

## 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.”

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