

OVER



ALEX SEDGWICK

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Over is his first novel.

To my wife, Almudena, with love and gratitude.

Table *of* Contents

Chapter One	OVERDRAWN	1
Chapter Two	OVERTIME	26
Chapter Three	OVERJOYED	72
Chapter Four	OVERCAST	106
Chapter Five	OVERWEIGHT	159
Chapter Six	OVERDRESSED	195
Chapter Seven	OVERDRIVE	240
Chapter Eight	OVERNIGHT	274
Chapter Nine	OVERRIPE	317
Chapter Ten	OVERPAINTED	335
Chapter Eleven	OVERBEARING	359
Chapter Twelve	OVERKILL	401
Chapter Thirteen	OVERBOARD	450

CHAPTER ONE

OVERDRAWN

She's thirty-nine years old, so as soon as she leans in and smooches me deep and luscious on the chops I can tell I'm doomed.

"Hello Big Boy," she says.

"S-say what?" I stammers as Ms Chance frogmarches me towards the darkest corner of her office.

"Let me rephrase myself," she sighs, clearing her throat in a husky fashion and then—for extra emphasis—bodyslamming me into the sultry depths of a low-slung black leather couch. "What I meant was, Hello Mr Boffo and welcome to The Last Chance Bank. How can I help?"

I opens my briefcase and whips out my latest statement of account.

My Bank Manager smiles. My Bank Manager?

Seats herself extra close beside me on the couch.

"Ah," she says.

"Yummy."

After which?

Ms Chance grips my left earlobe between her Cadillac Pink lips and starts murmuring words of advice such as,

“Don’t be scared, Hunky Monkey. Ms Chance here has *considerable* love to give . . .”



Scared? I reckons *not*. Not while I’m nested safe and snug behind this big fancy desk here in my Park Lane office, shuffling the crayons in my colouring box and daydreaming my life away like a typical tip-top Chief Executive.

Suddenly, though, Ms Chance’s recent ultimatum pops into my mind.

Next thing I knows?

I ain’t flopping nostrils-first onto my desk no more.

And I ain’t staring at my latest statement of account with all them bold bloodstained zeroes, neither.

Nuh-uh. Me?

I’m riding the elevator homewards after a hard hour’s crayon-shuffling downstairs at Boffo LimoCorp HQ.

Moments later, the gold-plated doors open on the penthouse floor. Pausing at the threshold, I inhales mightily and scores a deep lungful of rainforest-scented air freshener. Then I opens my jaws wide as they’ll go and I roars, “Hey Ma, Baby’s home, and he sure is a hungry one!”

By way of a reply, a tragic groan echoes from Ma’s study, way, way along the West Wing.

“Any chance you’re gonna offer Baby a nice big bamboo shoots fryup? Pretty please?” I hollers.

Plus, I executes my usual spectacular disembarkation out of the elevator—a totally excellent pirouette followed by a backwards trip into the hallway table.

But? Albeit I made sure to beg her extra nice, Ma won’t

quite say whether she's minded to fix me a hot lunch or not.

Even when I finally reaches the doorway to Ma's study and crash-lands on my kisser, the Old Girl refuses to commit to a spot of lunch fixing.

Ma? Just sits in that ancient leather reading chair of hers.

Cradling a Banana Daiquiri in her hand—while at the same time she's giving me the hairy eyeball.

So . . . I tries a different approach. I slides over to where that old Ma of mine's sat.

And when I'm nice and close to The Ma's mighty feet?

I rolls over onto my back and pulls my shirt up so's she can tickle my belly or check for nits.

Unfortunately, Ma don't reciprocate my family bonding strategy.

Instead, Ma keeps on with the killer stare.

“Bad day at the office, Baby?” she says, adjusting her eyepatch.

“Not good, Ma,” I confesses.

“What seems to be the problem?” Ma growls, her voice rumbling so scary deep that the banana liqueur in her paw starts a-rippling.

“Well, uh . . . it's that trust fund you signed over to me last week,” I confesses even harder. “Certain unanticipated factors impacting on my bottom-line projections mean I may need to ask you for a top-up.”

Ma looks into the distance with her one good eyeball.

Ma sighs.

Ma stares up at the ceiling.

Then?

Ma peers down at her cocktail, raises the glass to her lips and bites a corner off it.

“They might?” Ma growls.

You betcha,” I says. “On account of how I invested the

whole bundle on a shedful of hot pink and funky fuchsia Fairway Kings, customised to feature monster stereo system, extensive minibar and wraparound purple shag carpet interior. To get me started in the superdeluxe limo business and whatnot.”

Ma blinks her entire forehead and takes another bite out of her glass.

“You spent a hundred million pounds on . . . on . . . electric *golf karts*?” Ma moans.

“Affirmative to that, Ma,” I says. “Last week, Baby had a major entrepreneurial insight. What he reckoned was that London commuters would pay a ton of extra pocket change to travel around the city in a glamorous and always-on-view fashion. So he bought himself fifty of the finest compact personal conveyance systems money could buy. Price tag, a superb bargain at only two million quids each. And you know what Baby did next?”

Ma rolls her eye and adopts a prophetic pose. Like, maybe she do know how this story plays out—but wishes she didn’t.

“Ma’s listening,” growls The Ma.

As she munches morosely on the remnants of her Daiquiri.

“Bottom line?” I says. “Baby Boffo nipped over to his local Job Centre and hired a gaggle of trainee caddies to cruise the streets of Covent Garden and Soho in search of passengers. Uh . . . I meant they’re in search of *a* passenger.”

Ma leaps up out of her chair and stamps both mighty feet on the floor. “Jesus, Kiddo, spare me the nuances,” Ma groans. “There’s only one thing Ma wants to know. When she asked you what’s wrong, a moment ago, she meant you better tell her the *core* problem?”

“It’s a scary one,” I whimpers, as I blinks my entire forehead. “To be totally frank, Ma? I forgot to build in the

costs for the wages, electricity, parking, fancy tailoring, executive tequila allowance and a ton of other important stuff when I was blowing all my cash on the fancy go-karts. So, day after day, I been building a killer operating deficit instead. For the moment, see, Boffo Compact Limousine Corporation ain't getting no fares. None. Zip. A Big Fat Zilchowski as far as any fares are concerned. I'm saying all we got is a bright red bottom line doodled in my own blood that spells *Ouch*.

When I finishes confessing, Ma goes horrible quiet.

She don't even growl or cuff me.

Instead, she sinks back into her chair and reaches across to the box of Montecristo cigars on the table next to her. Flipping the lid impatiently, she picks out one of the fat Cuban stogies and snips off the end with an old pair of gardening shears. Then, using the powerful spotlight that doubles as her reading lamp, she lights up the tip of the Montecristo, raises her smoking paw to her puckered lips and takes a deep wordless puff.

I waits and I waits but Ma won't say what's on her mind. The Old Girl just stares at the ceiling, a small thundercloud of cigar smoke gathering dark and dangerous around her head.

Finally, without a word of warning, Ma blinks away a tear and sucks so hard on her cigar that it catches fire all the way from front to back.

And right here is where I starts to realize this is an awesome bad dream I'm living.

The only upside? Ain't nothing I can do to make my little nightmare worse. Except, may be, one further wrong move. Such as . . . tell Ma about my visit to Last Chance Bank. Just for chuckles, I gives my hypothesis a tryout.



When I've outlined my Last Chance catastrophe to The Ma?

Oh ohhh. Just as I feared . . . she don't react too positive.

That huge Ma of mine flicks her cocktail scraps into the fireplace, swallows her flaming cigar and peels back her upper lip so she can shake her big scary nicotine-stained canines at me.

After which, Ma roars so mighty that her reading lamp explodes.

"You used me as collateral to borrow money from a loanshark?!" roars Ma. "Well, hey ho, no more free cash for you, Kiddo, and no nutritious lo-calorie lunch neither. Now butt out and go to your room."

Ma beats her chest for emphasis, swats me upside the head a couple times, then chews on the arm of her reading chair to calm her nerves.

As fast as I can, I scoots away from the West Wing, Ma's deep bassy sobs fading behind me as I head for safer ground.

At least the long gallop back to the East Wing buys me some time to consider my options. Inspiration in the midst of necessity, that kinda thing. Locked safely inside my bedroom a couple minutes later, I pulls my booze stash out from under the mattress and gets to down to business.

This option? Works like a *charm*.

Once I've sucked back an entire pre-lunch pint of tequila and snarfed a bag of Red Lebanese hash brownies, Boffo Limo Corp's future is looking squinty bright all over again.

