you bonus if you refer us to a friend etc who take out a loan with us.”

“Oh that’s good.”

“So, would you like me to call around?”

“Let me tell Jim. Can I call you back?”

“Well, yes, but we are just about to close for the night.”

“Oh, ok then. Are you there tomorrow, about this time?”

“Yes, I will be. That’s a good idea. Talk it over, and give me a shout. We can get someone out to you later this week who can do the paperwork, and then the money will be yours.”

“That is fantastic.”

That night, before passionately making love, Jim learnt of the lifeline that All Loans were giving to them. Ok, it would mean tightening their belts for the next two years, it wasn’t cheap, but it seemed the only way to go.

Trevor had made an appointment on that Friday night to come and see them. He brought all the necessary paperwork, got their details, got them to sign the agreement and promised them that he would be in touch with them, by the latest the following Monday.

“Oh you are kidding aren’t you?” Terry was asking over a pint in the pub.

“What do you mean?”

“I could have sorted that one out for you. Our company does the same thing. And with you having your account with us, there would be no problem at all. It’d be the same rate and payments, give or take a pound or two, but you would get me calling round.”

“I didn’t realise your company lent out such money.”

“Yeah, just started to do it in the last 5 or 6 months. It is mainly for those who want to do things like you, windows, central heating, major holidays, stuff like that.”

“Oh, if only we’d have known. I wonder if it is too late to give back word.”

“You should be ok. You’ll get the 14 day cooling off period. Ring then, on Monday, tell them you’ve decided against the loan. I can sort this lot out for you tomorrow.”

“Wow. Yeah, all right then, do it Terry.”

Deirdre rang All Loans, Trevor eventually answered the call. He was disappointed, but thanked her for getting in touch so quickly.

Terry called around with very similar forms and filled them in that night. He reckoned that he would have an answer for them the following day, and that if all went well, that the money would be available later that week,

“This is fantastic,” Jim was saying, stretching back in bed. “No more draughty windows, no more head colds. Going to be all cosy this winter.”

The application was a success. The money, all three thousand pounds of it, was paid directly into their bank account. And now, they could get a few quotes in for the work.

The window company booked was Fletcher and Sons. Long established in the building trade, just recently branching out into the glazing business. Dad was passing the company over to his two sons, and sitting back to retire as a silent partner. His lads Doug and Ste would be taking care of the work. Yes, he told Jim and Deirdre, his lads were competent and would get the job done on time, to their satisfaction.

“Thank you,” Deirdre was telling Terry when he called for the first payment.

“You’re welcome. When do the windows go in?”

“Well, they have a few jobs, but they reckon it will be in a week and a half’s time.”

“Bet you can’t wait.”

“Oh I am looking forward to it. We really need Jim’s job now to pay for this. And I have just taken on another cleaning job. Terry, you just wouldn’t believe the security checks I had to go through. But they are loaded.”

“Good for you.”

The new client lived just outside Booth Village, so she was handy to call in at twice a week to help clean.

It was the lighting that intrigued Deirdre. The chandelier that hung in the hallway was apparently 17th century French, overlooking a beautiful Chippendale occasional table. The hall floor finished it off in its black and white mosaic of Japanese art – something the couple had brought from their trips over to the Far East.

The mansion sat in its own grounds of just about an acre of mature gardens and small orchard – a fetish of the owner’s sister. Nearby was the tennis court. Lawn tennis of course. But it was inside Madam’s bedroom that was the most beautiful.

Delicate country rose patterns on the dressing table complimented by the bed canopy and coverings. But this wasn’t anything that you bought off the shelf. This had been especially designed, wove and sewn by some New York stylist. And what she didn’t know about the quaint English countryside, wasn’t worth writing about. The bedroom oozed femininity. And this was complimented by the secure Red Cedar carved jewellery case.

Deirdre fancied the jewels in there would easily support a poor family for many years, if not best part of their lives.

However, the main thing was that this lovely person wanted someone regular and reliable to call in twice a week. The previous woman was exceptional, but grew old and decided to retire. It was a hard act to follow.

Doug and Ste called round two weeks later and took the measurements.

“We’ll be back in a week’s time, but we could do with taking a deposit.”

“Oh? We weren’t aware of that.”

“No, sorry, it is cash flow issues – we have overspent and we don’t have credit yet with our glass supplier. They are asking a 10% deposit.”

“Oh.”

“And that will be all that we will be asking for until the job is done.”

“Oh. Ok then. Call back tomorrow, I’ll have 10% for you.”

“About this time?”

“Yes.”

Doug and Ste called back the following night to collect the £250 that Jim had withdrawn from the bank. With a promise to return in the next 10 days, they left.

“Jim, when did they say that they would be back?”

“Uh, should be about now actually Deirdre.”

“Shall I give them a ring to see when they are coming? We need to organise someone to be here when they come.”

“Aye. I’ll ring them.”

Deirdre went off to make a coffee.

“Hello Doug?”

“Oh hello. Who’s this?”

"Jim Banks."

"Oh hello Jim. What can I do for you?"

"We were just wondering when you are coming to put the windows in.

"Right, we have Friday this week to start, carry on during Saturday, and will finish the job on Monday. This ok?"

"Yes. That's great. What time?"

"We'll get there first thing. We will collect your glass on Thursday, and bring it over. So we'll get there just after 8."

"That's great. I'll book the time off."

"Oh. Ok then. All we need is to get in, and then we will be right."

"Ok, I'll see you then."

"Ok, night."

Jim arranged to have the time off work. He had already mentioned to his boss that he would be looking to have a week off for the fitting. He was quite surprised that it would take just a couple of days, but the lads must have installed so many windows that their routine must be very fast.

Friday evening came.

"Oh Jim, doesn't the window look charming? I'm glad we went for the mahogany finish. How cosy it looks."

"Yes, I like the finish, and it was done so quick also. They were here for 8, whipped out the old window after half an hour, new one went in, all before nine. They have managed to do the kitchen window, hall window and front bedroom. They just have the back bedroom and bathroom. Oh, and the small window on the landing."

“Wow, they might be finished by tomorrow at this rate.”

“That’s what I was thinking. If they do. I am still taking Monday off – maybe I can pick you up and take you into town.”

“That’d be nice.”

By the time Saturday afternoon had properly started, Doug and Ste had finished. One of the windows proved a bit troublesome, otherwise they would have finished an hour and half earlier.

Nevertheless, all the windows were installed, and the old ones would be taken away for free. Jim paid them the balance, in cash, and they wrote a quick receipt out for him.

“Now listen, don’t worry. They will get a little condensation. Just open them a bit, maybe after a few days, not just yet, the wood needs to settle down. But this is perfectly normal.”

“Ok Doug.”

It had gone quite chilly in the evening. It was little wonder. It was early October, and some of the Atlantic fronts were beginning to make themselves a nuisance. Like so many other families, Jim turned on the central heating, just for an hour at night. Just to take the edge off.

It was then when the condensation increased. It seemed natural. And some of the windows were opened, only slightly.

“How is the window investment?”

“Oh, not bad Terry.”

“Oh I’m not sure Terry. Is it normal for the sills to get this damp?” Jim was asking Terry when he called round for that week’s loan payment.

Terry ran his hand along the hallway window bottom, and could feel the cold damp. It wasn't wet, but had a coldness about it.

“Might be better to have the heating on a bit longer, warm it up a bit.”

“Do you think it’s normal?”

“Oh, it seems ok. But it is something I would expect to feel if the wood was like from the 50’s or 60’s.”

“That’s what I was thinking.”

“Deirdre, it’s ok.”

“Better keep an eye on it.”

“Did the fitters leave a certificate or warranty with their job?”

“Probably. I wonder where it is.”

“Why do you ask?”

“Well, if they had left something like that, anything that goes wrong, and they come back out to sort it out.”

“Oh, right. Better look for it, just in case.”

“In the meantime, don’t worry about it. It’ll be as common as anything at the moment – folk are putting their heating on, and the house just isn’t used to it, so of course there is going to be condensation. Get the heating on a bit longer, and get some dehumidifiers. That’ll sort it out.”

The condensation didn't improve, but continued, sometimes rivers of water streamed down the windows. And ultimately down onto the windowsills. These in turn got damp, and cold, and damper. As the nights turned colder, so the damp didn't dry out as quick.

Jim woke up one night, coughing.

"Jim, are you ok?"

"Yeah, just a bit dry. I'll get some water."

It took him a short time before he fell asleep again.

He coughed again a few nights later. Again, he fell asleep pretty soon after some water.

He coughed again a few nights later, but this time, it took longer to go to sleep. His coughing had not been properly quashed by the water.

"Oh Terry, I don't know what to do. Jim is awake most nights now, coughing. He has got some medicine from the doctor. They think it's a chest cough."

"What? How long has it been going on for?"

"Three weeks now."

"Goodness, What is it? A virus or something?"

"They think it's a chest infection. He's on antibiotics and cough medicine for it."

"How long has he been taking that for?"

"Just started them yesterday."

"Poor man."

"We just don't know where he got it from."

“Well, when you think about it Deirdre – could have got it from anywhere. Look at all the places he goes to everyday. You only need someone in one of those places to have the sniffles.”

“Yes, I think you’re right. He’s taking next week off to see if he can get right.”

“That’s good. I hope he gets better.”

“Righteo, here is your money this week.”

“Listen, if you need a payment holiday, I can have a word with my boss.”

“That’s kind Terry. I’d rather us carry on paying though. But at least it’s there.”

“Think on.”

“Do you know Deirdre, Ms Smith was saying over their morning cuppa and cake, “but I knew someone who had a chest infection. Do you know what helped?”

“No?”

“Putting thick curtains up at the windows, but having the windows slightly open. Lets the fresh air in, circulation and all that. But thick curtains to keep the cold out.”

“But Jim soon gets cold.”

“Put extra layers on him – that’s the best warmth you can have. Insulate him.”

“Ms Smith, it’s our windows.”

“What about them? You have just had new ones put in.”

“Yes I know, but the window bottoms get damp and cold, and there is always condensation running down them.”

“Oh you get that all the time.”

“Yes, I know, but it seems worse to me than when we had our old windows in. I don’t think our windows are right.”

“Well woman, you will have to ring your glaziers.”

“I keep trying, but they don’t answer my calls.”

“Oh really?”

“No.”

“Not very professional. Are they registered?”

“I think so.”

“Bring in their bill or estimate. I can tell you whether they are registered. I used to work in Guildsman offices, I can tell you if they are or not.”

“What happens if they’re not?”

“Nothing really, but their standard of work might not be as good. Oh my dear, I am worrying you. Listen, it is probably nothing to worry about. Just new things settling down. Listen, don’t worry. Best thing to do is to open them a little, let the air circulate a bit for Jim.”

“Ms Smith, I am so worried. Jim has had some bad coughs before now, and has had to take time off work. If he has to do that again, we can’t afford to live.”

“Look don’t worry. It’ll be all right.”

Deirdre tried not to worry. But that was as practical as asking a river to run uphill.

FIVE - ROTTEN DECEMBER

“Deidre, I have some bad news for you. They’re not registered with the Guildsman. Now this doesn’t mean anything other than they are not members. Have you had a chance to talk with them yet?”

“No, I just keep getting their answering machine.”

“And how’s Jim?”

“He’s gone in this morning, but he was awake best part of the night coughing.”

“Has he seen the doctor?”

“Yes, he has been given some more antibiotics. They wanted to send him to hospital for tests, and give him another sick note.”

“And?”

“Well, like he said, 3-Way can’t give him any more time off work, not even sick, it’s coming on Christmas ... “

“Tosh! The man should be on the sick. He’s neither use nor ornament at the moment.”

“He’s already had two weeks off. He got told that if he had any more time off, then he will be disciplined.”

“Well, that’s wrong. He can’t help it if he is sick.”

“What am I going to do Ms Smith? I have been to the C.A.B., and all right, I have consumer rights, but it is hard when nobody is replying.”

“I’ll tell you what I’ll do. I have a great grandson, who has just become a solicitor. He would love a job like this.”

“We wouldn’t be able to afford him.”

“No, but I can.”

“I can’t ask you to do something like that. No, I can’t allow it.”

“Now look, you have been a really good friend to me, let me do this for you. He can do this just as a favour – it might only take a letter or two from a law firm to get this sorted out.”

“Could you Ms Smith, would you do this?”

“Of course I will!”

Ms Smith was as good as her word. That night, she knew that her great grandson had no westerns to watch. She telephoned him, poured it all out to him. Of course he was intrigued. And of course, he will meet up with Jim and Deirdre.

“Hello Deirdre, how’s Jim?”

“Hello Terry, he’s in the front room. That chest infection hasn’t shifted. Come on in.”

“Jim – how are you?”

“Not clever Terry.” Jim coughed, quite violently. “Can’t shake the thing. I think I will be taking a few days off again next week – I’m getting no sleep, tired as anything, weak as a kitten, just can’t ... “ Cough “... shake it.”

“Look, the office have asked me if you are able to make a payment this week. I’ve told them how sick you are, and had to take time off sick, but they have asked me to ask. Even a little, just anything.”

“What have we got Deirdre?”

“Five.”

“Well, that’ll keep them quiet. But what about you guys? Have you got groceries in?”

“Yeah, we’ll be fine ... “ Deirdre let the words fall off. Truth be known, she was hoping to use the fiver for milk and bread, and a few bits.

“And what happens next week?” Jim was asking.

“One step at a time mate. Look, you are not in any state to worry about that ... “

“Tell me about it. If I take any more time off work, 3-Way might sack me.”

“You’re kidding?!”

“No. I’m between a rock and the hard place.”

“Doing anything tomorrow night?”

“No.”

“Right, Matt and me are coming around. We have been working on a plan. And I want to include you in it.”

“I won’t be able to do much for you.”

“You’d be surprised mate.”

“Deirdre, keep him warm, and we’ll call round – be about 5 because Matt is on a run tomorrow.”

It started about nine that night. Jim started coughing, and it wouldn’t let up until the middle of the following morning. What snatches of sleep he and Deirdre got were short and far between. And it was only the beginning of December.

At eleven the next morning, the neighbours were coming home from local garden centres, with several bags of Christmas lights and decorations.

Deirdre wished that Christmas had never been invented.

Jim coughed yet again.

“I’m going to have to call in work, and tell them I can’t come in tomorrow.”

“Oh Jim.”

“I can’t help it Deirdre. I feel sick.”

“I know. I know. Shall I call in for you?”

“No, they told me I had to ring in.”

Deirdre couldn't help think just how absurd it is, someone sick having to ring in sick.

“Hello, Baz?”

“Good afternoon, 3-Way/”

“Baz?”

“Yes, is that Jim?”

“Yeah, look, I was up all night last night, I'm really rough. I can't make the run tomorrow.”

“Oh that's a shame Jim. Not even half of the shift if I can get someone else to finish it off for you?”

“I can try, but can't do a full run.”

“Ok, come in for 10, and I'll get someone else in for 2.”

Baz had to then phone as many men as he could, only one other could do the split shift. But the bosses would have to be told.

The doorbell rang at just after 5. Deirdre answered the door. Bearing gifts of bitter and pizza, Matt and Terry stood there, smiling.

“He's in the front room Terry.”

“How ya doin?”

“Just about usual. He's tried to ring in sick about tomorrow's run, but has ended up saying he'll go in for half of it.”

“That's going to go down well with the bosses. But this is what you take on when you offer a service to supermarkets. They don't want interruption!”

"I guess so."

"Hey listen Deirdre," Terry put an arm around her shoulder, "look, we're here with a proposition for Jim that might just sort him out."

"Is it an office job? He'd be ok with something like that."

"It could turn into one, couldn't it Matt?"

"Well yeah, if that's what he wants."

"What. What is it that you two are cooking up? Are you starting a business?"

"Hey, the thought never occurred to me, but, hey, Terry – we could, you know."

"Yea-a-h, yeah."

The two men disappeared into the front room, the gas fire was sucking up the damp in the room and making it like a greenhouse. Jim spluttered.

"Make us a brew Deirdre, I'm gagging. Then we can tuck into these beers."

Deirdre disappeared into the kitchen making coffees and a tea for herself and the men.

Now, let's see what idea Matt and Terry had come up with.

She set the cups down on the coffee table, and sat down.

Up to now, the men had just been talking football. But now, with the full audience, they could introduce their masterplan that they believed would help Jim, no end.

"Right, now this is very dodgy what we have to tell you. But hear us out before you disagree."

Matt looked at Terry, who nodded with acceptance.

“Right, we know that you are in trouble ... “

“Yeah, but as soon as the spring is here, we’ll be ... “

Matt raised his hand to stop Jim.

“Look, spring is a long way off mate. I’m going to be brutal with you because I care about you. And the longer I waffle on, the longer it will take me to get to the point.”

“Shut your waffling mate, and get on with it!!”

“Well said Terry. Ok, Jim, this is what me and Terry have come up with. I’m just going to blurt it out too, not cottonwool it.”

“Ok, what is it?”

Terry took in a deep breath.

“We’re going to rob the van.”

“What?!”

“Going to rob the van. I’m going to go out on a run, phone the office and tell them the traffic is manic and just go to all the calls, collect their money, and then ... rob it.”

“You’ll never get away with it.”

“He will. It’s the build up to Christmas, takings will be up, yeah? Roads are getting busier. Between now and the next few weeks, every so often, on a random day, he will phone in and tell the office he is running late and doing a couple of collections. And then, he will be returning to the office with the takings. And then, on the day itself, the office will be none the wiser.”

“But that’s thieving.”

“We know.”

“But you won’t get away with it.”

“If it is done properly, it can be done. We’re going abroad. We’ve got our passports ordered.”

“Where?”

“Dunno yet, we thought we would just get a cancellation flight and holiday for a couple of weeks, go on somewhere else, holiday there for a while, and so on for a while. Get some other ID, and that’s that.”

“What about your houses?”

“Getting repossessed. Haven’t paid the mortgage for a few months now, so the letters are coming.”

“And you Terry?”

“We’ve sold it to a house buyer who rents back. You could do the same with this. I can give you their name. Got ours sorted in a month.”

“But it’s wrong.”

“Think about it Deirdre. You could get Jim somewhere warm and dry, and say goodbye to the cough. What did the doctor say the last time? Congestion on the lung?”

“And what about my jobs?”

“Well, of course, you’d have to give them up. I reckon we could clear about a £100k each, minimum.”

“Well, yes, that is possible. I carried about that last Wednesday, and we’re nowhere near Christmas.”

“Jim, what are you saying?”

“Nothing.”

It wasn’t until half past two the following afternoon that Jim’s mind had been settled about the prospect.

The night before, the conversation then changed to the world cup, pizzas, beers and what to buy the wives for Christmas, out of their wages.

But at half past two, one of the managers asked Jim into the office. The relief driver had turned up, quite happy of the double overtime rate he would earn. The manager wasn't happy.

"Jim, look, you're a good man, a good driver. But I'm sorry mate, but I am giving you warning that unless you put your contractual hours in, then you'll get the push."

"Look, Mr Hall, I can't help it. It's this cough. I'm getting infections through it, not sleeping right."

"You might be best off finishing work, going on permanent sick."

"I can't afford to do that, not with the mortgage and everything."

"Well, I can't afford to keep you on and pay you sick, paying other drivers overtime to do your runs."

"Is there anything anywhere else I could be doing where I don't go out, just until next spring. I think it will clear up when the weather gets better."

"No, I'm sorry mate. Look, I'm sorry about this. I'm just the messenger boy."

"Ok, I understand."

Jim had to talk with Deirdre. They were already behind with the Diamond loan. Red letters were coming in for the electricity, and he was sure that the mortgage hadn't been paid last month. They were getting in a mess.

"We'll lose the house if you go on the sick Jim. Look, I can ask for more hours."

"I can't let you do that."

"We have no choice. I'm going to ask tomorrow."

"What do you think about Matt's plan?"

"No, Jim, definitely not. Let them go to prison, you are not going to get a record."

"I know, I know."

They went to bed, not really talking to one another, for fear of bringing up the subject of money again. Just wished one another a good night's sleep. Jim was awake the better part of the night again.

"Hello, Moira? Deirdre here. Yes, hello, yeah, not bad, and you? Oh, Jim's got a bad cough too. Look, Moira, are there any more jobs that you can give me? Oh, oh right. Are there anyone taking holidays over Christmas? Well, yes, please. Keep me in mind will you, we really need the money."

Ms Smith could easily see that Deirdre wasn't well that day. A quick pry told her that Deirdre and Jim had money problems.

"Oh, my dear, I wish there was something I could do."

"We'll work something out."

"Look, don't be down, things will work out."

Deirdre went to Mrs Warburton's home afterwards, only to be told that she would only be needed twice a week from now on, being that Mrs W would be working more from home. That was just what they needed.

Jim had been sent home from work early.

When they sat down to their sausage and mash meal, the conversation soon got round to how to pay for bills.

“Look, I’m working on borrowed time now,” Jim was telling her.

She knew this now. 3-Way were always recruiting drivers, so Jim was not safe.

“Matt was talking with me at our break this morning, and asked if we had managed to talk about things ... I told him that I would sit down with you tonight, and talk to you. Deirdre, we’re on skid row. We’re going to loose the house.”

“I know. Let’s talk about it. Get the coffees, and the biscuits, and let’s talk about it.”

They spent the rest of the evening talking about the pro’s, con’s and ethics about the plan. The same answers, damned if they did, damned if they didn’t. But Jim did point out one small fact. The rates that 3-Way charged their clients, they were making a mint on their contracts and paying their drivers just the minimum. So, who, also, were thieves? Did they stop to think about their ethics?

SIX - SWEET DECEMBER

“Matt? Yeah, me Jim – can you and Terry get round here tonight? Good, see you then.”

Terry and Matt came at nine.

After the small talk, “We’re in,” Jim told the other two men.

“That’s great Jim.”

“And what about you Deirdre?”

“Yes, he has talked me into it.”

“Are you still cleaning?”

“Yes.”

“Right, come out for a drink, my missus hasn’t told me, but she has had a thought about your job.”

The Flying Horse was a local, quiet but pokey pub. Tonight, it was a little boisterous with local louts going in for somebody’s 18th.

“Deirdre, my missus, Shelly.”

“Hello.”

“Hello Deirdre. The lads have spoken to you about their plan, have they? What do you think?”

“Well, not wild about it, but we have to.”

“Well, tonight, I got thinking, and Matt tells me that you work for Mrs Warburton?”

“Yes. But what has that got to do with anything?”

“Have you noticed how well she does for herself?”

“My goodness, yes. She is rich.”

“Actually, no. She married wealth. She married my brother just as he opened a string of shops. Ever heard of PoundBits?”

“Yes, I go there plenty of times.”

“Those are his, or were his. He built them up from nothing, made a nice fortune, employed loads of people. Then *she* married him. She started to have affairs, but our Jed put up with it. The more he did, the more affairs she had, and finally he started to divorce her. But somehow, she got a really good lawyer, who got her half of his assets and money. She now has half ownership of the shops, and their profits. And then she started to cash in on the gold for cash adverts, offering money for gold.”

“Oh I didn’t realise. Oh I am so sorry.”

“Did you notice all the gold and silver in her home?”

“Well, yes.”

“Ever wondered where it came from?”

“Cashed in and bought them?”

“Oh no, she had the gold melted down and made into some of those things. 9 carat candlesticks.”

“I thought that they were just gold plated. That’s what she told me.”

“No. Those on her dining table? The real thing.”

“What’s happened to Jed?”

“He’s still working for his shops, he is trying to get another chain of similar shops open, so he just has command over them, but it will take ages.”

“What a nasty woman. And she had the audacity to bring my hours down, because of cost cutting.”

“You know what she told my sister-in-law? She thought you were noticing too many things, and is cutting you out. She thinks if she drops your hours, you will drop off, go off and find another job that takes up your time.”

“That’d be the day, in this day and age.”

“But what she wants to do is squeeze you out. She’s done it to a lot of other cleaners.”

SEVEN - THE PLAN

A couple of pizzas were ordered. Matt had brought some beers, Shelly nipped out to the 'offy for a bottle of white.

"Right, this is how we see it. Like we said, we spend a few random days calling into the office to tell them we are stuck in traffic, running late. We think that the later in the day we leave it, the more believable it is. And that we are going to go to the next call before coming back into depot."

"Right, yeah, makes sense."

"Then, sometime during the Christmas week, we step up the ante, and call in and tell them we are doing a couple of pick ups – let's say that it's down to traffic, some issue with parking near the shops. Then the following day, we do the same – it will be Thursday, we reckon, that will be the best day."

"Why?"

"Well, we have a couple of banks, three supermarkets and a jewellers, and anyone else they decide to give us. Out of all the days, this is the busiest, moneywise, for us."

"Hey, Terry, just had an idea – Jim, how do you feel about calling in sick on that day? We will get the radio call asking for vans to cover your pickups, we can respond."

"Do you know, that could work. Jim, how do you feel about that – but take it a step further ... "

"I could still call off at the pick-ups. My shops won't have any idea. They are used to me collecting from them ... "

"I was just about to ask that. How do you feel about that?"

"Jim, they will know your face though, you will be directly implicated."

"Oh, yeah, sorry, didn't think about that."

“No problem Jim. But you could still call in sick – you can still come out and help us load up the bags and not come out at your shops. What do you think?”

“Yes, sounds good. I’ll do that. If I leave it until late that day, 3-Way won’t get time to bring anyone else in.”

“Yes. That sounds good. Good plan.”

“So, any questions? Any thoughts on how we build it up?”

“No, it sounds ok.”

Shelly deared her throat. As the men went off to the fridge to get more beers and work out finer details, she turned to Deirdre.

“Deirdre, how do you feel about all this?”

“Well, like I said to Jim the other night, we’re damned if we do, and damned if we don’t. We didn’t pay the mortgage last month, and the building society told us the last time we got into arrears, that if we did it again, they would start repo proceedings. So, we have lost the house.”

Deirdre soulfully looked around their 14 x 10 lounge. Just bricks and mortar and a bit of wallpaper she was trying to tell herself. No matter what, this house no longer was their own.

“Deirdre, look, we’re in the same boat. Our case is being heard in the new year. We stopped paying our mortgage during the summer, and right now, they’re welcome to it, it’s leaking every time it rains, and the new neighbours are some council estate’s problem cast offs. They have ASBO’s and have breached them loads of times. Had enough, we really have.”

"I didn't realise."

"Let me show you something Deirdre," Shelly opened her fake crocodile leather bag knowing that one day, it wouldn't be fake. "Here, you see this? This is a plot overlooking the Atlantic. See how blue that sea is? Look at it. That is just under an acre of land. Guess how much?"

"Where is it, it is stunning. I love those orchids."

"Bahamas."

"You're kidding!"

"No, we got it for a song. Been in touch with the company selling it, put a £500 deposit on it. It's ours."

"How much is it? Must be at least £500k."

"We have got it for twenty thousand."

"You're having me on."

"Nope – did a bit of searching on the internet, did a bit of negotiating, and that is our retirement. Terry has already spotted a plot with good trees on it, he wants to build canoes."

"Wow. Do they have any more at that price?"

"Yep – right next door, and they are always asking if we know anyone who wants to buy it. Actually, there are half a dozen plots. We're already looking to put our names down for another. Grow our own fruit!"

"Shelly, this is fabulous. Oh my, how lovely. How soon can you build on it?"

"Now. Materials are pricey though, but a bit at a time, eh?"

"Well yes, oh Shelly, it is gorgeous. With Jim's cough, it will be a thing of the past. And the heat will be great for my rheumatics."

“That’s why we’re looking at it – health reasons. Want to be somewhere idyllic, warm and sunny. They sometimes get the hurricanes, but we can easily learn how to take care of ourselves.”

“Wow.”

“But Deirdre, this is where I want to talk to you about what we can do to help the lads.”

“How?”

“Are you ready to help them?”

“Yes. If it helps us get something like this, yes.”

“Well, I’m back to Mrs Warburton.”

“Oh right?”

“Yes, remember Deirdre, this is a once in a lifetime. Remember what she has done to my brother and to all those who she scammed out of good money for their jewellery. Keep those thoughts in mind.”

“And bringing down my hours.”

Deirdre got a sense of where the conversation was going.

“Well, on the morning when the lads are pulling their stunt, how would it be if we go along and clean Mrs W’s home, clean it out. You could tell her that your back is playing up and you could do with some help with the vacuuming, and then you ask to bring me. She’ll be getting ready for her Christmas dinner party that she always throws, so having the house in sparkling condition is what she’ll want. I wouldn’t be too surprised if she doesn’t ask you to do a few more hours that week, polish the silver from the cupboard, wash the crystal and what have you. She won’t want it being done in the dishwasher, no, she’ll want it all hand-washing.”

“How do you know all this?”

“I cleaned for her a couple of years ago. She starts throwing Christmas dinners and parties about the middle of the month onwards, and didn’t pay any extra apart from normal rate.”

“Cow.”

“Anyway, what I was thinking, the morning of the day that the lads do their thing, we do our thing. Try and get that day.”

“Oh, it’s ok, I usually work on a Thursday.”

By now, Deirdre was becoming less resilient to the idea. Who was going to take care of her and Jim? The house was going, they were going to be homeless. They would end up with some council house or flat, probably amongst a load of neighbours that would be no good for them, and after all that they had done, after all the fight they had fought to keep their home, always doing the right thing and getting nowhere for it, getting no thanks or recognition, people pushing into her in the supermarkets without a thought, teenagers not giving up their seats on the bus who didn’t have half a dozen bags of shopping – what was it all for?

She continued with a thought, “What I’m thinking is the time of day though Shelly – might be better to leave it until the middle of the afternoon to go to work that day.”

“Liking it, liking it. Less time to come after you. Yes. Yes, good idea.”

“And Jim and I will just pack our bags the day before, we could book into a hotel for a while until we leave.”

“Well, the lads are planning the day after. We’re thinking of going to a cottage. We’ve booked it. It holds 6. Just lie really low for a couple of weeks. During that time, we’ll deposit the money, and we can also get anything from Mrs W in a strongbox.”

“Have you thought out where the cash is going?”

“Yes, oh here are the men ... Matt, Deirdre was asking where the cash is going.”

“Well, like we have just been telling Jim here, we have managed to open a Swiss bank account, still don’t quite know how we managed it. But there you have it. We have been putting our savings into it, so they have got used to a few thousand here and there going in. We have also been over to one of their branches, and put some jewellery in their strongbox – it’s only cheap costume jewellery, but they’re not to know!”

“How do we get to it?”

“Right, what we have here is the bank book. You can see there is already ten and a half in it. So what we do, we keep out enough for our needs, and the rest gets put in. I’ve been telling them that we are selling our properties up over here, and so are a couple of friends. They asked me if we would like to use their services to bank the proceeds. I had to laugh when the clerk asked me that one. Proceeds! Ha ha, yes. Yes. Anyway, I told him that yes, we will be using their bank, and that most of the deposits would be cash. He was a little perplexed saying the best way to be paid would be transfer, but like I told him, the sales are purely cash. He got worried about us driving about with cash, but I told him that we would be fine.”

“So, it’s all happening. Jim, what do you think?”

“Deirdre?”

“Yes, yes. Do it.”

“We’re in. I’ll call in sick that day. And get sacked.”

“It will also give you an alibi, oddly enough!”

“Me and Shelly had an idea.” Shelly looked bemused.

“Oh?”

The plan that the ladies came up with seemed to add the cream to the pudding. All they had to do now, was to wait.

EIGHT - DUMMY RUN

“Hello Ms Smith.”

“Hello Deirdre. Did we have a good weekend?”

“Yes, yes, it was good. Ms Smith, my relatives have asked me to go and stay with them later this month.”

“Oh. Oh, that’ll be nice for you. When?”

“Well, not sure just yet. But, if push comes to shove, and I need to finish before Christmas, will you be ok for help?”

“Oh yes, my niece is just around the corner. They can come and do some work for me.”

Matt had already had a dummy run at ringing the office and letting them know that the roads were busy. And it seemed plausible.

10th December

2.45pm “Hi! Sandy? Yeah, tell Graham I am running late. I’m stuck here on Marlborough Road, there’s a road block. What? No, I can’t see what’s causing it. Yeah, I have SupaPrice on board, just going to the bank. Yeah, can you tell them I’m running late. What’s that? Collect PoundPlus. Yep, can do. I should be there about 5 though. Ok, will do.”

3.05pm Matt had got through the roadblock and was a quarter hour from the bank.

3.30pm Pick up at the bank. It took 20 minutes, damn paperwork.

4.30pm Nearing PoundPlus.

The dummy run had gone off without a problem.

Deirdre's day had been just as productive. As she walked around Ms Warburton's home, she walked with a piece of paper.

Gold candle sticks; gold inkwell with ornate embellishment; gold key chain; antique cutlery

In the bedroom, later that afternoon, gold chains, precious stones inlaid gold brooches, sapphire ring, sapphire and diamond rings.

It all went down on the slip of paper that she now put into her pocket.

"This is great Deirdre. When are you next back at Mrs W's?"

"Next Tuesday Terry."

"And then when?"

"I'm there every Tuesday and Thursday."

"Ok. Right, listen everyone. The delay trips have run fine. Now, it's the 17th next Thursday, so that's when we do it. Ok?"

"I thought we were waiting until nearer Christmas."

"Well, yeah, but the next time that Deirdre is at Mrs W's will be 22nd."

"What about doing it then?"

Following a little to-ing and fro-ing, the 22nd was decided as the date to carry out their plan.

This would suit everyone, it gave an opportunity to have another dummy run, and it would leave it more nearer to the holidays. Roads, airports and trains would be busier.

NINE - BE PREPARED!

On the day before the job, Jim and Deirdre packed a couple of suitcases. They had carefully packed the clothes and photos. They followed the same steps that Terry and Shelly, Matt and Trudy were doing.

Over the weekend beforehand, what bits of furniture the families had decided to keep, they had moved them to storage which Matt had found. Opening the account in an alias, he found that the locale of it, the rates for the monthly storage was quite a find. Splitting the costs between the three families, and with the stuff not taking up as much space as they first thought, it was a great start.

“Ms Smith, do you remember me telling you about my family asking if we wanted to go and visit them?”

“Yes dear. Have they been in touch?”

“Well yes, they want us to go next Tuesday.”

“Oh, that’s going to be nice for you. I mean, you were thinking of starting your holiday a couple of days later, weren’t you?”

“Yes. Would you mind if I finished that early?”

“Of course woman! You must go and stay with them.”

Deirdre was happy that she had had that conversation a couple of days after that conversation about setting the date for the job. Now she could leave, knowing that the relatives of Ms Smith would be going round and support her. She wasn’t at all that bothered about Ms Warburton.

She handed her notice in at the agency the same day that they were packing their suitcases.

TEN – DAYLIGHT ROBBERY

“3-Way? Yes, it’s Jim . Look, I don’t think I can make it into work today. Yes, yes, I know you are busy. But, I will be spending more time in the gents’ toilets today than going to the banks. And I was up half the night with this blasted cough ...”

Jim’s voice drifted off. Then, “What do you mean? I’ve been sacked? How come? Why?”

There was natural irritant in his voice.

“Oh, so because I have been working my backside off you, doing all those hours to make the collections, jumped through hoops to make the company look good – because I get sick, now, in a time when most are sick, you sack me. Well! Thank you!”

This wasn’t doing his blood pressure any favours. The ironic thing was, was that he was actually steaming and hurting. To think that 3-Way could treat him, him! Like this! How dare they.

Someone on the other end of the phone was trying to justify why the company takes a dim view of sickness and that he had had a few too many times off on the sick and the company policy was that if an employee had more than a week off sick, then this was a sackable offence, particularly for a rookie in their first year.

And what about if you were in an accident and laid up in hospital with a broken leg? Or someone knifed you? This was victimisation.

Stuff you!

He slammed the phone down in disgust. And justification was made for what he was about to do that day.

“Hello?” Jim was fervently gesticulating that he wasn’t in. “Oh, Ms Smith. Yes, hello. Yes, of course I can come over and do an hour. About 10? All right then, I will see you then. Bye.”

“Are you going to be all right Jim? I’m slipping out to do an hour for Ms Smith.”

“Yes, of course honey. They just really wound me up.”

“Right, well, just calm down. We are nearly home and dry. Are you getting ready for the others?”

“Yeah, just going to go and get my uniform on.”

After a quick breakfast and another cup of coffee, Jim left Deirdre to her day. Matt was on time, and was already parked up outside. Jim looked back at the front of the house for probably the last time. The UPVC still needed looking at, and the paint on the front door had seen better days. As he looked up at the bedroom, he could see Deirdre taking down their curtains and putting up some cheapos she had bought at a charity shop, which had equally seen better days. The front garden looked as tired as the day when they bought the house. £34000 was still owing on it, they were welcome to the problem of selling the problem house.

The nets in the neighbour’s house twitched, he smiled at them, knowing only too well that the young woman who lived there would be trying to peek out of them. He knew her game

now – she was worried in case the Social might be sneaking around trying to catch her partner cum lodger, who was coughing up toward the rent, would be caught. Her full housing benefit would be daily jeopardised. But he wasn't going to say a word. Good luck to you kid.

The van pulled away. Matt had thoughtfully brought another 'keep-warm' mug of coffee that would keep Jim warm when he sat in the back of the van.

"So, first stop is the Bradford on the High Street. We'll be normal with them. Just keep out of sight when we go back into depot Jim, ok?"

"Yep. Will do."

"So what did they do when you rang in sick? Did they sack you?"

"Yes. I was actually really angry. Gave them a right blasting."

"Bastards."

Matt and Terry collected the first bags which contained a pipsqueak of money which had been deposited overnight in the overnight banking postbox. Probably would amount to a couple of thousand. Just enough to keep the boss off their back.

"Morning Angela."

"Oh hi Matt. Have you heard what's happened to Jim?"

"What?"

He got the push, rang in this morning sick. Sounds like he had a right night of it, and he got the sack for having the runs."

"You're kidding."

“No, so we are needing you to do his calls. Two other drivers called in sick, they got sacked too.”

Matt was truly surprised now. “Really? Man. That is disgusting. Have they got the clients covered?”

“Well, I’m not sure. A couple of vans can cover some of it. How are you fixed for a bit of overtime today just in case?”

“Yeah, of course. But, we might not be able to keep coming back to depot if we get more pick-ups. You know what the traffic is like, what with the run up to Christmas, and then the bypass is down to one lane, so there have been more traffic in the town centre.”

“Yeah, I know. For me, it is ok. But I better have a talk with Si. Hang on a moment, I’ll get him.”

Simon is a yuppy-style jumped up bit of a clerk who had or has no idea of logistics and transport timing let alone routes and traffic conditions. Yet he was a junior Transport Manager, and strutted about with the relevant airs and ego that he reckoned came with the job. He has a lot to learn, and cannot handle customer services as good as his contemporaries. And he was certainly niggling the nerves of some of his more older colleagues who had seen it all, done it all but didn’t, for some reason, have the t-shirt. No, Si has the t-shirt.

Matt had to smile at himself when he knew he was dealing with the dead beat.

Si pondered, clasped his hands for a moment, scratched at some niggle on his crown for a moment, wrung his hands once they got back together, thinking all the time.

Angela feverishly looked from Matt to Si, and from Si to Matt. Matt wondered if she might be in training for Centre Court at Wimbledon next summer.

“So what are we to do Si?” Matt was asking.

“Um...”

“I’ll tell you what, I can take on the collects. I’ll phone in each time to give you an update, like the cash has been collected and what the traffic is like. There’s me and Terry on the crew today, and you know what Terry is like – he is built like an outhouse. Nobody will mess with him. And we will be back before you know it.”

“Right, yes, do that. We can’t afford to lose the customers today. There is talk of a new courier company opening in the new year, so we need to keep our customers happy. Yes, keep in touch, but do as many on this list as you can. Is there any on there you cannot do?”

Matt had a look. There were a couple which, under normal circumstances, he would have told Si were too far out of their ‘patch’ but actually, now, they could be in favour. Two of them were restaurants which were very rural, out on country roads which were so desolate, that suddenly, everything had been handed to the drivers! What could go wrong?

“Right, well keep in touch. Try to get back in to depot as much as you can though Matt.”

“No worries Si.”

With that, armed with a list with half a dozen other collection points, Matt left the driver’s office, with yet another couple of cups of coffee and a coffee in a keep-warm mug (for later, so he explained to the confused Si), and rejoined Terry.

Ms Smith had, as usual, left the front door off the latch. Deirdre said her customary 'hello' as she popped her head around the corner of the door.

Ms Smith was there in her favourite chair, with a rug over her legs. The house seemed chilly.

"Oh Deirdre, hello. There you are."

"What's happened to the heating? Are you all right?"

"Oh yes dear. Yes. Our Pat is coming to collect me later today and taking me to their home for the Christmas break."

"Oh, how lovely is that. What a lovely idea."

"Yes, it came right out of the blue the other night. I thought it would be nice. So she is coming to collect me after lunch. I thought I might just ask you to come over for an hour, just a quick Hoover and wash the pots."

"Of course I will."

Deirdre chatted with Ms Smith about the plans and things in store for Ms Smith while she visited her cousin in the Cotswolds. Christmas in the Cotswolds, how lovely. Ms Smith was twinkling.

The hour was very soon up. Deirdre wanted to stay for a while longer and won the argument with Ms Smith. They shared another cup of tea and biscuits, chatting away. And the clock struck 12.

"I have to be going now Ms Smith. I have to go to Mrs W's this afternoon."

“Oh, that woman. Well make sure you only do what you have to do or what you normally do. She goes through helpers at this time of the year like don’t know whats. She really makes them earn their wages about now.”

“So, I’ve been told. I won’t let her push me about Ms Smith. Well, I must love you and leave you. Merry Christmas.” Deirdre bent over and gave the lovely lady she was saying goodbye to for the last time, a truly loving kiss on her brown wrinkled cheek.

“Merry Christmas Deirdre.”

Ms Smith pushed something into Deirdre’s pocket which Deirdre didn’t feel.

With a tear, Deirdre left.

Shelly called around at Deirdre’s home ready to drive her up to Mrs Warburton’s.

It was no different from any other time. Deirdre had to wipe her feet on the porch mat, rang the doorbell which sounded posh and rich but was just bought from the local DIY shop. Mrs W answered the door. After saying hello to Deirdre, she looked at Shelly in a quizzical manner.

“Haven’t we met?”

“Yes, Mrs Warburton. I was here a couple of times a few years ago. An agency sent me because the normal cleaner you had, had gone on holiday, and they needed a temporary cleaner to fill in.”

“Oh right. Have you been CRB’d?”

“Yes, well I was at the time. I have had a recent CRB for a carer’s job I have had.”

“Have you got it?”

“Yes, actually I have. I always carry it about.” Shelly produced a piece of paper which told Mrs W that she had, indeed, had had a criminal check done against her name and date of birth, and that she was squeaky clean.

“Right, well that’s all right then. Right, Deirdre, I want you to dust and polish all the rooms today, and then I have some silver cutlery I need cleaning ready for a dinner party I am throwing tonight. Can you do it in the time you usually have, or do you need an extra hour?”

Deirdre looked at Shelly. “Well, I think that I might need the extra hour. Would you mind if Shelly helps?”

“Not at all. Mind you, I am only going to pay £6,50 per hour to her, I expect you to make up the rest. Well, if Shelly here is helping. You can mop the kitchen and bathrooms – after all, they will want to powder their noses what they? What! Ha ha!! And I would like all the kitchen work surfaces disinfecting also. I cannot make my crepes on them right now! What ho!!”

“Of course.”

“Right, now, I will be slipping out at half past two for a hair appointment. Just leave when you are done. I might be back before you go, I might not. Mildred is coming in tonight to start the dinner, so I might stay and have my nails done for tonight.”

“Right Mrs Warburton. Are you having many?”

“Yes, we have invited eight. I am looking forward to it as Mr Warburton’s manager is coming for the first time.”

“That would be lovely.”

Mrs W went off to another part of the house as the two housekeepers got busy dusting and polishing the rooms that normally got dusted and polished. From the lounge, both cleaned and buffed the ornamental tables made from ebony, dusted the lampshades, cleaned the

mirror over the chimney breast. Next the dining room, they worked on the long mahogany dinner table bringing a lovely shine up. The bedrooms and the conservatory received equal treatment, which, although as vigorous as usual, took an air of 'couldn't care less' today. I wonder why.

True to form, Mrs W left Deirdre and Shelly alone at half past two. It would be another two hours before Mildred would be coming. By then, the bathrooms would glisten and the work surfaces in the kitchen would be cleaned impeccably. Deirdre wanted to leave Mrs W in an impeccably presented home. Minus goodies.

It was now midway through the day for Matt and Terry also. They had managed to collect from the first bank.

"Si? Yes, it's me, Terry. Yeah mate, traffic is bedlam. We've just collected from Wentworth's. What's that? Yeah, we got two sacks and receipt for £6,500. Right, yeah, we're going on to number two. Yeah, we'll call you."

With a sack safely stashed in the back of the van from Wentworth's, now was the time for Jim to come out of his hiding place to go into his usual first call on a Thursday morning, and it was a biggy. The Chepstow was one of half a dozen high street banks, who would normally see Jim about this time of the day. Their takings had been quite fruitful overnight and during the morning. Their clients being largely local restaurants and wine bars, they had enjoyed a busy morning taking the receipts from the night before. The restaurants were happy from their Christmas do's which had been booked by local companies. The bars and wine bars were equally happy with party goers filling their tills. All in all, a good night was had by all. Even the punters had a good time.

Jim summarised this as he got out of the back of the van and nearly trod in the remnants of someone's appreciation of last night's curry that they wanted to share it with passers-by rather than keeping it to themselves. He nearly stepped in it.

The girl at The Chepstow said a kindly hello to Jim and handed over just short of £65,000 in a number of hessian bags. Jim gave her the receipt he had given to her every week, and she smiled demurely. She really had a thing about him. Good-bye!

Terry rang into the office to let them know the collection had been made. And the traffic was getting busy.

The next call was the first of two calls to a local large supermarket who was locked in a price challenge with another supermarket which sat on the outskirts of the town in one of those shopping outlet villages. Matt and Terry both entered into the supermarket. The Assistant Manager was only too happy to relieve himself of the takings from yesterday evening and that morning. Another £39,650 had been bagged.

Again, the phone call to 3-Way. Si was asking if they could possibly get back in to depot.

"Let me see if we can mate," Terry told him. Terry turned to Matt, raising his arms in a gesture asking 'What shall we do?'

"Give us the phone in about 8 minutes."

Eight or so minutes later, Matt pulled over onto the hard shoulder of a dual carriageway, en route to the next stop.

“Angela? Yeah, me Matt. Is Si there? Oh, right. Well, tell him when he gets back off lunch that we are running late, and just on our way to the next stop. We are due there at 2, and if we come into base, it will put us back to at least half past when we get here. Yeah, it’s Muldoons’. Yeah, I know what you mean, they are sticklers for being on time. So, what shall I do? Yeah ... yeah. Right, gotcha. Well tell our lord and master will you? Right, thanks Angela.”

Matt turned to Terry with a huge grin on his face. Angela hadn’t even asked them what the delay was. This meant that the excuse of the accident can be used later that afternoon.

At Muldoons’ Matt and Jim got out of the van. The young man at Muldoons’ said a hearty hello to Jim. Jim had to explain that he couldn’t stand and talk about the weekend’s football match that afternoon because they were running so late. Another £15,075 was handed over.

At Mrs Warburton’s home, Deirdre and Shelly had just sat down for a well earned Earl Grey. They looked around at the cleaned kitchen. It had been the last room to clean on the list. The surfaces gleamed. All they had to do now was to clean the silver.

“Is it real?”

“What? The stuff we are cleaning? Some of it is, Mrs W will use it for her more important guests tonight. Some of them will be the nickel etched stuff she uses for Sunday dinners.”

“When are we going to do the rest?”

“Well, let me see, it’s three. It will only take about half an hour to do the silver. Mildred is due at half four. We can easily pop round the house after we have done the silver.”

“Mildred has a key, so we don’t have to be here to let her in.”

“Yes. I think, if we do a decent job on the silver, nobody will notice anything until we are well gone. Like I said before, we have to do as much a normal and decent job as we can, so that nothing will be noticed.”

“Right, I’ll just get the cutlery and the polish.”

“I’ll make us another cuppa!”

Deirdre and Shelly spent a nice half hour polishing the silver and then left it on the fake silver tray Mrs W had left out for it. It looked pretty on the mahogany sideboard. Then the fun began.

The jade set in 22 carat gold chain necklace was the first to be liberated from the jewellery box in the master bedroom. This was followed by the diamond bracelet and matching necklace and earring set; a pearl choker and necklace set with vintage and rare pearls; the beautiful watch Mrs W had bought to compliment the gold chain necklace. More gold and silver trinkets were added. Then gold cufflinks and tie pin, with a gold pocket watch were amongst the different men’s jewellery.

“That’s not all of it, is it?” Deirdre was asking Shelly.

“Are you kidding? Have you seen the safe?”

“Yes, but I don’t know the combination.”

“Yeah, but did you have one of these?”

“What on earth? What is that?”

“It’s going to help me crack the safe. It’s called a safe cracking amplifier. Neat eh? Right, I’ll just put the headphones on.”

Turning the dial this way and that, Shelly was able to distinctly hear the clicks without any problems. After five turns, the door came free. And inside, the diamond collection, the stunning diamond choker and five string diamond necklace put the others to shame. There was the 150 year old watch carefully stored in its velvet lined box. All this, and the spare cash that was held in there. Another £45000 to the total.

Shelly opened her black velvet bag she had especially brought, out of respect, and it all went inside.

“Right. That’s it. We are done!”

Giddy as school children, Deirdre and Shelly left the house. Everything was locked up and secure, apart from a window.

“Why are we leaving the box window open?”

“Well, it got stuffy didn’t it? So we left it open a little to let a bit of air in. And any burglar. I have left Mrs W a note to explain.”

With that, the two women left the house. Deirdre looked behind her, not at all sorry for leaving Mrs W. Tonight, she would be more pre-occupied with her dinner party.

On the other side of town, Terry and Matt had made two more collections. The sacks in the back of the van were falling over one another, and Jim was regularly picking them up off the floor of the van.

“How ya doing in there Jim lad?”

“Ok. How many more are there to do?”

“Just another bank and then the supermarket at the village.”

“Wow, are we that far on?”

“Yep. Right, you ok in there? We just need to go into Farmers’ Bank.”

Farmers were happy to give their several bags of money which local businesses and individual customers had deposited with them. Just over a hundred thousand was in those bags.

The bleeper went again in the van. It was Si wondering if they were all right. He had a couple of drivers back at the yard who had finished their collections and could come out to bring in some of their takings.

“Yeah, Si? Yeah, I know what you mean. Look, we just have the supermarket out at the village to do, and then we will be done. What? Who? Oh, tell them we’re ok. Yeah, no problems at all. Yeah, we should be done by 5 or quarter past. Yeah, I know. There has been an accident on the A road. Nothing nasty, but it just cost us five minutes. Yeah, just ring the supermarket up will you. Tell them we will be with them for quarter to five. What’s that? Smith’s the Jewellers? I’ve heard of them, do you mean the ones on the High Street? Oh, the one at the village? Yeah, sure. Tell them we’ll be with them just after 5. Yeah. Good one. Yeah, I’ll give them the treatment. Well, we don’t want Courier Express to get this contract. We’ll give them the works! Right, gotta go. I’ll see you later.”

“Can you believe that Terry? We have a jewellers to pick up from! Their courier can’t make it because of the rush hour traffic! Talk about on a roll!”

“You’re kidding! What do you think we will end up with?”

“Cash definitely! Maybe we will get to collect some jewellery that needs to go into storage!”

“My goodness!”

“Have you heard this Jim?”

“Wow. That is amazing! I wonder how Deirdre and Shelly are getting along.”

“We’ll soon know. Right next stop the village and then freedom!”

The two collections at the end of the day could not have gone sweeter. The supermarket handed over their takings for the day. It had been a very productive day being that many pensioners had received double pensions that day and so, equally, had a lot of people on the benefits. Everyone had the same idea – get to the store, buy the food and crackers for Christmas, get the booze. Some local companies had made use of the 3 for 2 prices on the wine and spirits which they bought for their customers. Others had gone in to buy presents, groceries and what nots. Generally speaking, it had been one of the best days before the last couple of shopping days to Christmas. And didn’t the bags of cash testify to it!

Then Smith’s Jewellers, newly opened in the village precinct since the summer was a popular attraction for the shoppers who visited the village. They had enjoyed good sales since their introduction of discounted jewellery. And it was so convenient to call there, simply because everything was there that shoppers wanted. From DIY and carpet retailers to crafts and general supermarket goods, the village catered for it all. Today, there had been good takings. Not as good as hoped for, but who knows what next week would bring.

Smith’s gave Matt their two bags of takings totalling some £24000. But more importantly, they had asked that a bag containing several boxes of expensive jewellery be taken to storage ready for taking to the High Street store which had more interest at the moment.

Of course they would take very great care of the goods.

And that was that. Matt and Terry reassured the young manager at Smith's that their goods would be taken to the High Street first thing, and said goodbye to him.

They drove the van without hurry, and the time was just after five past five. The work was complete. The bags and the loot was safely in the back of the van. Jim accepted the new additions.

They drove southbound on the A road. Away from the clients, away from the town centre and away from the 3-Way depot offices.

All they have to do is to keep a clear head, drive two miles to a lay-by where the van they bought had been driven to. Deirdre and Shelly were already there, waiting in the lay-by.

And now, Si was bleeping them.

"Yeah, yeah. We've just collected and just got in the van. Yeah, we'll be setting off in a moment. Err, well, we could. Just give us the address. Yeah, got that. Right, tell them it might be about twenty minutes. Yeah, ok."

"I can't believe it. Another bank!"

"What do you wanna do?"

"Right, well it's just at the top end of town. I can slip in, pick up their bags. I'll park the van in a side street. Can one of you follow me in one of the cars?"

"I'll follow you."

“That’s great Shell. Right, ok then. Let’s get all this out. How did you two do?”

Shelly and Deirdre showed the lads what they managed to get from the Warburton’s.

Thirty minutes later, the 3-Way van stashed in a dark, narrow side street and would not be found until a sensitive traffic warden finds it parked on the double yellows sometime, Shelly drove away to the hotel they had booked.

Between them, they had amassed more than £75000 each with the value of the jewellery yet to add. It would take the lads about 9 years to earn that kind of money.

“A Christmas in the Cotswolds,” Deirdre was saying as she dreamily chatted with Jim and the others over a nice glass of ginger wine in the bar that night.

“Yeah, why not.”

“Be serious.”

“Yes, Matt, I like that idea. Let’s go there tomorrow. Are we all up for it?”

Heads nodded. And a comfy Christmas in the Cotswolds followed. It was a very homely one and a half weeks. They saw the New Year in, and booked flights to Miami for the 2nd of January.

And The Bahamas beckoned.

