

Pauline was on the phone to Gillian as she was at 12:45 most afternoons. She had just settled down to eat her panini in a quiet corner of the staff common room. She liked chatting to Gillian who was a good friend and listened well. Gillian asked how had her day been so far.

“I think I’m becoming just like my dad!”

“Why? What have you done now!”

“I went to the salad shop to buy some lunch, ordered and paid for a panini and a melon/ pineapple fruit crush they do, then promptly left without either of them. I was walking back engrossed in thinking about the script for the Christmas play that needs to be ready for our first Saturday rehearsal tomorrow morning, when I spotted a kid munching a kebab and remembered my order.”

“How embarrassing – what did you do?”

“Well I breezed back in asked if my panini was ready yet. The guy had it wrapped in paper sitting on the counter with the drink. I blagged something about it not taking that long, thanked him and left.”

“Well – just as well you spotted the lad with the kebab! Are you just writing the play or are you taking part in it as well?”

“No, I’m co-writing it with William and then producing it – we’ve only two weeks to go before we need to start rehearsals. Did you get the job with Mann Estate agents?”

“Yes, I start on Monday – it seems a good prospect – and they say they want to get me stuck into dealing with clients from the start. By the way I thought your play went well last year – a good script. Who are you getting to build the stage scenery?”

“William can’t do it this year, so I’ve asking my dad if he will and he is very positive about it.”

“Will he remember?! How will you get the materials for it?”

“Oh, Dad will sort the materials – he’s a garage full of scraps he keeps and he’s trying to reduce so he can downsize.”

“Let me know if he wants a valuation – we can do that without obligation – why does he want to downsize?”

“Oh, he keeps saying he wants to help reduce our eye-watering mortgage so we don’t have to struggle as we do. I tell him not to worry about us but to spend his money on some good holidays. Are you going to the gym this evening?”

“Yes – then I’m out to Claire’s bowls party. Do you want to come?”

“Maybe – I’ll see you at gym then. I’ve got to go now as I have a presentation to the boss straight after lunch.”

“OK bye for now.”

Pauline rang off and settled down to a quick rehearsal of her work script for the boss forcing herself to put thoughts of her Christmas play to one side. Later she rang her widowed dad to see how his day had been and remind him about the scenery for the play.

“Hi dad, how has your day been? What have you been up to?”

“Hi darling. Well you’ll be pleased to know I’ve been turning out my work shed and taking stuff to the dump.”

“Have you remembered you’re going to do the stage scenery for my Christmas play?”

Fortunately, Ron had not yet taken any of his hoard of the scrap wood and softboard to the skip, although it was set aside ready for his next day’s trip.

“Oh yes, I’m doing your scenery. Well I’ve got the materials together so I can start when-ever you give me the OK. Are your sketches finalised?”

“Yes, I’ll drop them round after gym this evening. What else have you been doing?”

“Well I know you think I should get the place straight and tidy before I think of going on the market, but I’ve decided I can’t wait any longer and I’ve asked a couple of estate agents for a valuation.”

“Which ones have you asked?”

“Well I rang two this afternoon, Shepherd and another one I forget – begins with M I think.”

“Mann’s? My friend works for them.”

“Yes, that was it. The boss is coming round with a young lady on Monday at 10am I think. Then I’ve got the Shepherd man coming at about 12 noon.”

“Maybe that’ll be my friend Gillian. What are you doing on Sunday? Want to come for lunch? Then we can all go for a walk in the afternoon after your nap.”

“That will be nice. I’ll look forward to that.”

Monday morning, Ron answered the door bell at 10am and seeing a balding man accompanied by a confidently attractive young lady, remembered that Mann’s had come to give him a property valuation.

“Welcome do come in.”

“Good morning Mr. Buck. This my new assistant, Gillian – I think I gave you my card?”

The manager entered with Gillian and they both removed their shoes.

“Would you like a coffee?” Pauline’s dad ventured.

“No, we’ll be alright thanks. Do you mind if we just look round measure up and take some photos?”

“Carry on – make yourselves at home.” But Ron couldn’t help trailing round behind them commenting on things he thought they should know.

He found himself easily getting drawn into conversation with the assistant Gillian, who after not long asked him, “Have you got a property on your mind to buy?”

“No not yet. I want to downsize. I’ve started trying to clear out some of the junk I’ve accumulated.”

Gillian laughed encouragingly, “Are you hoping to go on a world cruise then?”

A month passed. Ron’s house was on the market with Mann’s and Gillian was now in regular contact with him as viewings took place and offers started coming in. Ron had made some progress in taking stuff to charity shops; furthermore, he had found a retirement flat that he was interested in.

The phone rang, Ron had just sat down with his morning coffee. “Hello Ron. Have you thought about accepting the offer that young couple made yesterday?”

“Well Gillian I’m not sure. If I wait another six months, I may get the full asking price an extra £10k. But then I may not. Is the market going up or down?”

“Well we’re in the best time of the year at the moment – with all the early summer flowers in the garden. People’s interest begins to wane as autumn approaches. Well since you have no mortgage, the question is how would delay affect your offer on the retirement flat?”

“O that’s not quite ready. They accepted my offer and there’s no hurry.”

“Well then, whether it is worth your hanging on longer will depend on how you will be investing the surplus cash. If for example you are intending to pay off someone else’s mortgage then selling now could save them six months’ worth of repayments, which with some mortgages which would eat up the difference in cash you might or might not get by waiting.”

“Ah Gillian. You’ve sold it to me. You must be a mind-reader! I’ll go with that offer. I want the sale to go though now as fast as possible so my daughter can pay off part of her horrendous mortgage. If my flat’s not quite ready I can always stay with her for a month or two. Besides she can help me clearing this place out.”

“My pleasure Mr. Buck.”

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