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Final Edition

Andalucia, 1988-1995

Setting the Scene

In the early eighties Britain was in an economic slump. Daily manufacturing enterprises folded. The Conservative government was selling off public assets. The confidence restored by the Falkland's War dissipated. Thatcher attempted to bring in a poll tax to replace household rates failed scrapped by Major's Secretary of State Michael Heseltine a couple of years later. Had the pill been sugar coated - offered as a part increase in raising money, it might have been steered away from the rocks. However, as it was, public opinion scuppered it. The government's European policy and its reluctance to join the E.R.M. resulted in Thatcher's forced early retirement and the election of John Major – his working class beginnings being an asset. By a series of steps, Britain's politics became closely linked with the European Union and the Maastricht Treaty. The property market boomed - doubled over a period of four years, from 1985. Partly due to a falling demand for exports and a high interest rate, prices began to fall over the next three years. New buyers found themselves caught in negative equity, when the property's value became less than the original price – experienced by Chris, Josephine's son. The exchange rate soared and an increase in the interest rate followed, to fifteen per cent... Sterling left the E.R.M. and on September 1992, 'Black Wednesday' became a reality.

Whilst all this was going on we had moved to College Farm, Buckingham – to be nearer the girl's school – they had pressed to be daygirls... and I had taken early retirement. During my first year at home one of Josephine's clients declared, he wished to sell his home in

Spain. This had happened whilst Josephine in Spain sorting out his financial matters. She immediately recognised its worth and agreed to think over the proposition. We gave the idea a great deal of thought going out there for a few days to look it over. The upshot was a quick purchase and we became Spanish property owners. This was the start to our love and captivation of Andalucia and all things Spanish. It also lead to Josephine's employers giving her an invitation to develop the peninsular for financial services – to become a Director and service expatriates along the southern coastline... an offer we could not turn down.

Anthony had left Aldenham School the year before working as an organist whilst playing with his band at gigs in the Watford area. Christopher had just left the same school to start a banking career. Helen was about to leave secondary education and go on to do a further education course for music and dance, with an option for a teaching certificate, and Anna had wanted to leave Charmandean – longing to be a day girl. I was prepared to close my freelance work follow on - supporting whatever was decided. We arranged to fly out and survey the area close to Gibraltar where there was the greatest numbers of English residing. We were captivated anticipating the need for a capable financial consultant in the area and our first introduction to Estapona and Sotogrande where the first office was to be set up. Josephine gave an enthusiastic report to Hill Samuel's Directors and the die was cast we were to move there as quickly as possible.

It was summer 1987. Anna had left school and taking Spanish lessons, lodgings found for Helen close to her Drama College... and College Farm sold. Purchasing as many items we though we would need, flew out to start a new life... it turned out to be quite an experience with many difficulties. Our ventures into opening a craft gallery and art studio, creating a small holiday complex in a terraced garden in Andalucia whilst all the time walking my dog through groves of almond and olive, amongst the tumbling streams and lush banks which lay in the valley bottoms, whilst overhead circled birds of prey from southern Spain. All these happenings occurred over a four-year period, which at the time felt like a lifetime. It was both and severally exciting and

stimulating, unsettling and worrying whilst having moments of pure joy and wonder.

Nevertheless, with all this beauty and new made friends, the call of England was stronger. My call upon medical skills definitely made me think that perhaps I might be better off in the UK; Josephine was now back with Hill Samuel - her periods away from Spain were becoming longer. Our daughter had chosen a university course to attend in London. All these factors plus: the forest fire, the lightning strike, not having learned the language, made me suggest to Josephine that perhaps we should up-sticks and make our way back to a home in Buckinghamshire - she did not disagree.

The following ten years were lived at a fast pace included moving numerous times, travelling round the world, producing many pictures and experiencing more of life's demands – making compromises, at the same time engaging in wonderful country walks with my faithful dog, Ruff - something my mother would have understood and appreciated...

CHAPTER I

Packing-up – Removers - Flying out - St Jose School – La Fuente – New garage and drive – The coastal area – Black Monday – London Stock Market – Downturn in Spain – Furniture arrives – Journey from Altea – Trouble at the border – Shopping at Liptons – Gibraltar crossing.

With the end of the summer term, 4th July 1987, Anna and Helen packed their trunks for the last time - to leave Charmandean School for good. Anna started daily Spanish lessons with a teacher living in Buckingham and Helen, who had finished Secondary Education, prepared to take up studying acting and dance - at Drama College.

Meanwhile, Josephine and I had our work cut out - to decide what we should take, what to sell, and who should have the remainder... Our onetime normal quiet and peaceful house was now a hive of feverish activity... Life was exciting; we were on the move... Again!

College Farm had been an all too brief interlude in our short married life. It had been a wonderful place for us both to find our feet; positioned as it was, in an ideal village setting - built of stone, with a thatched roof, and latticed windows, set in three acres of garden and paddock... we were going to miss its rustic charms...

Anna and I were off to Spain. Helen, to continue her education at the Ivan Novello School of Drama, at Littlewick Green, and Josephine, to shuttle between the two... There wasn't going to be much resting, for there was much to do, and a lot of challenges..., most of it, new and exciting.

Josephine's new job was to be: 'Director of Hill Samuel Financial Services [Spain]. Her area of influence covered mainly southern Spain, and the peninsular - in particular, those areas closest to the English speaking expatriates, living within easy reach of Gibraltar and Malaga airport... This explains why we chose to live in Sotogrande, favourably placed between Gibraltar and Estepona.

Her main task was to find office accommodation, to suitably represent The Company; positioned in a strategic plot, with a frontage convenient for prospective clients.

Josephine's second task: was to make a connection with an established local business person knowledgeable about the workings of estate management, house and land purchase that had a firm understanding and working knowledge of the legal requirements of house purchase in Spain.

Such a person was Trevor Dine, owner and proprietor of Andalucia Properties, who was developing Sotogrande; his partner in the business was a local Spaniard who had Spanish Estate Management qualifications... their staff of all local people, was well versed in local tax issues and all the legal requirements.

The offices of Andalucia Properties, was set back on the main highway, with ample car parking space to its front. The vacant offices next door were ideal, their position: convenient for easy access to Trevor Dine, having Spanish speaking employees with local business knowledge and secretarial expertise.

It was a perfect set up for both agencies. Trevor, and his wife Janet, were kind and thoughtful, ever willing to put themselves out for their fellow countrymen, who lived in Sotogrande, and knew all the local business people. He owned a vast tract of the available land which was perfect for future development.

We made many visits to John Lewis department store Milton Keynes, using their export department to buy various items that, because they were for export, were without VAT. These were packed and delivered ready for Dell's Removers of Berkhamsted, to complete loading the rest of the furniture, for its outward journey to Sotogrande. Ruff's dog license, for the customs and Spanish Police, was specially prepared by our local vet in Tring. At last the day of moving arrived and the last delivery of our purchases from John Lewis coincided with the appearance of Dell's removal van. Everything was packed away on their largest van. There was too much work to do to stop and take in the seriousness of the occasion. We had been at College Farm for over two eventful years. Now we were off to start something even more adventurous...

The new owner of College Farm owned a computer store in Buckingham. He wanted to move in as soon as possible to

make use of the stable block as an office. Completion was hurried along to fall in his plans. As Anna and I were to fly out to Spain in August ready for her to start school in September there was a gap between completion and flying out. The interim was filled by staying with Graham Hawes - our accountant, who kindly offered to put us up - until ready to fly-out.

On the 14th August, Josephine flew out to Gibraltar to attend an arranged meeting, at the Solicitors offices of J. A. Hassan & Partner, between: Trevor Dine of Andalusia Properties, Hill Samuel Directors, David Prichard and Jim Fairburn, David Culshaw of Jersey Bank, and Sir Joshua Hassan. From his legal practice... Tony Provasoli and James Levy, two other partners in the legal firm, also attended.

The meeting was most amicable getting the business off to a good start - to discuss and clarify the situation regarding the building up of a Hill Samuel Financial Services Agency... using Andalusia Properties - to make introductions to Josephine from their client bank.

After the meeting, Josephine returned to Sotogrande, and the Estate Agency of Trevor Dine. They discussed and arranged extra building work, and an additional driveway, to our recently purchased property. He introduced her to a local builder, and to his partner - a building surveyor - to supervise the work and sort out the legal niceties...

The opening up of Spain's coastal region, starting mainly in Costa Blanca, began in the middle to late 1970s. General Franco died in 1975, which restored the Spanish monarchy. The new constitution and the new freedoms gained from a previously closed society enabled outsiders to consider investing money in the expanding economy. This happened about the time when other European countries were expanding after a booming

economy It was the start of a mass immigration of northern Europeans - seeking the sun and warmth, to Andalusia and the southern provinces of Spain. Their money entered the Spanish monetary system that helped persuade subsistent farmers and impoverished landowners to sell-up their land. Land Agents, Notaries, Abogados and Banks helped this process along seizing the chance to make easy money. The Spanish Government profited from the influx of additional taxable money which helped balance their budgets - and has continued to pay an enormous part in the countries economy ever since.

In 1980, many landless labourers in the Spanish village of Marinaleda, and elsewhere in the Seville region of Andalusia, started a hunger strike, to highlight the problems of rural unemployment. The terraces, holding up the fertile soil, were seen to be crumbling allowing the almond, olive and fig trees to wither and die. Fincas were becoming roofless and farms were abandoned. Foreigners entering Spain topped thirty-eight million. These were not all workers but these figures do include all entries to the country. More land was being sold to provide for the ever-increasing demand for new houses and hotel tower blocks to be built. These rose up all along the coast, the highway system opened up and new communities formed.

Two years later in 1982 Spain joined NATO, Gonzalez became prime minister and Spain opened her border to pedestrians, both Spanish residents to Gibraltar or Gibraltarians into Spain. It was not until 1985 that the border was completely open; that same year Spain joined the EEC and the following year joined NATO. Spain's economic boom lasted for approximately ten years.

The history of the people of the coastal regions is one of hard toil wrestled from the sun-baked land whilst suffering from demanding property owners. This made the population socialist

in nature - always trying to seek better conditions for their extended families. It was this male dominated society based on tilling the soil and protection of property - [the order of importance depended on circumstance] - family, women and land, [the line of inheritance also had a great deal to do with this social trait – order of importance] - which generated a vibrant macho spirit.

This male domination in English society changed, after the industrialisation of the countryside, and later, helped by the factories that needed cheap labour - which came from women and children. The progress of women's importance to the society was further advanced by the First World War – not only needing more trained labour but literally taking over men's work - were away fighting. Finally, the Second World War – Britain's 'Total War', women began to take over some of the fighting activities, providing: 'war work', at the country's factories, and on the land.

It is important to understand that no other country in the world had ever been at total war – a conflict engaging all their citizens. Germany took the move very late in the war, in 1944.

After the war, when the men were demobilized, they took over many of the jobs women were doing, forcing them to take up more mundane occupations.

It took another twenty years for women to start to take back some of the jobs. As far as the printing industry is concerned, craft apprenticeships were hardly even given to girls. In the eighties they were taken on as trainees only - for a shorter training course.

In the eighties 'women's rights' in southern European countries were still many decades away from parity with their northern European counterparts. It was into this culture Anna found herself - having to cope with the macho attitude in the classroom, which was very trying. Her male classmates failed to

understand why Anna wanted to progress her education... when she should, in their opinion, be working towards marriage - having a home and children!

From 1986 onwards, the coast was being exploited for development all the way from France to Portugal; the peoples from the northern countries of Europe were looking to Spain for second homes and retirement places; the financial institutions were alive to the possibilities of development, looking for new clients as well as servicing UK markets. Local building firms were employing all the labour they could find and land speculation was rife. It was without doubt another Klondike, clearly seen and felt - witnessed by the amount of traffic on the roads and the new businesses opening up. In London, and northern Europe, property prices were shooting up, stocks and shares were at an all-time high and investors were frantically seeking new schemes to invest their money in. There were enclaves of German, Dutch, Swedish and English settlers populating the well-known coastal region all reliant upon a stable monetary forecast to eek out their retirement plans.

In 1987, a downturn occurred in the flow of money into the area around Gibraltar and Andalucia, which permeated, to other regions about the same time. This did not come about suddenly but little by little. This was a reflection of the world's largest stock market crash, which occurred on Friday October 19th 1987. This had a massive affect on the money market. Confidence and faith in the system plummeted. It had taken just three minutes to knock £30 billion of share values. The following Monday became known as 'Black Monday'.

Not long before computer selling of stocks and shares had been introduced to the London Stock Market. The terrible storms the previous weekend had taken away the possibility of

shareowners being able to get in touch with the market. Panic set in and prices fell dramatically.

The flow of traffic along the previous congested roads eased; building sites started to release labour; cranes stilled and small shopkeeper began to put up the shutters. Workers were starting to be paid off permanently. It was especially a worrying time for immigrants, migrant workers and foreign residents - seeing their standard of living diminishing and their savings and pension funds not keeping pace with inflation. Shares were beginning to fall in value. In 1987, seven million Britons visited Spain... The following year Spain's gross domestic product grew to four point eight per cent, which doubled the European average, and inflation was below five per cent. It was claimed that by 1988 half a million foreigners lived on just the Costa del Sol region of Spain.

It was then that the public started to take notice of the difficult economic situation. This slow-down lasted to the end of the decade, only then did it slowly make its way up to where it had left off... then on again, to another boom time, in the new millennium.

In 1987/8 there was a definite downturn in the Spanish economy caused by international fuel prices and global recession. This was affecting the amount of money taken out of the UK, and northern European countries. The financial industry was in turmoil not just from having to service clients who were at a distance from their agents - ex-patriots, but having to try to keep to their promises.

It was all working out exactly as we had predicted which although gratifying to us was most unsatisfactory, and in reality, unworkable; we knew and appreciated the difficulties suffered by residents and friends around us. You could feel the tenseness and

concern fellow English people had towards their position. For those who had not thought about leaving they too were now checking the newspaper financial columns – worrying about the loss of value their property was having wondering if they would ever see England again.

This financial fluctuation was and is a cyclical event with no clear indication of exactly when it will strike. However, what one can say is that fluctuations will occur. Anyone buying a house abroad must be aware that these downturns must be catered for in their calculations. This, coming on top of language and cultural differences, makes a decision to move abroad both problematical and plagued by difficulties... It is not something to be taken lightly...!

The economic boom and bust cycle seems to occur every seven to ten years... caused by over inflation in the housing sector: cheap mortgages, little or no deposit, and high salary multiples. This over inflation regularly happens in western, consumer, housing markets... and always will whilst there is no control by the main banks. Individuals have to understand that this can happen... put aside capital to withstand the period of economic downturn which takes about three years before picking up again...

There were many people – families, who found the financial and economic conditions of that period difficult. They too were being influenced by happenings in their own home countries - not just a UK phenomenon. To some degree, it was happening right across the European Community. The counter that trend Josephine and I had to make our property, over a period of time, more valuable - desirable, even if we had to make it into a holiday villa.

We were totally ignorant about the state of the market when we sold College Farm, that June. The boom time was a few months off its peak. From late autumn 1987 the market steadied and then very slowly started to go down... This, we were not to know, nor even guess at. By the time we reached our new home, and had taken breath, it was beginning to be discussed and commented on - in the media. But still the population was not unduly alarmed. By the end of the year it was a published fact... but the enormity unknown, and the future unimagined.

Three weeks later, on the morning of the 4th September 1987, Anna, Ruff and I flew out to Gibraltar. Ruff was supposed to be in a box on my lap but in the event, she sat on my knees and was just perfect - being petted by all the flight attendants. We picked up a new automatic Mitsubishi, Lancer, ordered three months before, and drove out to Sotogrande.

This was the first time that Anna had seen the house – she was suitably impressed – especially by having her own bedroom and bathroom. The removers had been previously arranged to deliver that day and were waiting for us to open up - for then to make a start.

They had had an interesting journey down. Finding that they were a little early they had stopped off to have a swim. Whilst they were enjoying themselves, thieves who made off with all their paperwork including their passports were raiding their cab. Informing the Civil Guard, they had to prove who they were and what they were doing. It totally ruined their swim!

It did not take them long to have everything in place – now having to make up time. Anna and I had bought with us some essential things to eat and drink so we tucked in at the same time supplying the men with tea. The new red Afghan rugs made each room warm and comfortable giving a touch of oriental flavour.

The new beds made up and the linen put away. The new bungalow straight out of a Mediterranean magazine, white painted walls and marble floors, looked a treat. Now it was my job to design and plan the garden making it match the locality with bougainvillea, azaleas, lavender and rosemary.

On our first afternoon in Spain, when the removal men had left, Anna and I walked round the adjacent roads to get our bearing. On that walk, I explained to Anna that we would be together a lot and that she should fully trust me. I was very conscience that I was going to be alone with a fourteen-year-old girl and that if we were going to make a success of this venture our relationship would have to be like father and daughter... she would have to trust me completely – be safe - rely upon me. I was determined that life with Anna would be as perfect as possible... I was going to be at home all the time just looking after her and it was essential for us to be good friends and companions. With all our experiences there, Anna and I became very close and we went most places together – shopping, visiting friends and touring the local historic places... with our trusty dog, Ruff.

Thankfully, I had not only the experience but also all the necessary skills to run the home and make it a secure, friendly and happy base. I am pleased to say that Anna realised the importance of what I was saying and I never had ask her to trust me again. I do not think we ever shared a neither crossword nor argument, which was not only fortunate but showed our characters. I knew then that I was very lucky for the whole enterprise could have been put in jeopardy if Anna had been unhappy or found trying to learn Spanish impossible.

Josephine motored down from Altea after seeing clients bringing with her a few personal items left over from the sale of Bernia Golf. She arrived tired out late on the evening of the 8th

September after driving for eight hours non-stop. She was to with us for a week.

It was indeed a perfect home. Anna caught the bus to school at the bottom of the road, close to the main highway. It took about half an hour going straight through Estepona to the outskirts of the town almost opposite the Continente Supermarket. For Anna to take on having to learn a new language - straight away, to the standard of a fourteen year old, was daunting but she managed it by dedication, hard work and perseverance. Soon after moving in, we arranged for a tutor to come in twice a week to help Anna with her homework and the language. Walter Vane gave the occasional Maths lesson, which was very kind and thoughtful. To some extent, I am sure Walter and Beryl felt some kind of responsibility in what happened to us and particularly to Anna.

Whilst living at Sotogrande I went to Gibraltar at least once a week. I found Gibraltar fascinating and it was not long before I did the usual tour finding out about its history. It has a population of thirty thousand; a religion of Catholicism and is mainly Spanish speaking with an English educational system.

The problems at the border – trying to get in and out, were always difficult. Relations between England and Spain or Gibraltar and Spain were forever affecting ease of travel. Traffic was held up and passports demanded. It was faintly pathetic and nonsensical and is still lasting today. I found Gibraltar very interesting and inviting, having all the amenities available - similar to those found in England. From Lipton's, later it change owners, where English tea could be bought to hardware stores - where you could make yourself understood asking for building – electrical and plumbing, tools or materials.

The builders, previously arranged by Josephine and under the direction of Trevor Dine, had been in to construct a double

garage plus a small studio at the rear. They had, at the same time, laid a drive-in drive-out driveway and hung locally made, wrought-iron gates – in true Andalucia style, to match the window grills.

It seemed to us, it might be a good idea for Anna to learn Flamenco dancing - to teach her about local customs, improve her Spanish language whilst joining in a fun activity. It would also help her to get to know other young people in an out of the school environment – and help become socialised. One of the things she was not able to learn was all those things you learn from your parent's knees – nursery rhymes, local customs, history, slang and manners. Being with other young people partaking of local custom and culture would give some insight and knowledge about such things... at least make some effort to integrate and conform.

She joined the class in San Roque, and later in Casares... continuing her lessons for much of her stay in Spain. She had the right classical dance clothes, shoes and castanets - not to be out of place... taking part in the displays to the parents. It was enjoyable for me too... and a good excuse to walk around the town in the evenings with Ruff, watching and listening to the local Spaniards, taking in the sights and sounds... to have a cup coffee, whilst waiting for Anna to finish her lesson.

It was during this period that Anna had to attend summer school - to keep up with the others in her class. This took out two weeks from her summer holidays. At this time we were still not one-hundred percent sure that her educational assessment by the Spanish Embassy in London would be accepted by the authorities. The school pressed us to get this further validation - I would have to go to Cadiz after all - if not done, she might not get her Baccalaureate, which would make all her hard work null and void. Anna and I drove to Cadiz eventually finding the Head

of Education for the Province who did kindly append his signature to Anna's assessment, which made the document accepted as official. What a relief that was!

Each year the work became more and more difficult; each student had to stand in front of the class and explain the current problem to the others – to show that they understood the subject; she also had to take Latin written and grammar. It is important to say that I believe that Anna fully appreciate her need to have to work hard. She knew by then that trying to fit into a macho - male dominated, society would be difficult and stressful. However, if I were asked then whether she was happy, contented and fulfilled at home I would have answered, yes! Later on, Anna insisted on completing her education in Spain - did not want to leave, when Josephine was faced with the possibility of having to go back and work full-time in England. I was amazed that she had such foresight and logic to rationalize where her best interests lay... she was not proved wrong.

It was not long before we started altering the front garden. A new entrance to the circular drive would give easier access. New double wrought iron gates were especially made-up and a natural, stone drive constructed. The garden borders planted up with azaleas, lavender and laurel. We planned a pergola to stretch from the house to the garage with a fountain beneath, enclosed behind large iron gates. Rubber and almond trees planted in the garden to be viewed and framed by the gates. We contacted a local garden centre, not far along the coast, and asked their advice after telling him the area size and showing him a plan. He subsequently wrote out a list of trees and shrubs suitable for each part of the garden... advised, removing a certain amount of the existing soil then replacing it with a larger amount of new topsoil... I needed to borrow a wheelbarrow!

Anna had to go to the dentist to check whether she should have some wisdom teeth out - to give the others room to grow. His diagnosis was that she should have four out as soon as possible. Thankfully, Anna was keen to have this done so I did not need to do any persuading. Had she known how painful it would be, and what a struggle to Dentist would have, she might not have been so compliant. She was to have one wisdom tooth out each month... a trial she undertook without any complaining...

Josephine, although based full-time in Spain, was still flying backwards and forwards to London to tie up loose ends, every three weeks. During her time there she had often drove past a cottage in Padbury which had a for sale sign. This was within five miles of College Farm; in an area, she was familiar. Hermitage Cottage was a charming; a detached, thatched residence, with gothic style windows, close to the A413, which gave easy access to Aylesbury. She bought it and made it her base for the next two years – it was also a convenient place were Helen could spend vacations whilst still at College. She was lodging with a family close to her school and found it a break to be with her mother on her regular visits to London...

After taking a trip to Algeciras to buy, some school books Anna and I discovered on our return to the car that thieves had removed the radio by breaking the front side window. The car was less than six months old. We were advised to have a poor quality one fitted in its place to deter thieves from doing the same thing again; after that, we were never able to play any tapes in the car.

Since my first days in Spain, I had been trying to get my full residencia – a licence of residence - useful for identification. I made many visits to the local Abagado filling in numerous forms. Eventually I achieved this small hurdle which made me feel

considerably more qualified and committed to Spain – this also helped me when dealing with the local services and educational authorities.

Hill Samuel management decided to install a person from their offshore banking group in Jersey – part of a Switzerland Bank - called Van Ernst, to head up the team in Spain, bypassing Josephine. It transpired that this Swiss bank was taking over in Jersey, making some redundancies. Placing one of their employees in Spain relieved them from paying an extra salary.

It was an unkind, thoughtless and despicable act - after giving Josephine such a build up, promoting her, then removing support... It was also demeaning, for the new manager was not qualified in financial services or conversant with the latest products, having to rely upon Josephine to guide him in salesmanship.

Whether or not it was this act which lead to the eventual breaking up of Hill Samuel in Spain is debateable? But it certainly undermined the progress that had been made, and slowed up making more contacts. This was right at the end of the boom period – there was only a few months left, before the crash - to write up sufficient business to tie the new office over the downturn – to show what was possible. In the depression which followed, clients in southern Spain needed a knowledgeable contact to hold their hand – to see them safely through the dark period.

CHAPTER II

Trip to Ronda – BAT Industries – Working at the estate agents – Painting – Hermitage Cottage – Natalie – Trip to Casares – Olive oil pots - Serendipity - Puerto de la Cruz –

Marbella Money Show – Margaret Stone – Daily Mail - The Pool – Hong Kong – Removal van arrives – Living in the village – No windows – Flying in - Re-arranging furniture – Designing the frontage – Gallery opens – Planning the pool – Pili.

During the autumn break in 1987, Anna had a Bank holiday so I decided to make a change for her by motoring up to Ronda high up in the mountains - the western side of Malaga province, via Algeciras instead of taking the back route through Gaucin. It is an inspiring place and we visited it many times. However, this time, on our first visit, we set off on a fine day with Ruff, as usual, sitting on my lap.

The route was pleasant to drive being undulating with many twists and turns all the time gradually rising up from the coastal plain towards the Sierra de Cadiz, 2,000 above sea level. After a watering stop, we set off again with all the windows down for it was now getting on for midday. In the distance, I saw a moving mass coming towards me in the middle of the road. This turned out to be a group of cyclists with all their individual racing colours creating a visual vibration, which, in time, the individual's form becoming apparent.

This clutch of moving objects, which set-up it's own increasing tone of sound, a hum which started to affect Ruff - who began to get excited. As the pedal pushing, side swinging, grunting mass, projected itself towards us Ruff leapt out of the window. We were not moving fast, not as fast as the group of cyclists, but the meeting speed was obviously considerable. Ruff landed just in front of the grunting mass doing a forward roll eventually making off at a dash. I, meanwhile, drew to a halt further on up the road - leaping out to see to Ruff. The cyclists, seeing this furry thing shoot out of the car in front of them, swerved some to the side of the road and the others taking my place on the opposite side of the road. Those coming behind them knew not what was happening but ploughed on. There was

a lot shouting, screeching and a shacking of fists whilst I gathered Ruff up in my arms to propel myself into the car in one bound, off with the brake and down with the throttle. We took off, by now our pulse rates off the meter having great difficulty suppressing our laughter, to continue our journey. This was just one of the many incidents that emblazoned our stay in Spain.

The bungalow we called La Fuente [The Fountain], after installing a fountain. The construction of the pergola and the erection of the tall wrought iron gates looked splendid and gave the place a considerable up-lift. The gardens were now fully planted and the trees set into the lawn. I had bought two half round plaster pillars with their stone bases to stand either side of the front door, which now completed the front entrance.

Walter and Beryl Vane were to return to England in the New Year. They were retiring to Cirencester and were greatly looking forward to moving back. We were very sorry to hear they were leaving, not just because Walter taught Anna but because they were kind, helpful... comforting to have such kind and reliable people nearby.

On the business side Hill Samuel were sending out a Director to assess the potential of the area and the viability of working from Sotogrande or Marbella. These meetings continued and off for all of that autumn 1987 and then into the early part of 1988. Unfortunately, Hill Samuel by this time had lost their way. Gradually they became less committed to the idea. Factors, both within the institution and in the greater world of finance took their toll - their enthusiasm dwindled. Kerry Packer sold the Hill Samuel Company that year - selling the share holding to the Trustee Savings Bank. Now having the capital, allowed him to link up in 1989 with Sir James Goldsmith and Jacob Rothschild to buy Ranks, Hovis McDougall. Later, the same trio made a failed £13 billion bid for BAT Industries. The indecisions and

inter-company factions began to be felt. The world stock markets were just passing their peak and the slow down in building development was becoming apparent.

Josephine was now working out of Trevor Dine's, Estate Agency buildings, which were five minutes down the main road towards Estepona. He was keen to have someone technically capable with a keen knowledge of financial matters close to his office so that his clients could see that he was progressive and worthy of their custom. They got on famously and contacts were being made that started to build up a client bank.

It was that November that I started to plant the trees, previously ordered and delivered. One of them was to be in the middle of the lawn to give shade and to mask off the garden from the neighbours. I started digging out the hole only to find that there was a massive lump of rock in the way. Without more ado, I took my largest pick and pounded it into the rock chipping off pieces on the edges. Eventually a split made which proved promising and gave it a most almighty wack.

If I had been at a fairground trying to ring the bell, I could not have hit it harder, nor achieved a greater ringing in the ears. There was an enormous gusher of water that flew up in the air, to about a height of ten feet, soaking me, making me stagger backwards. I had penetrated a pipe that had an enormous pressure of water running through it... I regained my equilibrium in a moment to fly to the stopcock only to find that it did not shut off the gusher. I stood petrified – too aghast to move; eventually my brain reasserted itself to question whether a finger or a plug of wood inserted in the offending pipe. My finger would not do, as the pressure was too great. The plug, which took some time to manufacture, which meant that the whole garden was now under water, was equally unfitting - it would not stay in the hole whilst I tried to hit it with a hammer.

Eventually, by reshaping the wedge of wood it might be easier to fit into the pick shaped split. It did, but to make sure that it was in, firm and secure, I gave it one last tap with the hammer. This now produced what the small hole did not, a flood, to the extent that, the plants that I had just put in now floated past me. I now know what it means to wring ones hands. I also developed a tick – I could not stop my right eyebrow jumping up and down.

I called the plumber who was Spanish. It was not that my Spanish was not up to the event but it was the panic in my croaking voice. He assessed the situation and indicated that the water was coming out of the swimming pool, noticing that the pool was half-empty, something I had failed to do in my panic. There was a great deal of teeth sucking, rolling up of sleeves and muttered curses. The hole in the ground was enlarged and a channel made - the water drained away.

Now that the water was below the hole in the pipe a repair could be made - a new length of pipe was fashioned and soldered on. My tick ceased to be so violent and a basis of calm descended. Sanity resumed...

On the occasions when Josephine flew back to England – which was by now fortnightly, Anna and I reverted into our old routine. Anna's alarm went off at six when she came into my room bringing Ruff with her. After discussing the day's events for that day - at school for her or if I were going to Gibraltar or Estepona, we surfaced to start our day at about ten to seven. We both had our own bathrooms so by the time I had laid the table and prepared the breakfast the time was half past seven. Cornflakes, orange juice, toast and tea, were the normal fare.

Anna's school days started off having to be at the estate entrance by eight fifteen – the entrance was on the main Algeciras to Marbella Road. We set off at eight, Anna, dressed in

her uniform of dark blue jumper, white tennis shirt, tartan wrap-round skirt, black shoes and white socks clutching her shoulder bag, which was always bulging whilst I carried her shoulder bag - which was always bulging.

The bus was due for eight twenty and was rarely late. On those odd occasions when we missed the bus, we followed-on, in the car, dropping her inside the school gates, which was, located just the other side of Estepona opposite the Contiente supermarket.

Ruff normally got his walk to the bus with Anna, and afterwards, round the roads... getting used to the unusual scents and smells. The walk also allowed me to get to know the area better... returning home by about ten... to make a start of the day's work - round the house... or shopping at Gibraltar or Estepona.

When not watercolour painting I worked in the garden - building a wall, planting trees or cutting the grass and tall boundary hedge, which surrounded the whole property, cleaning the house or vacuuming the pool... At four, I finished, when most of the building workers on the estate completed their day too. I made a cup of tea and then started to prepare the evening meal. At about quarter to six, I returned to the main entrance to meet the school bus and to greet Anna, with Ruff jumping up and down in excitement and pleasure. Then we walked slowly back home talking through her day arriving back by about six forty... for her to change and me to finish off the dinner, to be served at seven.

By eight, we had finished - washing up and Anna organising her homework and preparing her things for the following day. Then we would set off to walk round the block to allow Ruff to re-establish old stopping off points - me in my

translucent armband, at Anna's insistence, picking our way past the building sites, with the torch.

We would return home to play cards – whist or crib, and listen to the radio or play a disc – finally to fall into bed at ten. We did not have a television purposely so that Anna would not have a distraction although we did hire one out for Christmas.

That Christmas, Rebecca came out to spend a couple of weeks. The weather was so good that we spent some of the time on the beach walking insight of Gibraltar and having a picnic. It was so lovely to have such wonderful weather – basking in the heat whilst all back home in England was stuck in an icy blast.

On Friday, January 22 1988, I flew back to England to help Josephine move into Hermitage Cottage, Padbury, and to accompany her to Switzerland for another conference. Anna stayed at Trevor Dine's with Ruff - she preferred to continue with her schoolwork and keep up with lessons and homework. I heard later from Janet Dine that Anna had fitted in perfectly and it was a great treat for her to have someone there she could talk to during the day.

Our days were enjoyable, the routine hardly ever changing throughout all our days in Spain. Anna, keen to do her work well - sees to it that her homework is correct and complete; perhaps, with the help from Walter, Maria or Natalie whose kindnesses and interest were much appreciated. Both Anna and I felt close - because we relied on each other. Anna provided interesting and refreshing company - made me feel wanted and important... whilst looking after her welfare, making sure she had a good education, presented a challenge. I gave her security, friendship and moral help: we experienced living in a foreign country together and shared the ups and downs that came from not knowing the customs, language and civic structure. Having her there made being away from England more bearable. I recognise

her strengths of perseverance and motivation and she, I believe, recognised that I was there to support, defend and protect.

From the start, when I was first introduced to Helen and Anna, we held hands when out walking. This habit continued in Spain. The weekends included walks to the golf course, the marina or the corkwoods behind the estate, shopping in Gibraltar or visiting friends, going out for dinner or taking-in the different marinas along the coast. It was a natural and comforting habit for us both.

We talked about everything, what mattered to us - about the countryside, our home, relations in England, likes and dislikes, in fact everything. We could see the obvious advantages all around us of being in Spain - the luxury lifestyle, the better weather conditions. What was important to her was that she was not at boarding school, which she hated. Anna recognised that her education was of a higher standard and that she would have a better chance in life completing her education there. Having tutors coming to the home helped her considerably not just to tell her what to do but as a welcomed diversion – as friends.

My tasks were to see that Anna was as happy as she could be whilst maintaining the house, garden and cars - in a manner which did not become too much of a drain on the financial resources, considering that we had a base in England which needed to be maintained. It was important to plan that there was nothing for Josephine to worry about concerning how the property was being looked after or whether Anna was happy. She had enough to do seeing that the flow of money into the account kept up with the outgoings, particularly Anna's school fees. She had enough to cope with in a changing work environment as well as looking after Helen's interests.

That summer, in August 1988, Natalie, Anna's tutor, came to do her usual stint of a couple of hours. She came with an

absolutely awful cough – the sort of cough that had you heard someone sound like that in a supermarket, you would either walk out altogether or not go down that aisle. Anna naturally came-down with a nasty throat infection, which in a few days cleared up. I, meanwhile, caught it from her. As I was hardly ever ill and had never had a day off work I thought nothing more about it but soldiered on.

About three weeks later, it still had not cleared up. I then went to the local Doctor, Wilfredo Saavedra, that September 1988, who gave me some antibiotics telling me to return if it had not done the trick. Well, to cut a long story short, it did not – in fact, I went to him about six times for different treatments – larger and larger doses, over the following two months. The upshot was I gave up smoking.

He then transferred me to a Doctor in La Linear who, in turn, passed me to Dr Maskill at the Gibraltar Clinic. He eventually passed me to Professor Cole who was consultant at The Brompton Hospital, London, the UK's leading chest expert. There were X-rays, CT scans, Spirometry, Bronchoscopes and heaven knows what else, telling them what they already knew – what the infection was that was causing the problem, but they could not stop it becoming re-infected.

My chest wheezed, crackled and rattled. I tried every kind of physiotherapy and exercise known to man – all to no avail. This re-infection went on, in differing intensities, for over two years. I was told to live in a hot climate, in a dry country, keep away from dust, do not eat wheat and not to drink milk. They told me that with my condition – bronchiectasis, it was badly affecting both lungs. They could have dealt with one infected lung but two lungs they could not take out – there was not the technology. This condition, other than the wheeziness, in no way prevent me from going about my daily round of work in or out of

the house, I was not particularly worried about it and it did not make me change my work routine. However, it was annoying, one moment you thought it had gone for good and then it came back. In this, it was debilitating at its worst moments. It never got to the stage where we considered having to take Anna out of school and return to England.

Back in England Helen arranged to fly out during her school holidays which gave us the opportunity to show her around and catch up on all her news. We had by this time developed the buildings and grounds to make it as appealing as possible, all we wanted now, according to Josephine, were some large olive oil pots strategically placed to complete the front of the house.

On one of our 'show the surrounding countryside jaunts' we took Helen up to Casares whilst Anna was at school. This is one of the 'white villages of Andalucia,' that has a monastery and a 13th century castle, perched on an outcrop of rock circled by mountain eagles. This was once a favourite spot for smugglers, bringing their wares up the winding road from the coast, a matter of just over three miles, or further on to Gaucin, by pack animal, on the route to Ronda.

On the way down the hill from the Café, which overlooks Casares, you come to an old donkey stable, grain store and basket weaver's cottage next to the road. It was called Serendipity, which was declared in bold black lettering on the front elevation. The American's, Ian and Jo-Lydia Craven owned the house and grounds.

CASARES

The Craven property grew out of a small rustic cottage set on a hillside: with a sunroom, whose flank of windows overlooked the whole sweep of the valley, built to join the dining

room - it's balustrade of wrought iron looking down into the lounge area. They called their home Serendipity which I considered unbecoming for a rustic Andalusia finca – unsympathetic to the history and position of the town and cottage. The whole property sits on a crag of rock and was a collection of parts skilfully interconnected to make a comfortable living accommodation. All the original parts of the building remained complete. Cane ceilings on rustic poles, rough plastered walls, terracotta tiled floors - which included the original threshing-floor; iron-grilled, shuttered windows set in thick stonework with doors, studded with iron nails in typical Spanish countryside style, blocking out the penetrating sun-light. Lower down the garden is a pottery with a studio, furnace-room, drying room and wheel room. All stocked with necessary articles of the productive potter. Further along the garden path - towards the village, was a small self-contained cottage at the furthest edge of garden. All these parts are positioned in a spectacular setting facing an opposing hill where vultures soar in the thermals above the stream flowing in the ravine below.

The whole three acres was constructed on terracing held up by typical dry-stone walls retaining the soil and irrigated water. Originally, the terracing would have been planted out with olive, almond, fig and citrus trees, with kitchen produce grown in-spaces between the trees. These terraces planted with numerous flowering trees interlaced with roses, banana, lavender and oleander – the largest flat area holds the lawn with its circular flowerbed.

On those wonderfully crisp-clear days, in April, could be seen, by looking down through the valley towards the Mediterranean Sea, the Rif Mountains of Africa. At night the twinkling lights of Ceuta on the African coast, cast a spell of fairy light glitter on a jet-black curtain. All that we were to experience and wonder at in due course!

As we passed the property, we spied some olive oil pots for sale. This was just what Josephine was looking for so we stopped and she went in to find out the price. Helen and I stayed in the car [Anna was in school that day].

When she came out, much later, she said that it was not the pots that were for sale but the whole property - which she was negotiating for it. Helen said that that was typical and I was very flummoxed. Although we were thinking of moving away from the clinical, restrictive and English speaking conclave of Sotogrande, I would have much preferred to live in town - be amongst Spanish speaking inhabitants. I had already seen a property for sale in San Roque, in the centre - close to the town hall. I had seen this whilst waiting for Anna to finish her flamenco lesson, which would have done nicely. Still, from that day, until it was ours, Trevor Dine, and his assistant, did the negotiations, including organising the survey.

Back in England, Rebecca and Ruth are stewarding at a Michael Jackson concert at the Wembley arena - the concert of the year. David organized their stewardship through a friend, who has the job of filling the places... Both David, who was at university reading English – who some years later, took a Masters degree, reading linguistic, and Ruth, training to be a florist, lived in Pinner.

Rachel took a three-week holiday to India and Nepal returning to speak about the horrors – the life of the poor, whilst giving laudatory comments about beautiful Nepal. She was working for the Police Force in Edgware as Head of Filing - in their crime section.

Ben was then in training, to be a porter at Clementine Churchill Hospital... sent me a long letter, telling me all about Italy - where he had just been on holiday... enclosing two very

good poems. Later, he decided to go back into education and read for an honours degree in computer programming.

It was about this time that I heard that Michael Bye had died and that Rebecca and Simon had attended his funeral. He had been suffering from cancer for a couple of years. There was no sense of relief or thought of just retribution. I didn't understand his hardness or uncaring attitude... remembering how he had delivered his refusal to have anything to do with the children to the court in 1981, with such a damning firm statement, that stilled the courtroom.

Josephine and I began to form a firm picture how we were going to plan the property in Casares - to make full use of every part; make a studio cum office out of the main building and a large gallery behind, whilst incorporating a garage to the front right hand side. There was talk of a tearoom with gallery but that never transpired. The builders, when building the lean-to garage, were to: re-new the main roofs, totally re-fashion the front to make it look Moorish, build some posts and linking, wooden railings, convert the pottery into a self contained three bedroomed holiday cottage and put in some double glazed window in the sun-room, window shutters for the lounge and a new hot water system linked to solar panels.

All this done using a local builder, Prudencio Gonzalez, who did not speak a word of English, nor was fully conversant with the latest methods of damp-proofing and insulation. It was such a relief when they finally finished... I could call the place my own and not have their vans and tools taking up the parking area.

Whilst Josephine was out on one of her fortnights in Spain, she met Margaret Stone, Editor of Money Mail, and London, at the Marbella Money Show in August 1988. Margaret wrote an article, which headlined Josephine as 'Costa Money,

Superwoman!’ This did a great deal for her image and allowed her to use the article as an introducing stepping-stone when meeting new clients.

By September 1988, the main house was finished and the garage was well under way. The Moorish designs for the front façade were nearing completion and the iron bars, for the windows, although made, not yet in position. The villagers were beginning to take note, and from what we heard, they were in agreement with our plans - thinking the elevation design, and name change, appropriate.

Puerto de la Cruz

‘The resting place of the cross’.

On the highest peak, overlooking the town stood a large iron cross. This symbol was as much a sign of religious purpose as it was a link of town to monastery – as supreme protector. The name was the ancient title identifying the area. Individual travellers and pack-horse trains would not enter the town at night but were found lodging at the stables. The new name fitted in with the history of the village and suited the external design of the building, now that it looked more Andalucian [Moorish].

It became increasingly impossible for Josephine to work for a Director who did not understand the products or sales orientated. He insisted on opening an office in Marbella, which was not only difficult to park a car at, but did not have an imposing frontage - prominent enough to declare importance.

It was all very well having a status address but when it came to providing the service it was also lacking in ‘the personal touch’. Josephine sent a strong letter to Jim Fairburn, Sales Director, setting out all the problems.

Anthony's music was going from strength to strength and was off the America. He had done very well with one of his records achieving a Platinum disc and was negotiating for a contract with Warners for the music rights. Christopher had the house he shared with Anthony on the market and was talking about moving to Cambridge. Helen was looking into joining theatre group – being an assistant stage manager.

Anna was keeping up with all her work but it was extremely difficult keep pace with the language, managing to pass from one year to the next. That year she had to do a summer school to achieve her class position. I went to see her teacher - to put in a good word about her continuing the following year. Walter Vane kindly wrote a letter to her teacher to assure them that Anna would catch-up with mathematics.

We were not sure what the future would bring particularly concerning Anna and whether she would decided to stay in Spain or return to England to do her hoped for university course. The fact that she did not socialise outside school except for the dancing class was another concern especially when it came to having confidence - coping with social events and boy friends... becoming part of the community... The lessons at her school were proving difficult, which was totally understandable. Each student had to come to the front of the class and explain – on the board, how to solve mathematic problems. The Latin lessons had always been a source of worry having to translate the Latin to English and then to Spanish. When Josephine and I were to be on convention Anna was to lodge with an American school friend. She lived further down the coast nearer to the sea so there was going to some fine beach walks for her and Ruff.

The builders were altering the house in Casares. Documents to pass over ownership had still not been signed - the owners were away in France seeing to their new house. Our

Solicitors were happy with the existing arrangement that Josephine had signed an 'agreement to purchase' with the Cravens'. The Escuitura [Deeds] being scrutinised to make sure of the legal position... an outright sale of ownership.

We engaged a Spanish gardener, Geronimo, of ancient vintage and ever older tools, who was keeping the garden and terraces in shape whilst we were not in residence... he attended the garden twice a week for eight hours a day, for the princely sum of thirty pounds. When, eventually, we moved in, he stayed on...

The house in Sotogrande was viewed by an English couple with two children who were delighted by it, deciding immediately to place a deposit with Trevor Dine, stating they would like to complete on the 14th December 1988. How lucky we were, for almost at the same time Josephine had had an offer for Hermitage Cottage in Padbury, for completion in November. Shortly afterwards, she had seen a terraced house, on The Green, next to St Mary's Church - in the centre of Aylesbury, and had made an offer.

So it was all coming together... over a short space of time, because that year's convention was to be held in Hong Kong - that same December, which I was greatly looking forward to. There was to be a trip into China to see the clay army and to visit a Mandarins Palace.

I had just finished two watercolours ready to be hung in the gallery at Casares, which was a bit premature because the builders had not finished the frontage. They had been constructing a new roof at the back over the sitting room - replacing the original poles for concrete beams. The chimney stack leaked so that had to be re-built

Whilst we were in Hong Kong we bought some watercolours. These augmented my own efforts - so that the

gallery could be fully stocked - in preparation for when it opened that spring. It was all very exciting being in an atmosphere of oriental bustle; the tall modern buildings and pulsating atmosphere; the jewel like shoreline at night, the back-street markets and stalls, selling everything from birds packed together in cages that made vast blocks of twittering, trilling, chattering birdcalls. On another stall was delicate ceramics and brightly dyed materials. Old women were playing marjong at every corner, yelling traders were selling their wares and the incessant traffic noise was ringing in your ears. It was all very different from what we were used to – vibrant and very colourful.

Now that we were going to have a gallery to exhibit my pictures, I started painting with more vigour being goaded by having to fill wall space. All my days when not doing the normal rounds were spent turning out paintings it was a very productive time and thoroughly enjoyable.

On a daily basis, I drove up to Casares to check on the progress of the building work and the needs of the builders. By November, we still had not signed the ‘contract of sale’ - for the property in Sotogrande; although the couple had enrolled their two young children in the local school - the planned for their children to go to the International School in Sotogrande - where all lessons were in English.

The builders promised to have the main house in Casares completed - this included the roofs and chimney, gallery and floors. With that in mind, we organised a removal firm to move us in on Monday the 12th December, 1988 – all ready for Christmas. The property, we thought, would be watertight and dust free. I now started designing the business cards, letter heading and signboards to advertise the gallery.

. The builders had been there for seven months making enormous changes, particularly to the front of the house...

linking in the new garage. The whole frontage resembled an ancient Moorish villa with old-fashioned onion-shaped roof lines - over the bay windows, traditional wrought iron window grills, imposing bell tower and parapet, with distinctive ceramic ornamentation. To make it simpler to stop the car on the narrow road a useful hard shoulder, in local stone - provided 'off road parking'.

The pottery was now being turned into a three bedroomed cottage and the doors, windows, wardrobes and cupboards were being made especially in the Casares joinery shop of local wood. I had marked all the builders' instructions on the walls in black paint so that there could be no mistakes... it worked! All major, main house interior work, was promised to be ready for Christmas, so that they could start on the small cottage at the end of the garden; we could then move in knowing that there would be no more dust and plaster walked through the living area. The garden pillars and linking wooden beams were gradually being built which really made a great difference to the overall appearance of the garden - making it more substantial and secure!

When we arrived back home from the conference - to Sotogrande, it was all hands to the pumps - to start packing - making preparations to move everything to Casares. Anna had a couple of days off from school, it being a national bank holiday, was filling up all the picture nail holes - with polyfilla, then packing her things in boxes, sorting out her clothes and arranging her school books for the next term. We had to move out quickly so that the new owners could move in...

It had been arranged that Anna and I would be sleeping in a house in the village of Casares whilst the packing was completed and the house made clean and tidy for the new occupants to move straight in. Arrangement had been made to eat our evening meals in the village restaurant, which made such a

nice change, whilst exciting to sample Spanish customs close too. The removal van arrived that Friday and the men started packing the prepared boxes - to ferry all our things to Casares the following Monday.

The moving out day arrived, and so did the rain – in torrents. We packed the van in pouring rain... at the gallop, running up the ramp to hand in our box to return for another... It was amazing how fast this was carried out. We lead the van up the road and into the hills arriving in the continuing rain. Being up high the low clouds circled the hilltop. It was cold, windy and fast approaching late afternoon. The men wishing to keep dry saw to it that we moved in with all speed...

That first night a gale sprung up, augmenting the beating rain. The windows in the main house and sun-room were awaiting installation – some were at the joinery shop waiting to be finished off whilst others had just been unloaded off the removal van. We had no heating, which was just as well, except the electric fire in the hearth - the solar panels were waiting for Pepe to plumb them in. The electric radiators, which relied upon a larger form of fuse box, were to be fitted, that week - just before Josephine flew in... she was missing all the fun...!

Anna and I rushed around taping plastic sheeting to the windows, trying to keep the rain out. These blew out almost immediately. The new roof started to drip and it was so cold. The wind whistled round the building causing the trees to bend over and the leaves to sweep in through the open windows.

Anna started Flamenco dancing mid January at the village school – I dropped her off there in the evenings so that she was in time for the lessons... it was always a bit of a rush to get home from school and there by seven.

Wendy and Bob, a pair of curtain fitters, were due to fly out from England and hang some new curtains they had bought

over with them in their car... they were going to have a holiday at the same time.

On the 5th January 1989, Anthony and Libby, his new girl friend, come for a holiday, renting a little house in the village. They were both suitably impressed by what we had achieved, marvelling at the views and location, sampling the village restaurant fare. His record was climbing up the charts in America reaching, by that time, number seventy-four... The band visited Germany on a promotional tour ... hiring a bass player and drummer for a session's performance.

In February 1989, we had delivered Josephine's car, which had been ordered six months before - whilst we were at College Farm. Now she had a vehicle of her own, which would easily take her up and down the coast from Portugal to Malaga whilst I had mine to do the school run and shopping. Josephine's turnabout was now every three weeks - more than ever she was having to maintaining her UK connections and clients to make up for the unpromising figures in Spain.

Josephine's sales results for that year won her 'Top Adviser' status - which enabled us to go to Thailand, staying at a shoreline hotel complex with two suites - one for each of us. She was feted and applauded by all her colleagues having broken the then record. It was unfortunate that at that convention it was announced that Hill Samuel, a much respected Insurance Company and Private Banking Group, having a unique history in the Far East and Shell oil, had been bought by Allied Dunbar.

Josephine had to take stock of what effect this was going to cause taking regard for the turmoil in the industry and re-education of staff to keep abreast of The Financial Services Act and compliance authorities.

CHAPTER III

Letters home – Private Clients – Sir Joshua Hassan’s Agreement – Magic of Spain – Porto Casares – Bus to school in Estepona - Forest fire – Villagers gather round - Pension lectures – BCCI – Monks cottage – Work Permit arrives – University place - The Vanes - Decision to return to England – Decision not taken lightly – Trevor Dine helps out – Magic of Spain – Spring Exhibition – Morocco – Motoring Home.

Ever since I arrived in Spain, I composed monthly letters - a newssheet to everybody in England. At times, this amounted to twenty copies, which were photocopied and posted. As you might imagine an A4 sheet of tightly spaced lettering took me sometimes almost a day to type. I tried to include everything that each individual might want to hear so that all were included and involved; I then had to go to the coast to get them copied. I sat in my studio next to the window with Ruff cramped up sitting behind me, the desk in front held my very old portable typewriter. Little did I realise that in some cases this photocopied letter produced resentment and exclusion. I stopped immediately I got to hear of it and never produced another letter.

Josephine left Hill Samuels after first contacting Sir Joshua Hassan - putting to him the valuable service she could provide to his existing client bank, offering a full package of financial advice in-house, linking Spain and the UK to set up a Private Client Department.

Our nearest neighbour, just up the hillside, easily seen from my kitchen window, was Nick Carter, an ex-patriot from England who operated all sorts of deals on the coast. He spoke Spanish so acted as a go-between when arranging a maid to do the general cleaning – he bought round a number of teenagers and out of

these we chose Pili Lopez who stayed with us all the rest of the time we were in Spain. She became a confidant of Anna's and helped her with her Spanish - she became an indispensable part of our stay in Casares making my life much easier - allowing me to get on with the garden and gallery. It was a very happy home which ran smoothly, providing Anna with the right environment to concentrate on her studies.

The previous inhabitants of the basket weavers hut had been a family who now lived down the road. Their son acted a little strange and used to wander around his old garden at night and during the day scaring the living daylight out of anyone who stayed pressing his face up against the windows and suddenly dancing out from behind a hedge. I do not think he knew what he was doing; he was not violent just scary... We called him Ben Gun [from Treasure Island].

Whenever we stayed away from Spain, we parked Ruff with Lily and Ernie Soule who lived in a block of flats in Torrequadiaro. They were very kind and were another port of call for us on our way back from Gibraltar.

Later that July an agreement was drawn up and signed by both parties – Josephine and Hassans. Josephine then began to fly backwards and forwards to London, on a fortnightly basis; to link her clients with a servicing system - provide continuity, using the expertise and products of London's financial sector to give a firm base to the scheme. This was a near perfect solution for expatriots - which kept them in-tune with the latest information and products.

With her new status I designed a completely new set of business stationary with an oval logo and company name of Opepas – 'To Reveal a Priority'. Hassans paid for the printing and Margaret Stone gave it a wonderful 'write-up' for company

brochures... registered 11th August 1989, the Articles signed, 10th November - that same year.

That first winter in Casares proved that: not only did it snow in winter, but the water froze too. The tops of the mountains held snow for quite some time and the sleet used to rattle on the windows. The rain beat down like a water power-jet, sometimes blown horizontal by the strong winds, turning the cobbled streets in the village into rivers - 'in full-flood' forcing its way into houses - in through the front door and out through the back. The wind from the Levant was sapping in its severity making the unwary clutch onto trees and railings. It really was not a hospitable place. Mothers from the village would hurry by, with their long black shawls wrapped round the children - shielding them from the cutting blasts. The wind from the southwest swept off the coast bringing salt air and fine sand particles tearing at your face. The small stumpy oak trees suffered from the blast having their silver pointed leaves torn off, whilst others, already free, racing round the garden trying to find somewhere to lodge. The doors rattled and the wall-plates swung to-and-fro - greatly in danger of being swept off the wall.

The clouds raced by, building up to threaten rain, then hurrying on again. Any failure to hold on tight to an open door found it forced back on its hinges, ready to swing back - like the mainsail of a sailing ship going about.

In the summer, the already oven-baked rocks from previous days would reflect their stored-up warmth - to join that day's penetrating rays, to make the wise walk from shade to shade - proceed crab-like, close to the cliff sides. It made every breath feel like breathing before an open oven door... Woe betide anyone who grasped hold of an unpainted metal bar!

The brilliant morning light would shaft through the trunks and boughs outside the open kitchen door, onto the kitchen

floor; vibrating with the activity of many insects dancing in its beams. One day you would be breasting against the penetrating blasts of the winds, and on another, shuffling from one patch of shadow to the next - least the un-shaded sun touched your skin. Even with all this there were many times when the day's heat would be perfect.

The autumn air would be crisp, clear and still; the raked up braches - the debris from the olive harvest, would be lit; the sweet smelling smoke, from all those bonfires, spiralled up through the branches and the ground would be crunching under the soles of your feet, as you trod the traveller's footpaths and donkey trails. These wandered through the hills and valleys, which dotted the landscape.

The little meandering stream in the valley bottom would be sparkling and clear, sometimes sandwiched between the planted vegetable plots belonging to the isolated white, lime-washed huts, which sometimes held a tethered donkey but was always home to a full compliment of crowing chickens. Every drop of water, in its turn, fell down its course to the sea, not far away. Each turn in the river caused a sheltered meadow formed within its bend, which always held a walnut tree with its brittle twigs and boughs. The panoramic views would be spectacular - would remind one of all the romantic tales ever told of majestic Spain.

On the hillside would be grazed Pepe's goatherd, which traversed both sides of the ravine. The tinkling bells echoed from rock to rock to make a musical backdrop to the days work in the garden.

Every school day I took Anna to the bottom of the road - to catch the bus that stopped on the coast road in Porto Casares. The road wound its way between crags - beside the steeply banked, rock faced, hillside, on one side and on the other - the road fell-away to the ravine below. Past the deserted restaurant,

that only opened its doors on very rare occasion... to the fields of course brushwood and deeply knar'ld cork trees... onwards, to the vineyards and salt flats close to the sea. The goats, with their melodious bells, ranged the hills whilst the sheep occupied lower ground - closer to the valley bottoms, watered by a tiny stream as it meandered, bubbling and chuckling towards the coast. It was about three miles of jerking, lurching, swaying propulsion, always done a breakneck speed – so as not to miss the bus.

Before the influx of English tourists along the coast – from Gibraltar and Malaga airports, about the time General Franco died, very few Englishmen lived in the hills - behind the coast. This was the road Anna and I travelled on, and was the only road – indeed a track... it was once travelled by horse and cart and donkey train... When the bottom of the road reached, I dropped Anna off, parked the car, and walked Ruff along the beach. To the right facing out to sea, was the port and marina of La Duquesa, to the left the rocky cliffs - coming down to sea level, just before the town of Estepona and its esplanade.

Ruff would bark at the waves but never go in - race up and down having great fun. I would browse amongst the piled up miscellaneous items on the beach. They were magical times – beautiful beaches of fine yellow sand with the sunlight bouncing off the limpid blue sea just Ruff and I and not a soul in sight.

Sometimes during the day, I had to go down into the village to buy vegetables or some meat, pay a bill or visit the bank. I set off with Ruff following. Ruff never ever needed a lead - she always stayed at my heel or if I sat down was under my chair. This was not 'taught' behaviour she just did it. If I were in the garden or maintaining the fabric of the buildings Ruff would always be laying down just beside a bush near the path, just up from the lawn. At one time, she had seen a lizard come out of that bush - it was her goal in life to catch it. We walked up to the

top of the road - to Marie's family shop and restaurant, and then made our way down through the tiny lanes between the white, lime-washed, terraced houses. The cobblestone lanes were tightly cambered on either side to allow the storm waters to run off and we always kept close to the shady-side to keep out of the sun.

At the very bottom was the village square, with the fountain in the centre; the restaurants, circling around, with their chairs dealt close to their sides- making a circular back-drop to the daily play being enacted out front. This was the place where all the village activity occurred summer or winter, sunshine or rain – with the old folk sitting on stone benches close to the house fronts and the small children racing round on their tricycles and push cars.

That summer, in 1989, we experienced a forest fire, for the first time. We saw the smoke in the distance and the pall of smoke drifted towards us making us increasingly aware that this was could be serious. Gradually the cracking of the sap in the branches and the bursts of flame from the dried grasses not only gathered apace but became clearly seen in great detail - as it made it's way towards us. The wind was blowing the sparks and flames our way... the massive generation of heat created an added disturbance of air - a further sucking in of new oxygen. Planes circled overhead, dropping gallons of water, their tanks filled by trailing scoops in the sea. Helicopters rattled and darted overhead - like errant hornets, radioing instructions and directing fire engines, bulldozers and beaters. It was late that afternoon that it became obvious that we would not escape. The fire began to lick the outside of the sunroom cracking the panes of glass and rushing round the base of the lower terraces in firework-frenzy. The irrigation system did not stand a chance to quieten the cracking glass or dampen the flames. I turned it on as the flames

circled round section by section to get the maximum from the system.

By this time, the whole village had turned out to witness the event and lined the road above our estate. We ran round with buckets putting down the fires nearest the house. The irrigation system had now melted – the rubber hoses buried under the soil had become too hot allowing the water in the system to spill out - in all the wrong places. Water levels in the swimming pool quickly dropped as the buckets filled. The inflow of water to fill the pool halted due to the mains being turned off in the whole valley by the water-board. We just had to stand by and watch. It was fortunate that at last the wind changed pushing the flames down into the valley and away from the house. We escaped the worst ravages and suffered just two broken panes of glass. What was serious was that our beautiful valley was now blackened and bare with coils of smoke spurting up from wizened tree stumps.

The place was never the same again. Two years later you could still see what had happened. The oak trees killed were at least twenty years old if not more; Even the undergrowth was bare and thin. The blackened rocks never became washed even after the winter storms. It was only the vegetation at the foot of the valley, which stayed the same. Pepe's goats had to graze in the other valley taking their bells almost out of earshot. I never replaced the melted irrigation system to the lower terraces for the fire had finished off the citrus trees, which I had so carefully nurtured.

Towards the end of 1989 and into 1990, Josephine was spending yet more time in the UK, servicing her existing client bank, and giving many retirement talks to both British Telecom and Reeds International Paper Group. These talks in themselves provided more clients which needed looking after so that to return to England was in itself not only a more simple

arrangement but more convenient. Josephine, had returned to work full-time for Hill Samuel, being invited back with a special agreement which provided no gap in her length of employment – this would allow her ‘pension’ and possible ‘buy out’ to be based on a continuous employment record. She left Hassans Solicitors Practice - mainly because they never really fully supported her position.

The Bank of Credit and Commerce International, Gibraltar had used Josephine’s services as a financial consultant, for much the same reasons Hassans had thought of – to offer privileged clients an increased investment service. They too failed to make full use of her expertise - BCCI being afraid that their clients would fear an airing of their financial state to an outside body.

Owing to US fears of money laundering by Columbian drug barons, they had been declared unfitting to operate – in turn, closed down by fears of illegal money transactions by the British, who were in league with the United States Government. This was not so for all branches, and in this case, not the Gibraltar Branch. The closing of the bank's resources was another reason why there was so much fear and worry by the residents along the coast who had lodged their money with them - used their services. The money I had invested, coming from my divorce settlement, sales from the gallery and Josephine, lost for the time-being – until paid by the firm of Gibraltarian loss adjusters in dribs and drabs.

This should not have surprised us. We had contacted a number of solicitors both in Spain and in England to extend their interests into financial services – using their client bank as an introduction - to offer a personal and private service. These offers had not been taken up. The conclusion being that solicitors did not want to lose power over their clients nor take any supposed risks.

Back in England Helen had finished her Drama course, obtaining her certificate. The first task for her was to have a studio photograph taken so that she could send it round to prospective auditioning agencies. She attended many auditions meanwhile having singing lessons to be able to offer a complete set of skills - for musicals and plays. A demonstration tape was made by Anthony to accompany the photograph – both were well made and presented a good introduction.

To earn money she took on a position with the local cinema flexible in their hours understanding her reasons for having to be available for auditions at a moments notice. From that time, she found Christmas work during the pantomime season which gave her experience and the necessary equity card.

Ever since attending Arts Educational School in Tring she had carried the banner for a lifetime in the theatre. She lived and breathed acting and singing, practicing daily. There was never a more dedicated exponent or interested follower in the latest film, play or musical – able to sing along with their score, and recite the lines, dreaming of that moment when a call was made...!

CHAPTER IV

Bad time to sell – Recession – E.R.M. – Building sites bare – No coastal traffic - Spring Exhibition – Ski trip – St Jose final days – Preparing to leave - Flying back – Holiday lets – The Old House – Canadian buyer - Ruff – Black Wednesday – Monks Cottage Bit of a squash - Old House - Heritage Trust - The Chapel – Listed Building - The Old Dairy – Verna Kilsby - Alterations.

In the summer of 1990, we considered Anna's future. The following year was to be her last at school - she was finishing her Baccalaureate. I discussed all the options with her giving full exposure to all the pit-falls and pluses. She had the chance to go to finishing school if she wished or attend a Sotheby's course for dealing with antiques – purchase, restoration and storage, archival and auctioneering.

She wanted to go to university in Britain rather than in Spain - using her educational strong points, compared to her English counter-parts, of Spanish language and History of Art - being her second choice. Both these topics had always been her strong suit, as much by my interests as well as her own natural inclination.

Anna was very sure about retuning to England, She had experienced life in Spain and the macho society – she did not like it. There was no-way that her natural inclinations could be swayed – not that we, ever tried. I was in full agreement with her decision and her choice of subjects. I assured her that if she wanted to return to England then I would too. She was adamant that we should stick together and present a strong front. We consulted the Vanes', by phone, who suggested that Cambridge University might be possibility - that they would look into it and let us know what they had come up with.

Meanwhile, Anna wrote away to every university that had an honours course in Spanish and History of Art; the two subjects Anna felt her strongest suit. Anna chose from the list Bristol, Bath and University College London, UCL, where Rebecca intended reading history.

Beryl Vane phoned to say that she had been in touch with Cambridge University and arranged an interview with a college that taught those subjects. Saying she had paved the way and would we let her know what Anna decided. We phoned back

telling her the arrangements were fine and that we would be delighted to accept her invitation to lunch to see them and talk over the matter. Both Anna and I went to England in late August 1990, staying at Monks Cottage, Aylesbury, whilst Josephine looked after Ruff in Spain. We had an appointment with one of the Colleges at Cambridge University. Although Beryl Vane had advised reading 'Greats' Anna stuck to her original idea - to read Spanish and History of Art, which meant her qualifications would have to be much higher because she would be up against stiff opposition from English students.

It was all arranged and we flew to England picking up Josephine's car at the airport. We had a lovely lunch party given by Beryl at the Vane's home in Cheltenham. She explained to Anna how best to conduct herself at the interview. The next day we motored to Cambridge for the interview.

In the event Anna was not offered a place for all the reasons the Vanes suggested she might not - later, after we both visited Bristol, she plumped for University College London. London offered not only a better hall of residence but also the added excitement of the capital city with all the premier museums and art galleries would be helpful reading her subject.

Some weeks later, back in Spain, we discovered that Ruff was going to have puppies. It was the fault of small barking dog up on the road, which did the awful deed... Now we had a pregnant dog on our hands, which needed looking after. When the time came for her to give birth I stayed in the kitchen all night waiting for the event which ended with four tiny puppies - three squealing and struggling to feed finding that the forth had died. They were a joy and fascination, which lasted until we found a home for all of them. Ruff was an attentive mother.

At last, the Spanish Ministry of Employment, presented Josephine with a Working Permit. It had taken an enormous

amount of time and work to accomplish. Now she could negotiate with Banking Institutions, Insurance Companies and Government department as well as making her feel more part of society... the permit came too late for the die had been cast – we were going to sell the property and return to England...

We had picked a very difficult moment to think about selling up and returning to England because the equity markets were down, interest payment high and house sales stagnant both in the UK and Spain. This had not been the case the year before when prices and interest rates were low and employment and growth figures up. In 1988, inflation rates rose from four percent to over ten in one year, the following year rose to fifteen percent.

The property market having doubled in house values in the previous four years now, towards the end of 1989, tumbled by ten percent - over the next three years – the UK housing market was in what was to be known as a, ‘negative equity market’ - caused by inflated mortgages. 1990 and 1991 Britain was in its deepest recession with over three million unemployed. It was a divided nation. This had not been the case a year before when prices and interest rates were down, employment and growth up – all this with a Budget surplus despite tax cuts. In 1988, inflation rates rose from four percent to over ten in one year. In the following year rose to fifteen.

Britain was in its deepest recession with over three million unemployed. It was a divided nation. It became known as ‘Black Wednesday’ sterling’s departure from the European Exchange Rate Mechanism in 1992 when there was a peaking of mortgages being taken up. At the same time many loans were in arrears and properties taken into possession

The number of repossessions by mortgage companies - claiming back properties because of an inability to keep up

mortgage payments started in the late 80s. This situation continued at a high rate for the following four years and peaked in 1991, and then, only being relieved, after government schemes to help borrowers. This was the scene we found ourselves in - were forced to deal with, when we returned to England - another cyclical event speculators have to be wary of. Not only was the economy in Spain poor but the economy in other European countries were stagnant too. There were English residents to our knowledge who were unhappy with the financial downturn in the economy - who were trying to sell their properties - return to England.

After we had all agreed to move back to England Josephine and I got together to plan of how we should set about it. This was in the autumn of 1990, after Anna had gone back to school - for her final year. We put it in the hands of joint agents a Gibraltar company, run by two women, who we thought would cover people coming to Gibraltar to look for Spanish properties, and with Trevor Dine of Andalucia properties, to cover the passing trade in Spain.

In England, another unhappy event took place. Roger, Sally's brother had died in his bed from a coma brought on by an epileptic fit. For me he was about the best kind of brother-in-law one could have. He was most welcoming to Josephine and from the first time of meeting greeted her most warmly. He was forever good company and friendly and never showed how his medical condition was affecting him. Probably Thelma and Roger were our best friends and this remained so for Thelma after this tragic event.

Frankly, it could not have been a more difficult period and even though we were by now pretty expert in buying houses and moving this was not a time to be doing either. We made sure the photographs were a near perfect as could be taken and the blurb

in the sales brochure was of the highest order. We circulated the brochures to every large business up and down the coast and promoted the property in England in both magazines and newspapers. By March, there were no takers and the situation was beginning to look dire.

Considering how we were best going to advertise Puerto de la Cruz - to entice a buyer, we came up with the idea of a Spring Fair, for the gallery to market craft items from around the surrounding area – from Estepona to San Roque.

At a meeting at the town hall with the Mayor - we were all packed together arraigned on chairs taken from every room in the building, we asked for the town council's blessing to put on this fair. - Emphasising the benefit to the village would receive from the publicity – how we would advertise the event everywhere by posting numerous pamphlets and stickers. We explained there would be a luncheon laid on for all the visitors and free food for the dignitaries including newspaper and radio reporters. Speeches made and toasts given to the far sightedness of the council.

He was most impressed and agreed to our proposals accepting that the fair would promote local businesses and crafts. With his blessings ringing in our ears, we departed to get on with the organisation.

There were potters, artists, dried flower arrangers, furniture makers and specialist sewing and bead workers. There were tours of the garden and drinks served. The date for the opening was decided there and then for the 1st June.

It took all that spring and early summer to get everything in place making sure everyone concerned was fully committed. At this stage, we were still advertising the property.

We finished the decade with a fantastic ski trip to Sierra Nevada - which is an easy car journey up into the high mountains past Granada. The snow that year was spectacular and the whole

trip was most enjoyable; pop music swelling out from the restaurant in the valley, sun that was hot – so warm that you could ski in just a shirt and jumper. This was Anna and Rebecca's first initiation into skiing and they both loved it. We met up for lunch before starting again in the afternoons. It was a very happy time. On the way, back we had an impromptu twenty-first birthdays, and New Year's Eve, party for Rebecca who, next day, returning to England - to continue her History course. From then on I went skiing once or twice a year eventually becoming an advanced skier. How I wished I had started sooner...!

A few months later Rachel married Police Sergeant Christopher Yarwood, in Harrow, having arranged to go and live in Christopher's house in Welwyn Garden City. They had met at the police station they were both working at and were looking forward to planning their future together. [Rachel died from breast cancer, aged forty-six, in 2010.]

Our Spring Fair, arranged for 1st. June, open on time, with everyone present. The gallery decorated and I had worked on the garden to make it perfect. On the day, it tipped down with rain early on making us fear for the opening. As it turned out the sun came out and blue skies returned.... the gallery was packed to capacity and all those promising to turn up did so. Although it was well received and well attended, it did not sell many exhibits and it certainly did not produce a buyer for the property. However, the town was fully promoted and the restaurant did a roaring trade...

Later that year David and Caroline Wood married in Sittingbourne, Kent. They had saved hard to buy a house together in Epsom Down, Surrey. I was asked by David to be Best Man, which I was pleased to be. This meant a quick return to England and to the future bride's family home to accompany them to the wedding. There, to be introduced to Bill and Dee,

Caroline's parents, and attend the wedding service and breakfast. This was a marvellous opportunity to meet up and hear all the news from each of the children and to see all the building alterations Josephine had had done to the cottage.

Whilst staying at Monks cottage, Aylesbury I motored to Welwyn Garden City to see Rachel and Christopher, to hear about all their plans for a family after saving up for the event. Christopher was a very keen under-water diver - he was also proud of his camera collection that decorated their mantelpiece.

We had a number of visitors that summer. David came with Caroline and we all had a lovely trip to Seville, Christopher, Josephine's second son came with his girl friend plus an ex-school pal, Steven Parslow - they stayed at the cottage. Rachel came out on her own for a short visit early that summer - and the Scotts, who stayed at the Pottery, toured the neighbouring historic sites. Anthony and Libby rented a house in the village and the Denham's drove up from Gaucin.

Our good friends the Bowles, Betty and John, remained close pals all the time we were living in Spain meeting up at eating places along the coast on a monthly basis. They lived in a very large house in Sotogrande and throughout all the years they lived in Spain explored many plans to move to pastures new never quite making the decision to up-sticks, even considering developing a site in Casares owned by Prudencio, until they moved back to England just after we left.

Anna left San Jose in June, just after the Spring Fair, obtaining her Baccalaureate - which was, although expected was nevertheless hard earned and an enormous relief passing. Having had an acceptance from London University now knew where she was going, and how long she had left in Spain. She had come to the conclusion a long time before that she was going to lead her own life when she had the chance to dictate her own will; now

the relief to her that being in Spain was all over and that from here-on-in she was her own master. Almost at the end of her time in Spain Josephine, Anna and I took a trip to Morocco by ferry from Gibraltar. This was another interesting experience for us all with Anna riding a camel, which was one up to her.

That summer Rebecca came out for a couple of weeks. She was in her first year reading History at the same university that Anna was attending. They sun bathed together, listened to our compact discs, visited Estepona, Gibraltar and Ronda. I took them on favourite walks with Ruff - knowing that the time was going fast - for Spanish experiences – food, fun and flavour. Rebecca left after a fortnight. It was such a pity that Simon and Benjamin never experienced the delights of this part of Spain, or see the house and garden in its most perfect state.

This was Anna's final days in Casares, not to revisit the house for many years... She was changing from the unsure teenager to a young woman about to detach herself from all that was secure to meet many similar minded folk at university - testing their feelings and prejudices. The past was to be dismembered and put away. Within a short space of time she set up home with a fellow female student and put away all thoughts of Spain behind her. It is difficult for me to imagine what it would have been like being there, having to face the hardships and excitements on my own, without having a receptive, lively and interesting person, to share it with!

In September, I flew back to England with Anna, to be met by Josephine at Gatwick Airport. That week, I took Anna to her hall, at London University College - to see her settled in. This was the moment that Anna had craved for to be on her own and fend for her; to make new friends, share new experiences, both of which would present difficult choices and even tougher decisions. It was to prove early on: upsetting, unsettling and traumatic... To

finally settle down, and prove to be, the start of a lifetime of friendship and fulfilment, unexpected, but nevertheless, very welcomed...

At the end of the week - that September 1991, I flew back to Gibraltar, leaving both Anna and Josephine in England. On the way driving back home from the airport I stopped to pick up Ruff from Ernie and Iris Soule - who had been looking after her - they were such kind friends and always very welcoming.

Josephine did not fly back for five weeks. We still did not have a buyer even with all the work done advertising and contacting the Agents. Not many properties were moving in any part of Spain - it was a bad moment to be trying to sell.

The nights and days were long having no one to cater for. The house was like an empty shell, no longer the happy home, but one to shed... get rid of, for someone else to look after.

I shall never forget that place. The sheer beauty of the locality: the view to Africa, the twinkling lights of Ceuta at night, and the crisp mountain air. The shafts of penetrating sunlight, searching out the shadows, and the tremendous thunderstorms which heralded the torrential rain... Locked inside me will be the random stone paths traversed by Anna and I, taking us to the pool... Ruff following behind... following the terraces, landscaped with banana, almond and olive trees interspersed with prickly pear and bean-tree... shades the olive oil press, outside the pottery. How anyone could not be seduced by its uniqueness. Mainly shaped by the Cravens, added-to by myself, and cared-for by Geronimo. There wasn't one person who saw the property that wasn't impressed. I saw, and felt it, when it was at its best, feel grateful to have been given the privilege, to experience its charm, and its beauty. My greatest offering was designing the front elevation; taking it from a flat plain exterior to grilled, onion-roofed, bay-windowed elevation, surmounted by, an

ornamented scalloped parapet. I leave Casares this, my offering, in grateful thanks, holding out my hand to Pili, Marie, and the Gonzalez family, for their many kindnesses.

Anna was very busy in her first term at university. I never had a phone call or letter which would have eased the blow of her not being there. Any such contact would only have created further unhappiness and unsettledness in her; she needed every ounce of strength to keep on the track of essays and tutorials without circling to calling home! I still persevered in the garden trying to make the garden a haven or little oasis in a rather bleak stony hillside, which still not had recovered from the fire. I went to see the Denham's and friends in the valley but it was not the same. Now I had to fend for myself in Spanish not having Anna there to translate for me.

The Magic of Spain, a holiday company, agreed to take our property onto their books – to rent out in several parts, as a holiday complex. This had taken many weeks to plan and liaise with their head office in England. They had been out to survey the property and to take photographs making a special feature the swimming pool. We had to pose, pointing out the fantastic views and unique features – like the olive oil presses and stone milling area. They were suitably impressed and considered that we had a very desirable site.

That Christmas, December 1991, I flew back to Monks cottage to spend Christmas with Josephine and Anna. Unfortunately, I became so ill that I had to spend Christmas Day in bed. Simon and Rebecca visited and Helen and Anna went with Josephine to see the Oxford Theatre Pantomime staging Scrooge with Albert Finney.

We realised that Monks Cottage was too small. That January Josephine began to look around for something larger in

Aylesbury - meaning to be close to Helen and only a train journey from Anna - in a central position for Josephine to service her clients, whilst keeping in reasonable commuter distance from my own children. Josephine had found such a home; it was in Castle Street and called The Old House.

The Old House built before 1550 subsequently enlarged in the 18th and 19th century. Being timber framed with a projecting upper floor with the roof part of an upper hall. It was in a poor state of repair, needing a massive amount of work and money spending on it to try to put back and improve the structure and internal fittings.

When arriving back at Gibraltar airport from England, in January, I was arrested by armed airport police. There had not long been a bomber threatening to blow up the airport, so they were naturally suspicious. I was questioned and searched eventually being given the all clear. I was picked up by Ernie – my car had been taken to the garage previously, taken back to his house in Torrequardiaro, to find Lily, his wife setting up the table for me to have a meal. They had been kind enough to look after Ruff in my absence.

The next day I heard the news that a buyer was on the horizon for the property in Casares. Trevor Dine introduced the Canadian and conducted him around the property whilst we had been away. The Canadian Lackner had been out to Spain, looking for properties. After he had seen Puerto de la Cruz flown back to Canada to update his new young wife. He was to return, only this time with his wife, to look at the property again and make an offer. – He still had to look into arranging his finances and sorting out the sale of his home there.

Our Agent had told him about the Holiday firm's arrangements – that they had the property on their books and

that client's were being booked for the following year - for the summer of 1992. This contributed greatly in the eventual sale.

After Josephine had flown out in February - made final arrangements about returning back, checked with the removal firm who to do the packing up. When the van left we motored back to England in the Galant smuggling Ruff into bedrooms at night at the various hotels we stopped at along the route. We travelled home to England via northern Spain and France to catch the ferry at Calais - dropping Ruff off - for the isolation kennels van at the ferry terminal. I had tried to get Josephine to agree to - try to smuggle her home - so that Ruff would not have to suffer six months isolation. However, Josephine would not agree, thinking that I would be fined, if Ruff were detected. However, I believed that it was well worth the effort and sacrifice... the moment had been lost; Ruff was on her way to a Buckingham isolation kennels, locked behind a massive grill in the back of a van looking very small, sad and lonely. It was another very upsetting and stressful time, and the six months seemed like a very long time. I hated visiting Ruff because she cried every time I left and ran round and round her concrete and wire cage trying to look for a way to get out.

Later I corresponded with the then government Minister of Agriculture and Fisheries but it was no good they would not budge - it was so frustrating trying to talk to vets and the ministry; there was not any rabies in southern Spain and Ruff had been checked by the vets in Spain and given the all-clear.

Josephine had to fly back to Spain on her own in late February to finalise the arrangements for transferring over the deed and receiving the money. The buyer was very difficult - trying to extract the maximum from our position, but Josephine stuck to her guns and made the best of a very difficult time. The

take-over by The Magic of Spain - to use Puerto de la Cruz for a holiday complex, did play an important part in the final deal.

The Canadians flew back to Spain, where a meeting had been arranged with our solicitors in Gibraltar. The atmosphere between Josephine and the buyer was acrimonious; after a lot of haggling a price was decided upon and a deal done – Josephine was adamant that what had been decided on before should be stuck to, that the buyer was being just plain awkward.

Our Mitsubishi Lancer was in the deal as were all the carpets, curtains, three piece suite and many other unwanted articles – it was best to get them included for we didn't have enough space for them in England or in some cases the need. Josephine had done a magnificent job clinching the deal - considering all that had gone on over the period from leaving England in 1987 until 1991 - arriving back. We had not lost any money, which was the most important thing. What we had gained was a fantastically exciting time in magnificent surroundings - we were neither bowed nor beaten, by the challenges we had been faced with; we ended up certainly wiser and far more experienced - and the future looked equally exciting.

When we returned to Aylesbury, we put in an offer for The Old House, which was accepted - the eventual agreement involved the present owners renting Monks Cottage from us for an interim period.

From this moment on there started a very long building and renovating programme, which lasted over a year and cost many tens of thousands of pounds. Unfortunately, the builders went broke during the first few weeks - which not only slowed the progress but also led to Josephine forming a new company - to carry the work forward. Most of my days spent helping the builders whilst negotiating with the local historical society and local government-planning department.

The Old House had a new roof, the roughcast stripped from the walls and the timber framing exposed. Dry lining the upper floors, installing a new kitchen and stove, plumbing in a new hot water system and re-designing a new garden - taken forward. It was a massive project. First of all the house cleared of a number of studded, plasterboard partitions, to get back to the original hall-house frame. In all we brought in seventeen reclaimed panelled doors to replace the modern ones completely denuding the local demolition company of their doors.

During the Christmas vacation I started to teach Anna to drive which was continued by a school of motoring – eventually she passed the test. She was as excited as I was and as pleased as all-new drivers are. The MOT assumes massive importance and almost outstrips ‘O’ levels in mental stress.

Beryl Vane died of cancer after a long illness. She had been a wonderful friend and confidant always interested and never short of some good answers to my queries about life. To the end, she always asked after Anna - still as concerned and interested, as she was when we first met in Spain.

Ruff came out of quarantine August 1992 to a great deal of excitement and rejoicing – at last, we were complete again. Unfortunately, she never got over the terrible effects of the separation - the isolation after being so much a part of the family. Within a short space of time, she developed a cancerous growth in the stomach, removed only to re-grow. It would have been unkind we were told for her go through the trauma again so it was advised by the vet to have her put down. It was another of those terrible moments – trials-in-life, I had to go through, to take her down to the vet for the last time – to leave her there, after all that we had been through together first in England and then in Spain. She was seven years old, no age at all.

The effects of Ruff dying made me consider not having another dog – it was so upsetting. If only the breeder or vet had told me that, it is advisable for a bitch to be spayed, if you were sure you did not want her to have puppies. The medical condition meant within three days Ruff died - even if the vets had recognised the problem early and given a massive antibiotic injection it might not have overcome the poisoning and had an adverse effect. I really did not want to have that happen to me again.

Within a fortnight, my opinion changed. I felt lost and deprived - not having those wonderful walks to look forward to with a keen companion. The quest was on again to find another pet. I consulted The Kennel Club who sent me a breeder's guide and a summary of the different behaviour patterns associated with each type of animal. I had plumped for a pedigree dog to get over the uncertainty of knowing about previous medical hereditary conditions - what the background of my pet had been – so that I would not have to go through what had just happened. Eventually I came up with an English Shetland Sheepdog, which was the size, and behaviour I was looking for.

Now the problem was to find a breeder. That was no easy task and it took me many phone calls to find one, which was in East Anglia. I telephoned and found that she had just one left, a bitch, which was a tri-colour – black, white and tan. That was how I became the proud owner of Tinka, the name I gave her, who was just nine weeks old.

This re-introduced me to the training of puppies with all that that involves. Frankly, it was wonderful, the choice never regretted, and the training went a lot easier than imagined. It was a choice that has been never regretted. I shall do my level best to make sure I shall never be without a dog again!

Tinka was a favourite with the family and a constant companion for me. She always walked off the lead close to my heels, as Ruff would have done but always a couple of feet away. Once again, I never had to use a lead and she would never move away, chase cats nor frighten children.

On September 16th 1992, 'Black Wednesday' was declared. The performance of the pound sterling had been giving the government great concern. The Exchange Rate Mechanism [E.R.M.] meant that interest rates remained above ten per cent. As a result, the property market having doubled in the previous four years now tumbled by an equal amount over the following three years. That September, in 1992, interest rates rose to fifteen per cent. The Chancellor, Lamont announced sterling was to leave the E.R.M. In that three-year period, the position of the pound steadied and eventually Britain's position improved by having a better balance and the economy grew.

Anna's course included a year's study-leave, in the country origin – the language studied. She was keen to do the entire organisation herself. The planning involved finding addresses in Madrid – she was to attend Madrid University, to come up with one that suited her needs – reasonably close to the university and near the centre of the city and museums. Anna sorted out a flat in a typical Spanish town house with a central courtyard surrounded by a gallery – it was charming although rented-out by a young Spaniard. During the planning, she asked me to accompany her to keep her company and offer some protection. As there was only one bed for the time there, we had to share it. I can still see the small room with various curios around the walls.

Whilst there we walked round the city to get our bearings to find out where everything was in relation to the university as well as make a visit to the Prado Gallery to see the main Velazquez picture *The Ladies in Waiting*. I came away with a very

clear-cut picture of a charming city full of interesting buildings but only coming to life when the sun went down.

Anna completed her year there suffering the occasional sexual overtures from the property owner, which she slapped down - firmly locking her bedroom door at all times. A year out of her life - that interrupted success after managing her own affairs. Just a frustration after finding sexual liberation so long sought. I do not believe that it was either enjoyable or profitable... it was almost like National Service for me - something to be 'got over'.

I completed a serious of painting of Aylesbury to show off some of the architectural gems of the town - mostly of the old town area close to the church and museum. This was before I saw, in particulars for sale, an old non-conformist chapel in Great Horwood. It was almost hidden from view by the undergrowth growing all around - having its last service twenty years before. I had been in touch with the Ancient Buildings Trust to find out if they knew of any buildings, which needed an owner to renovate and convert the property into suitable living accommodation. They gave me a list, which had on it a former chapel in Great Horwood, which was up for sale. Simon I knew was looking for an architecturally interesting property so I got in touch with him. After talking it over, he initially said he would like to buy it and make it into a dwelling for himself. I contacted the church authorities and negotiated a selling price of seventeen thousand. I believed that I could draw the plans and make the conversion for forty thousand pounds.

That started in progress a chain of events, which led to us all taking part in the development of the chapel to make a going concern out of it - put it back on the market to make a profit. Josephine provided the financial backup, Simon prepared the books, Jack Smith did the bulk of the building work and I was the

Architect and at the same time did the decorating and design work of the interior.

This whole business took another year of hard work - for me to make the drawings, obtain planning and building consent, check the registration and make searches whilst negotiating with the church commissioners. Eventually the scheme proved to be profitable but the hope to go on and develop other buildings did not come to fruition.

My first grandchild Fred was born in Epsom to David and Caroline in June 1994, which was another highlight of that year. David was an English Lecturer at Epsom College completing his Masters Degree on a day release course; Rebecca was in her final year of an Honours Degree reading History at Holloway College before accepting a job with Arthur Anderson the accountants. She was not to know that eventually she was to return to America as Vice President of Fox International working out of a plush office in Los Angeles. Simon, having completed his Accountants exams, had left Knox Cropper and accepted a job with Epsom, the computer printer manufacturer. He eventually landed up in Oxford working for the county council – as Manager of Social and Community services.

The Conservative Government in power tried to give parents choice which school they sent their children. Moves made by government agencies to assess schools and teachers, to find out what was going on and to form a hierarchy of achieving schools – to present a league table. It was believed that if better-off parents selected their child's school they, the parents, would be happier. Those poorer families would not cause pressure on the government to affect change and so leave them alone. As usual, nothing balance up the uneven circumstances of the poorer classes. Not enough money allowed bringing about reform. There

were local authorities who maintained a grammar school ethos whilst others tried to make the comprehensive system work.

Always the parents control their offspring's education. If parents were conscientious and insisted upon homework - standards maintained a greater likelihood that their children would achieve better exam results. Naturally, the parents would have to take responsibility - make sure their children were not being bullied and picked on - that there was order in the classroom. This done by taking an interest in what was going on and by being involved with, and through, school governors, and school visits and parents meetings.

From 1994 onwards, industrial strikes were at their lowest. In fact, 1994 was the lowest since records made a hundred years before. That was not just, because Prime Ministers Thatcher and John Major had conspired to bring that about. It was a whole lot of industrial and social events, which made individuals, become more concerned with their own wants, which came before the supposed good of others. However much that is true it was not the real reason why the trades union were under siege. It was the change in industrial manufacturing caused by cheap labour, low power costs and government intervention by overseas countries – mainly from the Far East. This drew manufacturing away from outdated working practices and machines to the more flexible workforces abroad using robotics and computer controlled machinery.

I have explained about the industry how its labour force was controlled and manipulated not just by the industrialists but also by their fellow union officials and activists. Printing is and was no different to any other having to compete for contracts - producing good work at a low cost. It is only for a limited period that outmoded working practices can continue before the whole edifice starts tumbling down. Manufacturing businesses were

overtaken by service industries as the greatest employer of labour spanning jobs such as tourism to insurance sector.

Josephine was now back working for Allied Dunbar - from Hill Samuel's old St James' office in London. Many of her new clients lived in Northamptonshire, which required her to travel north at least fortnightly to service them. Eventually this became onerous to the extent that we considered moving somewhere nearer. On her travels, she had to go through Oundle, which she found to be a very pleasant town having some attractive stone built houses set amid the public school campus. The school has an old charter, which allowed them to hold extensive grounds making the town a most desirable location because the ambience of the place was one of learning and study set amongst extensive school playing fields.

At the Thailand conference, Josephine was approached by the Manager of the Peterborough Branch to see if she would transfer to his office – her sales figures would enhance his team's scores - making it possible for him to improve his standing within the company.

Overtures continued for some months until Josephine decided that the time was ripe to take advantage of the offer. She had already many clients in the region and was always motoring up there to service them. Why not move there and be on the spot as well as having a regional office to work from with all the facilities they had to offer. This made Josephine's position strong enough to demand a better office layout and use of better office facilities - improve her own working conditions.

We visited the town of Oundle - checking all the local estate agents but coming up with very little. At the last moment, one agent said that there had been a property on the market but it had been withdrawn - but believed it would be still available. As a last ditch attempt we arranged to have a viewing and walked to

The Old Dairy - which was at the other end of town, opposite the Catholic Church. Although we were not impressed at first glance we carried on with the viewing. The back of the property, with its high stonewalls which afforded total isolation, a stocked garden, circular well and brick and cobbled paths. All this and the deep well, won us over. We decided there and then to make an offer knowing that we would have to do quite a few alterations to make it suitable.

We secured the property towards the end of 1995 and quickly sold The Old House in Aylesbury – it being one of the most desirable houses in the town there was little cause to worry. It transpired that an Accountant further up the street wanted a larger house and this was just what he was looking for.

Our dear friend Verna Kilsby, who was at the time a client of Josephine's, came up trumps by offering to put us up whilst The Old Dairy was going through those alterations - allowing us to stay with her until all the building work had been completed. This we estimated to be just a couple of weeks - but turned out to be more like a couple of months.

It was a godsend having Verna there making the transition so much more bearable, particularly for me – I returned home at night worn out and dirty. As usual, I was overseeing what was going on whilst helping the builders and doing my own thing landscaping the lower garden.

We were fortunate to receive a council grant towards doing all the work including re-plastering the interior walls after damp proofing had been done, laying new stone and slate roofs, pointing the walls and re-building the main chimney.

It was a listed property being of outstanding architectural interest in the locality and as the name implies had been the local dairy - shop and below the house, the milking parlour. It

comprised of a number of separate residences for the owner and workers.

At last, our furniture delivered and all was ready to start life again 'up North' making many friends - giving us a greater understanding of another part of England.

Josephine's daughter-in-law Gina, Christopher's wife, gave birth to a son – named Bill, on 2 April 1995. This was Josephine's first grandchild and much looked forward to. It was a happy event marked by a healthy period in labour and subsequent successful birth.

The Old Dairy had most magnificent garden walls running down each side. To one side was the magistrate's office, town hall and jail; here the wall was sixteen feet high. When the town jail last used in the nineteenth century, the wall was to stop prisoners escaping. On the other side ran one of the Houses to Oundle School. I built several brick garden walls and paths using reclaimed stock; a pergola, a new wellhead, previously sealed off, and a brick arch.

Thelma, my ex-sister-in-law, felt sure that her life would be much improved, by having a soul mate to share her life with. She had found such a person in Malcolm Brough who made her rather lonely life immediately better. They decided to get married and so organised a magnificent event, which ended up with their wedding breakfast onboard a river barge with a travelling band. It was romantic and extremely enjoyable.

Benjamin was now living in a flat close to his work in Bedford. There I visited him on a number of occasions - to go out and have a meal, and to listen to his latest recordings. He was working for a company interested in cartoon production - animation from a single picture, devising programs, and correcting software.

David and Caroline produced my second grandchild, named Fred, on June 14, almost a year after Rachel's Jack. He had the colouring of his mother, which was a nice change from the Kearey clan. Fred was soon home with Caroline - eager to get into a sound routine. Fit and well, the family was soon back altogether in their snug home in Epsom, which had gone through enormous changes since they had moved in.

Rebecca was never happy at Anderson, the accountants; her interests revolved around the film industry in whatever capacity – whether production or sales; film production, particularly ‘the telling of a story’, appealed to her sense of creation. As it turned out the promotional side was an even greater challenge...

It was always in mind to make the leap, which she did, taking a part-time course in ‘film production’ resulting in a Masters Degree at The University of Southern California... the hub of all the major film companies. Without more ado, she elected to go giving up her job with Andersons... after saving hard to pay for the initial tuition - fees for a part-time and evening class in film production. Whilst there worked in a variety of posts eking out a hand-to-mouth-existence... perfecting her survival skills.

Anthony, Josephine's eldest son, and Libby had, Luke their first child, born at the end of December. This was Josephine's second grandchild and he was soon back from the maternity unit fit and well to begin his new life in Midhurst where his parents had a house close to King Edwards Hospital.

From 1995, onwards people were enormously concerned about achieving personal status through ownership of property, holiday trip, gadget or consumer goods and were almost willing to go through some pain, upset and denial to keep up. Social restrictions were being cast off, Victorianisms dispensed with.

‘Treat yourself because you are worth it!’ was, and is, the clarion call. Britain was beginning to crawl out of the recession and discover a new prosperity, enjoying a consumer boom – spending on having fun. Gradually there came about – towards the new millennium, the longest period of uninterrupted production and expansion; competition embraced, ‘let the markets dictate’, ‘the consumer is always right’, was the cry. The service industries took over from manufacturing – what the latter was losing the former picked up.

Immigrants, poor school achievers and those other individuals with bad social skills will be an underclass of individuals employed as agricultural and hotel workers. Carers, mental institutions, hospital workers and cleaners staffed from this sector of society. Industrial conglomerates and operations needing a large, more literate workforce will tend to come from countries like China and India.

The present high standard of living will only be enjoyed as long as inherited money circulates. When that dries up those one-time third world countries will take over creating the wealth; having a working population suitably trained and capable of being flexible in what they do. Britain will have to: replan its economy, tighten up on its financial sector, and realign its agriculture - to become, as in the war years, self sufficient.

Tony Blair’s ‘New Labour’ Party tried to shed its link to trades-unionism, and be seen as ‘trendy’, whilst Prime Minister Major’s ‘Back to Basics’ policy damaged by rebels. 1997 saw Major out and Blair in..., the same year Diana was killed. This was an age of social dunning down. Jeans were cut and frayed to declare uncaring attitude for convention; ‘T’ shirts proclaimed a similar disregard by the written word; all ages mimicked the young and branding was *de rigueur* especially for those proclaiming to have the ‘in thing’. Blair’s legacy has been to take the country to war, in

Iraq and Afghanistan... Both countries indelibly linked to Britain's past Colonial days – were not success stories. Is the past about to be repeated ...?

My story is now at an end. I have covered sixty years, from 1935 – 1995. In that time, there has been a world war, the demise of Communism and a landing on the moon... Those, and many other major events, and erupting conflagrations, have touched me but little, however, there have been three events that did: [1.] The invention of the word processor - transformed the printing of the written word, the construction and arrangement of printed material, and the reproduction of pictures... my life has been bound up with these processes and influenced by their effects. [2.] Becoming married – twice, and [3.], having children and grandchildren. In the first years of fatherhood, I gave great thought about how I would 'bring them up' - plan for what I considered to be 'important learning experiences'. This blueprint was kept to for a long time – for as long as I was able. Finally, my 'grip' weakened by: outside pressures, the necessity to keep earning, and my children's cramped living conditions. Needless to say, my grand plan faltered...I was very fortunate to be married a second time, to be allowed to try my hand again. I'm pleased to say it worked.

Unfortunately, I cannot offer you any sound advice as to how best to pursue life's journey... only to say, I have received great comfort from reading biographies, whistling a happy tune, listening to French impressionist music, and walking my dogs.

If you have been entertained - perhaps enticed to read, or listen to more. If you have picked up some useful tips - on how to evade life's pitfalls, that's great. Better still, if I have made you laugh, or cry, that's even better... my task has not been in vain...

Final Edition

terence kearey

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