

## 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 meeting 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 Continente 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 Andalusia,' 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 Edgeware 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 Andalusian [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 Escutura [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 14<sup>th</sup> 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 12<sup>th</sup> 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 5<sup>th</sup> 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.