*THREE MEN, ONE GIFT mark 2*

‘Retirement is the pits!’ The ex-businessman sat down heavily. It was a warm summer’s day and he was a big man, carrying too much weight. ‘I thought I could get involved in charity work when I retired. Everywhere I look there’s people holding their hands out, begging me to give them money, but dishing out cheques . . . it’s hardly satisfying.’

His acquaintance set aside his newspaper. ‘I looked forward to playing golf every day when I stopped work, but then – you may have heard - my wife died.’

‘Yes, I’m sorry. You were married for what, forty years?’

‘Forty-two. I’m ashamed to say I’ve sat around doing nothing much ever since. I did think about doing some charity work but I couldn’t decide which one to support . . .’ His voice tailed away. He was totally bald and brown, a sprightly sixty-five.

His companion sighed. ‘I wouldn’t mind being retired so much if my wife would only let me sit back and let me take it easy, but the quack’s frightened her silly, saying I’ll be in my grave within the year unless I do something about my weight. The food she gives me now, you wouldn’t give a hamster. As I said to her, “What else have I go look forward to now, except a good meal?” But she won’t have it.’

The two men ordered; a hot chocolate with cream for the ex-businessman who was supposed to be on a diet, and an Americano for the widower. They’d known one another slightly for years, but never been friends. They had nothing in common except a recent and regretted retirement, but meeting at the same cafe two days running gave them an opportunity to further their acquaintance.

A man with a gentle, lined face, drifted into the café, laden with bags of shopping. The bald man lifted a hand in greeting. ‘Kerry? Over here.’

The newcomer said, ‘Bruce. How are you doing?’ He looked a question at the big man. ‘We met at some ‘do’ or other at the Town Hall, didn’t we? You were the Sales Manager for—-’

‘For my sins, yes. Leo’s the name.’ The big man shook hands with the newcomer. ‘And you were on the council, weren’t you?’

‘No longer.’ Kerry ordered a latte, and sat back, looking tired. ‘So what are you two up to nowadays?’

Bruce grimaced. ‘Waiting for rigor mortis to set in.’

Leo laughed, shook his head. ‘I’d like to think there was something good I could do before I die, but I can’t think what.’

Bruce was only half joking when he said, ‘I’ve fallen into the Slough of Despond and can’t seem to get out of it. If only my wife and I had had children. . . but there, it never happened.’

Kerry’s lips twitched as if he were in pain. ‘We have a daughter, but she’s such a busy person I don’t like to ring her too often. The charity I used to support has been taken over by professionals.’

The other two nodded. They knew what had happened to the charity Kerry had supported, but didn’t like to mention it.

Bruce sighed. ‘I don’t have much of a pension. I was wondering if I could find some way to help people without giving them money, but… how would I go about finding such a one?’

Leo grimaced. ‘It seems to me that everyone wants hand- outs, not a helping hand. If I met someone like that, I’d think the end of the world had come.’

Kerry drank up, and got himself to his feet. ‘I must go. It’s the day the cleaner comes, and she’ll need paying.’

The other two watched him be caught by the waitress, who kept him standing there, listening to some tale of woe or other.

‘Poor fellow,’ said Leo.

Bruce nodded. ‘Makes you thankful for your lot.’

Leo heaved himself out of his chair. ‘I must go. The wife wanted me to get her another pint of milk on the way back.’

Bruce said, ‘Now there’s someone who’s asked you to do something for them.’

‘Ah, but I have to pay for the milk, remember.’

After he left, Bruce stayed on in his chair. Inertia ruled him. When the waitress asked if he wanted anything else, he decided to have lunch. Why not? There was nobody waiting for him at home. Not even a cat.

He picked up his newspaper again. Was there anything good on the television that night? The café filled up with people. He concentrated on his paper, not wanting to be involved with casual chit-chat. People still asked him how Emma was, and he still found it difficult to know how to respond.

He had apple pie and cream for afters, thinking he was luckier than Leo in that he’d always been able to eat what he liked. . . but unluckier in that Leo still had someone to care about his health. He ordered another coffee, irritated by a couple arguing on the next table.

The man had a grating, insistent voice that went on and on. ‘…because you’ve never made a study of the financial markets, have you? You can hardly be expected to understand them. If my uncle had only thought to ask my advice . . . but no, he thought he knew best about everything. Now he’s left you in such a mess it’s going to take all my expertise to get you straight again. So let’s get one thing clear. If you want me to help you, you’ll have to take my advice about investing your money.’

The woman replied in a sweet-toned, anxious voice. ‘Yes, but my dear husband did tell me what he wanted me to do with these shares, and his executor agreed, and if I take it slowly I’m sure I’ll understand it all eventually.’

The man snorted. ‘I don’t think much of his common sense if he told you to reinvest in ISAs when they mature. How much interest did you say you’d get?’

‘I know it doesn’t sound much, but-’

‘There you are, then. Much better let me invest them for you in something which will pay you a good fifteen percent per annum.’

Bruce lowered his paper and glanced sideways. Forty-five years working in accountancy had taught him that in a recession, returns of ten per cent were not usual. In fact, it sounded to him as if the woman was being bulldozed into a dicey investment.

He sat up straight. He knew her! His wife Emma had sung in the same choir. Now what was her name? Sally something. He’d met her a couple of times, and hadn’t thought much of her. ‘A pretty woman, but rather silly.’

Emma had said, ‘Don’t knock it. Some people are carers at heart. That’s what she is. She looks after that old skinflint of a husband of hers beautifully, and what she’ll do when he pops his clogs I daren’t think. Find someone else to care for, I suppose, or sink into a melancholy. Promise me, Bruce, that you won’t sink into a melancholy if I go first?’

Which was precisely what he had done. He blinked. What would Emma have said to him if she could see him now?

On the next table, the bossy man was ordering the waitress to clear their plates away, so that he could get some paperwork out from his briefcase. Rustle, rustle.

‘Now you see here, auntie. All you have to do is sign here and here, and I’ll reinvest those funds for you at a better rate of interest than you’ll find elsewhere. Here, take my pen. Sign where I’m pointing.’

Bruce picked up his cup of coffee, considered the enormity of what he was about to do, and did it. Gesturing widely, he emptied his coffee over the bossy man’s arm and the papers he was holding.

Bruce leaped to his feet, apologising profusely. ‘Oh, I’m so sorry, how can I have been so clumsy. Here, let me . . .I’m afraid your papers are ruined. Let me dry your sleeve. Luckily the coffee was almost cold, but – what an idiot I am.’

The bossy man was furious. He was a portly man in a suit that wasn’t quite as good as it might have been. His briefcase was not real leather, either. An imitation man.

Sally put her napkin to her mouth, while Bruce fussed around, trying ineffectively to dry the bossy man’s papers – which were very satisfactorily ruined.

The bossy man wrenched the forms from Bruce’s hands and stormed off, saying he’d have to have them made out all over again, and promising to visit his aunt the following day with another set.

Bruce apologised once more. Sally lowered her napkin from her mouth. Her eyes were bright and very blue. ‘You did that on purpose, didn’t you? May I say “thank you”. I feel so stupid when people shout at me, and he’s been doing nothing but shout at me for days.’

‘But surely your husband appointed an executor to look after you?’

‘Of course. A very old friend, who spent hours explaining to me what I had to do. But he died, too, unexpectedly, last month. I have asked one or two old friends to help me out, but they’re all so busy that I’ve been trying to deal with some of the paperwork myself. When my nephew first said he’d help, I was so relieved, you can’t imagine, and I know I don’t really understand the first thing about business, but it did seem to me that what he was wanting me to do wasn’t quite right.’

A pair of bright blue eyes were fixed on him in hope. ‘You know all about such things, I suppose? I remember your dear wife saying how good you were at explaining business matters to her. And may I say how sorry . . .’

Bruce nodded. ‘I feel for your loss, too.’ He took the vacant chair at her table. He’d acted as executor on a number of occasions in the past, and hadn’t enjoyed it. He could see the way this conversation was going to go. She would hint, he would offer to help her, and it would tie up all his free time for some considerable time to come.

It wasn’t even as if he found her attractive enough to make her wife number two. He’d always preferred strong meat to poached egg, and to his mind Sally was a dish from the light side of the menu. An appetiser, perhaps, rather than an entrée.

Yet he knew Emma would have wanted him to help Sally. Only a few minutes ago he’d been wondering what to do with his time, and now an opportunity had presented itself. He could feel the weight of the task settling on his shoulders, and braced himself.

‘Would you like me to go over one or two things with you, to make sure you understand them?’

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Leo plodded home in a bad mood. He’d remembered his wife’s instructions. He’d been good and bought skimmed milk, and not the full cream which he craved for. Lunch would be rabbit food. Then maybe he’d take a nap, if she didn’t chivvy him out to mow the lawn or prune the roses.

 Turning into the drive, a tremor in the laurels made him halt.

‘Who’s there?’

A sudden, listening stillness. He sniffed the air. He could smell fear. His eyes narrowed, and he made a sudden dart into the bushes. A squeal of fright, and he hauled a dirty, tear-stained boy out into the drive.

‘Don’t hit me!’

‘Now why would I do that?’ Leo placed the boy on the ground and looked him over. ‘You’re the youngest Loomis boy, aren’t you? What are you doing in my garden?’ The Loomis mansion down the road was the biggest and most expensive in town. There were two grown-up sons at University, the father and mother were great socialisers, and this lad was an afterthought, the runt of the litter.

A sniff, a defiant stance. ‘Nothing. Don’t hit me.’

‘Why would I? Unless – what have you been up to?’

‘Nothing.’

Leo looked at his watch. He was going to be late for lunch, such as it was. ‘I’d better see you back home, then.’

‘There’s nobody there, and I haven’t a key. Just leave me be.’

‘There must be someone looking out for you.’

Another sniff, a shuffle of feet. Leo bent down to hear the mumbled explanation. ‘It’s just, I was supposed to be off for the day with the football team, I was going to be reserve at least, wasn’t I, only they picked someone else. I couldn’t say, at home. Dad tells everyone I’m going to be the next David Beckham, which I’m not. I’m rubbish, really.’

Leo almost laughed. Part of himself rejoiced to hear that Mr High and Mighty Loomis, with his aspirations to be the next Member of Parliament, had a son who couldn’t even get into the football team as a reserve. How everyone would laugh, if Leo were to spread that around. How angry and humiliated Mr Loomis would feel.

Of course, the boy would lose out.

Leo sighed. The poor little shrimp, all gangly arms and legs, might well be a disappointment to his father as well as to himself, but he didn’t deserve to become the laughing stock of the town. Leo knew how the gossips would seize on this choice little item. Everywhere the lad went he’d be pointed at and behind his back there’d be sniggering which might well progress to name-calling. It could ruin the lad’s life.

Leo said, ‘Come along in with me, then. You could do with a bite to eat, couldn’t you? And then we’ll see what we’ll see.’

Leo’s wife, warm and cuddly, exclaimed with horror at the sight of the boy, and then took him to her heart. Their own brood had long since gone their way out into the world, and they only saw their grandchildren on rare occasions. So she washed the little stray and brushed him down, and gave him the sort of food growing boys need.

Leo hardly noticed how tasteless his own meal was. He was thinking hard. After lunch he shed his jacket, changed his shoes, and took the lad out into the back garden – which wasn’t as manicured as the Loomis grounds, but had plastic garden chairs which could stand in for goal posts.

‘Now, lad. Let’s see just what you can do. I used to be a champion goal-keeper in my day. See how many balls you can pop past me into goal.’

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Kerry had to rest when he got to the end of his road. He wasn’t that old or that unfit, but the load of regret that he carried weighed him down. Luckily there was a low wall at the end of somebody’s garden where he could sit for a few minutes.

It had been good to talk to Leo and Bruce. He’d seen the knowledge of his shame in their eyes, but they’d been kind, hadn’t mentioned it at all. Good of them. He hoped they’d find something useful to do with the rest of their lives.

Hoping didn’t get you anywhere. He sent up an arrow prayer for them. And another for Elsie, the waitress . . . oh dear, what a mess her daughter had got herself into, and there was so little one could do to help. It had seemed to ease her to tell him the latest, though.

He was just about to haul himself to his feet when an old friend came down the road walking with two sticks. A hip replacement, overdue, painful. Ten minutes later, he went on his way. She had no one else to talk to, poor dear.

He turned the corner, avoiding the sight of the community hall where he and his wife had acted as chairman and treasurer of the local boys’ club for so many years.

It had been a marriage of opposites; Kerry had been the editor of a small independent publisher until they’d been taken over by a larger concern and he’d turned to local politics. She’d trained as an accountant, so naturally had acted as chancellor of the exchequer throughout their marriage; an arrangement that had suited both of them

Perhaps the seeds of her breakdown had been laid in childhood, when she’d been told her godmother planned to leave her a substantial legacy? It had been a family joke, on a par with ‘one day we’ll win the lottery’, though they’d never bought any lottery tickets.

As it became obvious over the years that Kerry would never be a millionaire and provide her with the lifestyle she craved, she’d begun to mention the dream more often. But he’d never realised how much it had meant to her, until the cheque from the solicitor had finally arrived, and she had begun to spend.

He’d been so pleased for her at first! But when he’d enquired how much the legacy was, she’d become aggressive. Wasn’t it her money to do as she liked with? What business was it of his she bought some of the luxuries he’d never been able to give her? Hadn’t she earned it?

Yes, of course. He couldn’t think what he was worrying about. He did notice that she’d become confused about paying the milk bill and missing dentist’s appointments, but surely that was only natural in someone in their sixties. Wasn’t it?

Ordering the kitchen of her dreams, though . . . he sighed. That had made him uneasy and yet he’d done nothing – until the time came to pay for the holidays at the boys’ club.

He was appalled to find that she, who had always been so meticulous in keeping accounts, denied all knowledge of the club or of her involvement with it. In a rage, she’d invited him to go through her desk, to find the money for himself. The first letter he’d turned up was from her solicitor, enclosing a cheque for the five hundred pounds that her godmother had left her.

Five hundred only! So where had the money come from that she’d been spending? With a jolt he realised she’d been spending the money from the boys’ club.

When he confronted her with the truth, she’d stared at him with a blank expression, and then turned aggressive. She’d picked up a knife and gone for him, and then. . .and then had run out of the house, screaming. . .

And fallen on the driveway . . .

And when he went to help her up, she hadn’t known him.

She was in a quiet hospital ward now and he visited three times a week. The prognosis was not good.

He’d made good the shortfall in the accounts, of course. His car had had to go, and he’d sold some valuable paintings which had been his father’s . . . but better mourn their loss than see the boys done out of their holidays, or his wife branded a thief.

The rest of the committee had had to know, of course. The auditors had been unsympathetic. Quite rightly so. He’d hoped that no one else would find out what had happened, but the truth had leaked out, somehow.

He’d resigned all his offices. No more presiding over meetings, conferring with movers and shakers. No more hand-outs to deserving charities. He was a spent force.

Looking back, he recognised that he ought to have taken action earlier. It had been his responsibility as chairman to see that the treasurer rendered correct accounts.

Looking even further into his heart, he realised the deeper truth; he’d never loved her enough to care for her as he ought to have done.

He crossed the road, slowly. A teenager in a delivery van honked at him; Kerry waved back. He was glad to see the lad had passed his test at last. What a trial it had been, seeing him through his driving test. No father on the scene, mother drunk more often than not. The boy could so easily have gone wrong. It had been time well spent, helping him. Or not, as it turned out, for he might have noticed his wife’s drift from reality if he hadn’t spent so many hours out of the house helping the lad to take his test.

He turned the corner into the road in which he lived, weighed down by his purchases of ready cooked meals. He hated the new kitchen, so shiny and bright. He hardly ever went into it nowadays.

As he paused to find his key, the sun shot through the clouds and warmed him. He lifted his face to its brightness and smiled.

He’d been feeling sorry for himself, hadn’t he? Ridiculous! So what if he no longer mixed with the movers and shakers, and had no money to give to charity? He still had something to give. He could listen to other people’s troubles, he could pray for them, and perhaps some day he would be given some ideas as to what to do with the rest of his life. Perhaps he could take in students who had nowhere else to live. Yes, that was an idea. The depression which had dogged him for months, suddenly lifted. He thanked God for it.

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Leo and Bruce met in the same cafe a couple of weeks later.

‘Have you seen the queue at the Post Office?’ said Leo, dumping a large carrier bag on the floor. ‘My wife’s cousin and their son have their birthdays. I volunteered to post them, but the queue goes right to the door. I need a coffee before I face that again.’

Bruce grunted. ‘That’s not a problem as I’ve hardly any relatives left. I’ve been thinking of treating myself to an exercise bike. Which reminds me, you’re looking trim nowadays.’

Leo grimaced. ‘It’s helping out at the youth club which does it. Three evenings a week that takes, and then I have to act as linesman on the football field at weekends. I’ve lost a couple of stone and my wife has given all my old clothes away so I daren’t put it back on. Can’t think how I came to be taking so much exercise.’

He wasn’t telling, either. The young Loomis boy was now a star performer in the Under Elevens. He’d be all right now.

Bruce ordered his usual Americano, glancing at his watch. ‘I’ve got to watch the time. Molly insists on lunch at half past twelve.’

‘Who’s Molly? I thought her name was Sally.’

‘Mm. Sally’s gone on a cruise. She says her late husband suggested she should. Well, it’s her money and she certainly deserves it, after the dance he led her all those years. Molly is her cat. I’m cat-sitting till Sally returns.’

‘Oh-ho,’ said Leo, grinning.

‘No, no,’ said Bruce. But he laughed. ‘Well, maybe. We’ll see. Sally’s got me going to Old Time Dances with her, and introduced me around at her OAP’s luncheon club. There’s always someone in need of help with their form-filling, allowances and such-like. Boring, but if it sets their minds at rest. . .’

‘So we’ve both found something to do to pass the time.’

They watched Kerry enter, with his usual bags of shopping, and make his way over to the waitress to order a coffee and share a joke.

‘He’s cheered up no end recently,’ said Leo, waving to Kerry. ‘Over here!’

Kerry joined them, set down his shopping, smiled. ‘So what are you two doing for the Bank Holiday weekend? I’ve ordered a big joint of lamb and want lots of people to come and share it with me. I’ve never cooked such a big joint before but I’ve bought myself some cookery books and have been practising on simple stuff. It can’t be that hard, can it?’

‘Love to,’ said Bruce, who hadn’t been looking forward to the holiday, with Sally far away.

Leo fingered his mobile phone. ‘I’ll have to ask my wife – but none of the family will be with us, so – well, why not? Shall we bring the pudding?’

So on Sunday morning the three men took themselves and their gifts to church. One smiled, one laughed, and one cried for joy as they thanked God for the greatest gift of all - the birth of Jesus Christ, his son.