

Paradise in the Sun

We moved to Costa Adeje in retirement. It was early February 2015. This is when I started my diary, as a hobby, just the highlights which I later used to create this fuller record as my memoir.

Jumping ahead a bit: Bill had researched this move in advance and we were ahead of the Brexit changes already being rumoured. We began the process of applying for TIE cards as soon as this option was announced. These TIE cards gave us 'protected residency status' on Tenerife and throughout Spain generally.

Like others in our situation we had been anxious about how this would work for us but it proved straightforward, giving us medical rights and other benefits. Although we were no longer EU citizens, we were secure as full-time residents and, should we wish to return to Britain, we could do so whenever it became necessary, even for short visits with no issues when returning to Tenerife. As it transpired, we have not tested this but friends have used the TIE cards in this way without difficulty.

So, as you will understand, our move to Costa Adeje was planned. We had found a garden apartment in a small complex. Twenty houses, thirteen couples, six elderly widows and Trevor, on his own since his partner Crisp died.

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When we moved in, Trevor at 55 was the youngest. Enid, a widow of four years standing, was 83. This pair seemed to be the natural leaders amongst us and they made us welcome, introducing us to the others. Trevor was the only one still driving. A Mazda MX5, an ex-hire car. Crisp had been a rental agent. At that stage, Trevor was still hoping for a new partner, he told us.

I was 63 and Bill was 69. Initially, we were among the younger group. In his forties and early fifties, Bill used to run marathons and now his knees are gone. On bad days he uses a stick, (discrete, foldable, 'carried like a truncheon', he jokes). My walking is okay but my bronchitis slows me down. This was another reason we chose to move to Tenerife: almost no rain, lots of sunshine and warm breezy weather most days. The odd thing is that very soon we came to expect it and our former life near Inverness faded away.

Initially we rented our apartment for six months with an option to buy. Anita, the daughter of the previous owners now deceased, understood this was a big move for us and that we had to be sure. From the London area originally, she lived nearer to the airport with her husband and teenage daughters, about fifteen minutes away by car. She called in on us most weeks, usually on Thursdays or Fridays, the day she did her 'big shop' and was happy to fetch our weekly shopping, just the large, heavy items.

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Due to a minor stroke which affected his left eye, Bill had given up driving ten years earlier, another reason for our move which became a crisis on the death of our daughter Marion in a car accident while driving us in our old Honda Jazz. Cheryl was beside her in the front passenger seat and Bill and I were in the back. Marion was 'speared' by a scaffolding pole which flew from the back of a truck which carried on oblivious. This shock took away my confidence and I gave up driving.

Living in a rural straggle of houses on the south side of Loch Ness and relying on taxis and weekdays only one-a-day bus was not an option without Marion. Within a month of her death, Cheryl her partner had moved to Edinburgh. It was then we started to search the Internet for somewhere near Costa Adeje, our 'Paradise in the Sun' where we had spent the winter months since Bill's forced early retirement from Police Scotland, after his stroke.

I had been a social work assistant which had morphed into an online telephone supporter, working from home, calling round a list of around fifty odd clients to check on them, share news, listen to their woes, offer reassurance and arrange for other hands-on carers to visit. After Marion's death, I found it emotionally draining, heartbreaking, gradually eroding my commitment.

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Anita arranged a long-term hire of a two-person in-line electric buggy. This proved a boon. Without it we would have been trapped. Daily shopping to the Mercadona supermarket became a focus, for small items only. Anita did the big stuff, water, wine, toilet rolls and so on. I was the main buggy driver but with his long legs, Bill found riding behind difficult. When Bill was up front, I was on edge the whole time.

At the end of our six months trial period we had established a comfortable routine. But, to be sure that Haciendas Tranquillas was our best choice, we used these early months to check out other self-help retirement communities but nothing else came close.

At the end of the six month period, we settled up with Anita and the two-bedroomed property was ours. However, within a month, Anita and her family moved back home to Basingstoke. Her husband had been recalled, a promotion.

This was when Emille (Emiliano) entered our lives in a new role.

An odd-job man in his mid-forties, he did gardening and minor repairs for all of us. Emille is totally laid back, always smiling. But he is not lazy: when he has a task to do or an errand to run, he does it quickly and efficiently. Everyone agrees we are lucky to have him as our pool guy, gardener and Mr Fix-it.

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His eldest brother Alejandro has a taxi business using a small fleet of campervan style, long-wheel based Ford Torneo vehicles which could take our ride on buggy and both of us with seats to spare. This niche business was registered with all the main tour companies for airport transfers and Emille was licensed to drive us. The rates were reasonable and we booked him up on Thursdays to go on trips to various places we knew from earlier days when we used a hire car to make the most of our short winter sun breaks. These trips usually ended at Mercadona where we did a 'big shop'.

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The next four years rolled by. We forged new friendships, learning who to trust and who to keep at arm's length. From the start, Enid was our mentor as she was for most of us 'Brits', as we had now learned to think of ourselves.

Out of the blue, next-door Norwegian Ingrid died of a massive stroke in her garden while we were watching her, causing me flashbacks to the accident which deprived us of Marion. Ingrid had always seemed to be in robust good health. She was only 73, divorced at 40, a retired translator who had lived most of her life in Geneva. She had seemed super fit by comparison to everyone else, jogging slowly to Mercadona each morning with her rucksack, swimming fifty lengths most afternoons in our 20 metre four lane jogging pool and tending her garden which she weeded meticulously.

Within a month her property had been taken over by a Swiss couple from Bern. They had been friends of Ingrid who had bequeathed her house to them.

Since retirement a few years earlier, Alice and Stig Keller had been holidaying in the Costa Adeje area in January and February. We had met them once or twice when they visited Ingrid.

Alice (66) was a retired Psychiatrist, a 'shrink' as Stig (67) liked to call her. He was a professor of history, still dabbling, he told us with a chuckle. Both had excellent idiomatic English. In their twenties they had lived in London for several years. Back in Bern, they had toured all over Europe in their campervan and knew Scotland well. Stig's hobby was wildlife photography, mainly birds. "We love Rosemarkie" they told us many times, showing us their video clips of dolphins at Chanonry Point, a spot we knew so well.

Between ourselves, Bill and I often wondered if we had stood beside them in the past, on the shore below the lighthouse, unknowing that in the future the Kellers would someday become our neighbours and close friends.

During that first visit when they stayed for only a month, we shared stories and travelled around with them in their rented EV Volkswagen ID.Buzz, introducing them to all our favourite hard to find spots, Stig ever hopeful for another bird sighting to add to his list.

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Although the long list of birds which might be seen on the Canary Islands was around 300 species (including storm visitors blown off course during migration), the actual core list of permanent residents was about 70 or so. Stig was still hoping for a sighting of the rare Tenerife Blue Chaffinch which like its near cousins on Gran Canaria, is on the world 'Red List' of endangered species.

At that early stage, they had no thought of moving to live at Haciendas Tranquillas full time but as the months rolled by, it became clear they were thinking seriously about doing so. Soon they were with us for at least two or three weeks in every six. When they were back home in their town house apartment in Bern, we saw them on WhatsApp, mainly short catch up video meetings on Sunday afternoons to show them views of their garden.

During their absences back home in Bern, we supervised Emille as he tended their garden, keeping it weed free while we watered their plants on a daily basis to counter the effects of strong sun and constant drying breezes.

Midway through their second year, they told us they would be moving to live in Tenerife full time. Stig had suffered a slight stroke and was subject to ongoing TIAs and could no longer drive. Alice had never learned to drive, "too confused and agitated by the irrational behaviour of other road users", she said.

On arrival to live at Haciendas Tranquillas they bought a double buggy like ours and Alice soon learned to master it although seldom moving faster than walking speed. The slower pace of buggy riding suited her, she told us. From that point, we often formed a mini cavalcade, visiting Mercadona, our favourite coffee places and celebrating occasions at our favourite nearby restaurants.

In time, we shared personal secrets: we told them of Marion; they told us of Noah, their only child, who gone to Venezuela with his girlfriend Anna where they had been murdered to cover up a robbery. Two young lives cut short tragically, both aged only twenty two, new graduates with a bright future ahead, snuffed out.

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In January 2021, at the end of the first easing of Covid, as the vaccine became available, Enid died. This would prove to be a watershed for all of us at Haciendas Tranquillas who knew her well and depended on her guidance.

Without Enid to take charge, Alice and Trevor made the funeral arrangements. Emille organised transport for those wishing to attend and felt able to do so.

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The day after the simple cremation service, Alice and Trevor agreed we must check out Enid's house and try to inform any family. Our 'committee of inquiry' (as Stig called us), comprised Trevor and Myrtle, a widow who lived in the bungalow next to Enid's, together with Alice and I and Stig and Bill.

After a careful check of all her drawers and nooks and crannies, we assembled her private papers and bank details, laying them out in an orderly fashion on her large dining room table.

In a sealed envelope with a label marked "S", we found a key which opened a safe bolted to her wardrobe floor.

We were stunned to discover a hoard of jewellery and eleven 100 gramme hallmarked gold ingots. A check on Google suggested these ingots alone were worth almost €67,000.

There was also a bundle of share certificates for a list of household PLCs which, it transpired, was the main source of her wealth.

Crucially, there was a copy of a letter from Holden and Holden at an address in Guildford which confirmed they held the Will and associated documents for Mrs Enid Weinstein in their safekeeping.

After a short discussion between ourselves, Alice rang Mr Bertram Holden, the signatory of this letter.

In our hearing, on speakerphone, she explained what had transpired.

After a long pause while we were put on hold, Mr Holden said:

'Hello again, I've been joined by my son Adrian who is my deputy senior partner. I know these international calls are expensive. May we call you back, please? If you are agreeable Frau Keller, I would like first to take a note of all those present with you.'

The meeting resumed on WhatsApp video (which is free) with a call direct to Alice's iPhone.

After a general review of the funeral arrangements, Alice sent photo images of the Death Certificate, the Doctor's report and then images of each of the pieces of jewellery and each ingot with its serial number and hallmark together with views of her watches and day to day costume jewellery and rings.

Then each share certificate and supporting correspondence were photographed and sent, page by page.

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Images of her emptied purse and credit and debit cards, a count of her notes, Euros and Sterling were added.

At the conclusion of the meeting, the elder Mr Holden said:

'Many thanks to you all. We have checked this information against Mrs Weinstein's inventory and all seems to be in order. Would you please return each of these items to her safe and lock it. Trevor, please keep the key in a secure place. Thank you.'

Speaking to me, he said:

'Mavis, would you be so kind and place each item in the safe while Frau Brunner makes a video.'

'Now, please, additionally, would you each sign a single sheet of paper and attach it over the keyhole with Sellotape, making it secure. Frau Brunner, please video this procedure.'

Mr Holden Senior added:

'Adrian will catch the next available flight and take charge.'

Speaking for the first time, Adrian added:

'Now, once again, our thanks. You have all behaved in an exemplary fashion. Thank you for this. It has prevented what might have been a very awkward legal situation.'

His father added:

'Adrian will reimburse your expenses. And, finally, do you have any questions, please?'

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Adrian Holden arrived dressed in a dark three-piece suit with pale grey pinstripes. He was hot and sweaty, a fish out of water. Fortunately he was about the same size in clothes as Bill and we kitted him out with shorts, an open necked shirt and a pair of open-toes sandals. With the committee of enquiry we fed and watered him and by eight o'clock he was in bed, in Enid's spare room.

The following day a local solicitor called Francesca Silva and her associate partner Marika Perez arrived and the three legals spent the day closeted in Enid's bungalow.

Alice and I provided coffees and cool drinks and a light lunch.

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Poor Adrian was back in his business suit but without his waistcoat and no tie.

Marika spend time wandering about outside of our complex on her mobile phone. A moped courier arrived with a thick envelope and she went back indoors.

By late afternoon everything had been settled, it seemed.

A security van arrived, two burly armed men entered Enid's bungalow and left ten minutes later with a large, locked hold-all (destined for a local bank, we learned later). The two Spanish solicitors shook hands with Adrian then left in their silver Mercedes.

Adrian appeared smiling, back in Bill's borrowed clothes. He asked Alice if she could organise a meeting of all residents and to create a list of their names and asking her to take photographs of their passports and to send this information to him, asking her to assure everyone this would be to their benefit. It was agreed we would assemble at six o'clock.

Adrian went into the pool and swam backstroke in swimming shorts borrowed from Bill. He was slow, inexpert and we worried he might drown.

Everyone agreed to attend, even Ernie and Debs who had arrived only a year ago after Avril Scoular had passed away in her sleep.

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We gathered outside in our central patio area as the last of the light faded. For some of us it was a throwback from earlier years before we wearied of our Friday afternoon BBQ soirées.

Bill and Stig served drinks and nibbles. Adrian sat at the head of a cluster of tables with Alice on one side and me on the other.

He gently pinged his glass with his pen and said:

'Ladies and gentlemen, within the week ahead, you will each receive a letter from Holden and Holden accompanied by a second letter from Silva International Associates. These documents will confirm your entitlement, your inheritance from Enid Weinstein's estate. Those who are recent arrivals qualify equally with those who are longer term residents. This proviso is stated clearly in Mrs Weinstein's Will.

'The final value will not be fixed until Mrs Weinstein's assets have been sold. However you may each, as individuals, expect at least €500,000.'

He waited until the whispers of incredulity died down.

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'If you need any explanations as time goes by, you may telephone me in Guildford or WhatsApp me if that suits you better. I've recently persuaded Father that WhatsApp messaging is secure and automatically creates reliable records of such correspondence and interactions.'

He stood, stretching and bending:

'Excuse me while I try to relieve the pain. I have a back issue. Lower back, cycling accident.'

After a few contortions he resumed his seat.

'The process of liquidating Mrs Weinstein's assets must be done propitiously to achieve full value for you as beneficiaries. We estimate this due process may take around six months.'

'Senora Perez will call here soon with a representative from Banco Santander to organise an individual account for each of you. As the estate is liquidated, you will each receive tranches of money into these accounts. As soon as this money arrives it is legally yours and you shall be free to do with it as you wish. You may gift it, spend it on travel and so on.'

He waited until the second ripple of excitement had died down.

'Senora Perez will act on our behalf as your liaison and your advisor on Spanish law and its requirements. As our local agents, her fee is included and her services will extend to a maximum period of one year after the final disbursement tranches have been received by you.'

'I hope that you have all made Wills and have appointed Executors. In addition, I also strongly recommend you appoint a person who has Power of Attorney to act on your behalf, essential should you become incapacitated and need someone empowered with legal authority to act on your behalf. If you have not yet done this, I urge you to do so with haste.'

'The choice of solicitor is yours. It may suit you to choose Holden and Holden or indeed Silva International Associates or to remain with your present solicitor.'

'However, the key imperative is that you should update your Wills and make sure you have appointed a suitable person as your Power of Attorney. Please do this soon, very soon.'

'You may also need financial guidance to preserve and grow your new wealth.'

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He stood up and stretched his arms above his head revealing his slight potbelly.

'Now, while you digest this news, I plan to have another swim then retire for the night.

'May I suggest we reconvene at 11 o'clock tomorrow morning when I will be happy to answer any questions. I have invited Senora Perez to join us, to keep her in the loop.

'I propose a second period in the afternoon when you may come to see me in private, alone or in a group. I realise this may not fit with other plans but I will be available during the evening also.

'Barring the unexpected, I plan to return to Guildford on the following day, if I can get a seat with extended legroom.'

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Like the others, Bill and I retreated to our bungalow to discuss this astonishing development.

Enid had always lived quietly, not quite frugally but she did not splash out. Generally she did not join us at special restaurants and for her own birthday she had caterers provide us with a meal of tapas and better wines and Cava, not Champagne. Clearly a dark horse where money was concerned but always generous with her time and good advice when issues arose.

We had an old Will, drafted when Bill was edging towards retiring, drawn up by a firm in Inverness who had a batch contract with Police Scotland.

We had discussed upgrading it but had not yet done so. In this 'template document' we had designated Ms Susan Sinclair as our Executor and sole beneficiary but we did not have a designated person with Power of Attorney.

Sitting together with our iPads, we asked Google and Perplexity for help and followed the threads.

'Bill, did we ever tell Susan we had named her as our Executor?'

'Mmm. Not sure. I thought we might ask Alice, instead. She's at least ten years younger than us and she's totally on the ball.'

'No, Bill. There will be others who will ask Alice to help them. It would be unfair to overload her and you know she would feel obliged to say yes.'

'So, it's stick with Scripture Union Susan of Scoughall, is it?'

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Susan Sinclair was my mother's youngest sister's daughter, making her my cousin. She had always been religious, right from a child. Down through the years she had kept in touch. Back in the past, these had been short 'annual review' update letters. In later years we exchanged quarterly emails. More recently, since Marion's funeral, Susan had sent me 'encouraging' WhatsApp messages and, very occasionally, had called us up on WhatsApp video.

To be fair, although 'slightly driven' and 'evangelical', Susan was a lovely cheery, friendly girl, bouncing with energy. Her post as a head teacher in a primary school meant she was free to organise and lead Scripture Union meetings during the summer months. Originally from Elgin, she had relocated to North Berwick to be near Scoughall, the main focus of Scripture Union outreach in Scotland.

Bill, who was ahead of me on this pinged me a clip from his favourite AI App called Perplexity. I scanned this synopsis to learn the current version of Scoughall had been developed from a gifted property which had originally been a coastal farm. Over several decades it had acquired a variety of accommodation and recreational buildings for volunteers who donated time to summer beach missions and other outreach activities throughout the year.

Bill and I are not religious. Although we had been nominal church members back in Scotland, we had not sought out any church on Tenerife.

'Yes, Bill, Susan is such a nice person. But whether she would be willing to take responsibility for us, I'm not sure.'

'Look Mavis, surely she will twig that we'll never be able to spend all this money from Enid, even supposing it materialises.'

'Oh Bill, why do you always doubt anything good that happens?'

'Police training and experience, I suppose. Anyway, who else is there? Can you remember how old she is?'

'Maybe 62 or 63?'

'So, young enough to see us out given she lives a healthy lifestyle, no smoking, no alcohol. Is she vegan as well? Anyway, who else is there?'

I sent Susan a WhatsApp giving her a brief synopsis of our new situation and suggesting we have a WhatsApp video call when it suited her diary.

To our amazement she called us back a few minutes later.

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'Uncle Bill and Auntie Mavis! Hey guys, you're looking great. Are you still doing those buggy safaris with the dashing Emille?'

Susan looked tired, worn out, most definitely not her usual ebullient self.

'Susan dear, are you all right?'

'Yes, fine thanks. But. . .'

Then after a delay while she blew her nose and dried her eyes, her tale of woe poured out.

Without warning of any kind, Susan had been made redundant. Her rural school, about fifteen miles inland from North Berwick, had only around twenty pupils and was twinned administratively with another school five miles away with a role of around forty. Although Susan was in day-to-day control of her own school, she was a Deputy to the administrative Principal Headmistress in the larger school who would now take over the running of both schools. Cost savings had meant her post had been sacrificed and at 59 she had been forced into early retirement. This new situation had just taken effect a few days earlier.

To add to her woes, Susan had been recently diagnosed with the early stages of LO-MS (Late-Onset Multiple Sclerosis), still mild, slow acting. She had been advised by her GP to avoid her early morning workouts including jogging and morning sea 'dooks' with the Beach Hoppers.

Her friend Albert Reid at SU HQ in Glasgow had been diagnosed with a brain tumour and was in hospital on terminal life support. However, his recently promoted replacement was sweeping with a new broom. For the summer ahead at Scoughall, Susan had been downgraded from Summer Camp Organiser to Accommodations Supervisor, a job which was too physical for her and did not suit her skill set.

Reluctantly, she had resigned from SU after nearly forty years of voluntary service.

On top of all that, her ancient, faithful Clio had failed its MOT and was not worth repairing. Fortunately her eyesight was unaffected and she was still able to drive.

It was clear she was depressed, needy and fearful of her future.

Never afraid of refusal, Bill suggested:

'Susan, why not come for a visit. You know you would be most welcome. We live a quiet life here in Haciendas Tranquillas so it's not the buzz you're used to but come over to

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visit us and recharge. Stay as long as you like. If you're up for it, we could hire a car and you could take us around and we'll show you all the best bits.'

I added:

'Yes, do come Susan dear. We would love to see you.'

'So kind, so kind. Yes, let me think about it. Tell you what, I'll ring my friend Allison in Troon and ask her to pray with me.'

I added:

'Ask Allison if she would like to come, one of our friends here will give her a spare room so you won't have to share.'

Two hours later, we got a WhatsApp text message:

'I've booked a flight for next week but I need a passport so I'll go to Edinburgh on the bus tomorrow and get an express one. Hope to see you a week today. Thanks and God Bless us all.'

A follow up added:

'Allison said 'No Thanks'. She has cats and can't leave them, even for a day.'

We met the next day with Adrian and Marika Perez. Following this short meeting we discussed what to do and decided to opt for Silva International Associates (SIA). Bill always liked to deal with people face to face. We called Marika to arrange to meet her a few days later to open discussions about our proposed new Will and Power of Attorney.

Bill had researched Power of Attorney. Under Spanish law it's called '*poder notarial*', fully equivalent to POA under UK law and mutually recognised in both jurisdictions.

We explained about Susan and how we hoped she might be willing to become our updated Executor and sole beneficiary and that we were hoping she might be suitable as Power of Attorney and agree to take on the '*Poder Notarial*' role for both of us.

Marika listened, made notes, went outside to make a few calls on her mobile and returned to suggest a plan.

Later that evening we called Susan and outlined what Marika had proposed.

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Marika collected Susan at the airport and brought her directly to Haciendas Tranquillas where we explained our entire situation, including an update on our expected inheritance.

Susan was silent throughout, her eyes closed, her hands clasped tightly, her lips moving silently from time to time, praying, opening her eyes only to locate her glass, sipping. We had forgotten she is caffeine free and drank mainly herbal tea but she was happy with orange juice, freshly made by Bill in our juicer.

Marika explained the legal process and costs of applying for a TIE card to secure her residency and to simplify her position as our Poder Notarial. Bill added: "Remember that with a TIE card alongside your British passport you can visit the UK or elsewhere in Europe or move back to Scotland if you change your mind about Tenerife."

After about an hour we had answered her queries and Susan asked for time to consider this proposal and to consult Allison. That evening after a light meal, she retired early to our spare room. In her call with Allison she used headphones which meant we only heard snippets of her side of their conversation.

The next morning my spinster cousin Susan Sinclair told us she was ready to proceed to make an application for a TIE card and to take her first steps towards a new life living on Tenerife. Bill called Marika who returned that afternoon with a sheaf of forms and a more junior colleague called Lucia Navarro to endorse them on completion. Included were forms for Bill and I to sign. With translations and explanations, this paperwork took around two hours and then, at last, I was free of stress.

Susan went off with Marika and Lucia to the offices of SIA to complete the final paperwork and Bill went into the pool for a lazy 20 lengths.

To our surprise and delight, Susan returned three hours later driving a Ford Torneo similar to the one Emille used for our outings. He was sitting beside her, as her mentor and navigator. It transpired Susan had arranged a long term hire deal from his brother. This nearly new vehicle even had a ramp and an electric winch to pull our buggy up into the rear of the van.

What we had not understood was Lucia Navarro was Emille's niece, Alphonso's daughter.

That evening, we saw a different Susan. She was calm, more certain of herself and happy to dine with us and Alice and Stig, swapping stories and telling us about her passion for ornithology, a hobby she had not mentioned to us previously.

Another of Susan's hidden skills was her ability with IT. This was revealed when she asked me how I was enjoying my new iPad Pro. This led to a wider discussion when she revealed she had recently graduated from the Open University with a BA (Hons) in 'Computer Applications in the Workplace'. At this point she and Bill and Stig migrated

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indoors to 'play' with Bill's Apple PC, their heads in a huddle, debating the merits and strengths of Apple products and the myriad of hidden features embedded in Apple software.

This left Alice and I to browse out iPads and sip the remains of our box of white wine as the sun slipped down under the horizon at the end of another day of perfect weather.

It was Alice who raised it, whispering:

'What do you think? Susan and Emille, could they make a viable couple?'

'Well, it certainly looks like they are both smitten. It's so lovely, isn't it?'

'Has she ever had a boyfriend before? I mean, she is well, forceful?'

'I have no idea. Of course she will inherit from us in due course, which must be an attraction for him. But Susan is not without resources of her own. She inherited from her parents when they died. They had a printer's business, quite a big business. I expect she has a healthy bank balance and a sizeable portfolio of investments. I was so relieved when she agreed to become our Poder Notarial. At one point in the discussions I thought she might refuse. No, Susan is a genuine person. I trust her and so does Bill.'

'What about Emille, does he know all this? About her wealth and that she will also inherit from you and Bill?'

'Oh yes, given the family connection to SIA through his niece Lucia.'

'I had never imagined Emille as a gold digger. And there's a bit of an age gap too.'

'I imagine he has many girls chasing after him over the years but who knows? I suppose this romance might peter out but let's see what happens. He's so laid back he might not notice Susan is so bossy.'

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The following day was a Thursday. Emille arrived on his e-scooter just as Susan emerged from the pool having completed 50 lengths in under 45 minutes, a near Olympic speed by our standards at Haciendas Tranquillas.

During the previous evening we had learned Susan had moved away from her previous vegan lifestyle and although she did not eat meat in any form, she was keen on seafood, particularly paellas.

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Emille joined us for a simple breakfast and the new Torneo vehicle was discussed. The three men with Susan as an observer conducted an experiment which confirmed that both twin buggies could fit in the rear cargo space.

Later, with Susan driving (slowly) and Emille navigating, we set out as a sixsome for lunch at La Galletas. Emille had called ahead to book a table at 'Casa Mary', a favourite of ours. His cousin Carlos is the Chef, husband and joint-owner with Anita, daughter of Mari, the original founder of this relaxed family restaurant famed for its home-made cooked-to-order seafood menu.

Next morning early, Susan was in our swimming pool and once again completed fifty lengths before breakfast. We watched carefully as she moved about afterwards: we could see no negative side effects. She was talking about adding a short jog on the following morning.

Bill consulted Perplexity which suggested that stress at work, insecurity and loneliness are common 'stressors' which tend to exacerbate LO-MS symptoms. Perhaps with a bright new future unfolding, Susan was in remission.

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Over the next few weeks, Susan's tentative romance with Emille progressed gently but steadily. He took her out for a meal, to a place in the hills seldom frequented by tourists.

Physically she was changing, slimming down, her mousy brown hair was becoming even lighter. Living mainly outdoors under the sun, she was beautifully tanned and full of energy.

At six weeks to the day she had arrived at Haciendas Tranquillas, as we settled to our evening meal with Alice and Stig and Emille, Bill suggested:

'Susan, perhaps your MS diagnosis was wrong after all?'

'No, I think not, However, I believe God can heal us if we ask in Faith. I think He has a plan for me, here in Tenerife and that, given time and patience, He will reveal it to us all. When this happens, I will need to be ready, won't I?'

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The next five months flew by.

Susan now has her precious TIE card (a modern pale blue and pink photo-ID card similar in appearance and size to a UK driving Licence). She has recently return from North Berwick where she arranged for her stone built two bed semi-villa with sea views out to

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the Bass Rock to be put on the market. It sold within a week for £265,500 to an active retired golf-mad couple from Edinburgh who had been looking for a property exactly like Susan's.

Using her released capital, she made an offer for Enid's bungalow and after a bit of a haggle, upped her offer to €197,000 which was accepted by Holden and Holden.

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As I conclude this account transcribed from my scribbles on my ten year old page-a-day diary, Bill and I are currently in receipt of €767,678 each from Enid's bequest with an expectation of a little more to come.

Sometimes Bill and I smile across our patio breakfast table and wonder what it would have been like if we had stayed back in Scotland, trying to tough it out.

Bill nods' and looks across at Susan powering up and down the jogging pool, and says:

'Yip, Mavis, we did the right thing. This is where we are meant to be. Nae doot about it!'

I checked the date of my first entry, back in 2015. Today is almost exactly ten years since we arrived at Haciendas Tranquillas.

A good time to stop, I decided.

With my iPad Pro I can save to a memory stick, something I had longed for many times and which is now possible, at long last. This means I can copy my iPad version as a PDF onto a stick and seal it in an envelope for Susan, leaving her a mini time capsule of how Bill and I made our move to "Our Paradise in the Sun".