

'Is that all you can find to throw out?' Fiona exclaimed.

'Well I don't see that much in your pile over there.' replied her husband.

The couple were starting an exercise that many couples over a certain age have to face sooner or later - preparing to downsize.

How had they managed to accumulate so much stuff, most of it at least forty years old, even after they had forced the children to take away all their junk. The charity shops had had a bonanza that weekend but they were truly surprised at the amount of boxes and battered suitcases still to be emptied out and sorted.

Eventually they decided to pile up what they wanted to keep and everything else was to go out to whoever or what ever charity would take it.

They worked in quiet companionship for a good hour when Fiona finally got off her knees and went to put the kettle on.

In her absence Mark glanced more closely at the 'out' pile and noted in horror that the red leather travel clock his uncle had given him for his 21st birthday was languishing there.

'You can't throw that out, we need that alarm clock when we go travelling,' he greeted Fiona on her return bearing two mugs of tea.

'Have you not noticed that we use our iPads as alarm clocks when travelling now. Out it goes,' was the brutal reply.

Mark surreptitiously removed the clock to one side, after all it was a Cartier travel clock and might be worth something.

The system seemed to be working as the 'keep' pile was relatively small while the 'out' pile was a veritable mountain on the spare room double bed and the number of boxes to be emptied greatly reduced.

'I think these last few cases are old ornaments and crockery which are definitely out,' said Fiona opening up a large much labelled suitcase. 'Oh, no, its nearly all pictures. I hardly remember any of them, do any ring a bell with you, Mark? Did we really have such awful taste in the sixties and seventies.'

'Well these three we picked up on our first holidays in Spain and these ones were either wedding presents or gifts from your Auntie Maisie whenever we visited her in Scotland.'

Fiona picked up a seaside painting with a threatening sky. Something about it appealed to her so she added it to the 'keep' pile and discarded the others.

In the following weeks the 'out' pile slowly reduced in size as it was distributed to assorted charity shops until Mark took what was left to the tip and boxed up the keepers and returned them to the attic: then Fiona fell and damaged her hip.

Now a decision would have to be made about their future in the family home and Easter weekend provided the perfect opportunity for a family get together. Retirement Villages, retirement flats, retirement homes, residential homes, care homes and nursing homes, all options had to be considered, including location. Fortunately the extended family all lived within easy reach of each other so location was not too much of a problem but they were all dismayed by the huge choices facing them and the vast amount of money required for what ever option was chosen.

'We wanted this house, our home to be your inheritance, not that it should be spent to provide for our old age,' wailed Fiona.

'Look Mum,' replied their eldest daughter,'it is more important that you and Dad are well looked after and comfortable in your old age. Right let's look at some of these brochures and do some weeding.'

Eventually a short list of five was drawn up with dates for visiting. Various incentives were offered by some of the chosen, John Lewis vouchers, free lunch and afternoon tea, champagne and canapés and a talk by an antiques dealer who would also do valuations.

'OK,' said Mark,'when we go to visit Riverview with the antique dealer I am going to take my Cartier travel clock, I'm convinced it must be worth something.'

'Well, if you're taking that I'm going to take that seascape painting that Auntie Maisie gave us. It might not be worth as much as your clock but it is a nice picture and the frame might be worth something. If your clock is valued more than my picture I will pay for lunch afterwards.'

'Deal,' replied Mark.

The John Lewis vouchers retirement flat was very small and disappointing, the champagne and canapés retirement home old and tired as they felt after being subjected to a very hard sell. They were beginning to think that they should have ignored the incentives. However the retirement village raised their hopes, a pleasant lunch and afternoon tea while meeting various residents and the opportunity to play a few hands of bridge, this was more like it. However, of course this was

one of the most expensive options on the list and would definitely stretch the budget. Fiona joked they would only be able to live there for five years before they ran out of money. They turned up at Riverview with their son, James, who had taken a day off work to accompany them. It was more like Mudview, a building site with porta-cabins. They were ushered into one decorated with large bowls of fresh flowers and in the centre a model of the completed building and gardens. Four other confused couples sat around at small tables while a young man in an expensive suit and flashy jewellery offered coffee and tea then proceeded to give a PowerPoint presentation. This certainly was not what any of them had expected. At the end of the presentation the young man asked if there were any questions and braced himself for a barrage of outraged voices demanding to know why they had not been told they were visiting a building site. An administrative error, miscommunication, office mistake, he tried his best but his audience was very angry and had they been more fit and able most of them would have got up and left. He was saved when the door opened and a well known figure from the Antiques Roadshow breezed into the room. He quickly took command of the situation and began to entertain them with anecdotes of his time as an antique dealer and life on the TV production, then he asked if anyone had brought anything with them for valuation. There was an immediate flurry in the room as bags were opened and treasures unwrapped, this was what they had come for. Refreshment were offered again as the expert cast a quick eye over the table bearing the motley assortment of items, most giving off a slightly musty smell.

‘Jewellery is my specialty but I am able to give approximate valuations and am more than happy to point you in the direction of reliable experts. Now lets what we have here...’ he started, picking up a small ivory figurine. The owner immediately identified himself and a discussion on the ban of imported ivory ensued. James looked at his watch and tried to calculate how long he would have to sit through five couples each with two items, and the unfortunate answer was too long. Eventually the expert picked up the travel clock and Mark’s arm shot up. The time frame was quickly established and the fact that such items were very collectible and at the moment very popular especially on the other side of the Atlantic. Fiona clutched Mark’s arm, could this be it, the unexpected fortune, the answer to any problems with money for the foreseeable future. ‘Come and see me at the end and I will give you two names who will be only too happy to help you if you are interested in selling.’ Mark nodded smugly and James groaned inwardly. Slowly the expert worked his way along the table until he reached the last item, Fiona’s painting. ‘I have kept this one last for various reasons, but first I would like to know a bit about its history.’ Fiona explained that it was a gift from her Auntie Maisie who lived in Scotland and never had much money but insisted in giving them a painting from the local art show each time they visited her. ‘Oh, and she lived in Fife in a fairly depressed area where all the coal mines had closed down.’

‘Are you saying you have other paintings like this at home?’ The expert enquired. ‘Well we had another three or four but we took them to the tip a few months go.’ The expert shook his head. ‘May I remove it from the frame please,’. Fiona nodded her assent. Gently the painting was released from the frame and the expert smiled to himself. ‘Yes it is as I thought, this is an early painting by Jack Hoggan who changed his name to Jack Vettriano. He lived in Fife and started his painting career in a local club providing activities for the unemployed pit workers. Many people will be interested in this work including the artist himself, from what I know of him. Who knows if the paintings you got rid of were also by him, but this delightful painting is worth quite a lot of money, easily five figures. Well done Auntie Maisie.’ Fiona and Mark eventually sold the family home and moved into the retirement village where they lived an active and happy life for the next eight years. The money from the sale of the clock and painting funded two extensions, two new cars and school fees for several grandchildren. Oh, and Mark paid for lunch.