

## 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, 4<sup>th</sup> 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 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 14<sup>th</sup> 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 country's 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 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 Andalusia, 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 19<sup>th</sup> 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 4<sup>th</sup> 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 8<sup>th</sup> 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 where 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 Abogado 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 led 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.