

Zephyr

Sailing is in my blood. I've been sailing since I was seven, junior dinghies then bigger dinghies and as a crew on keelboats, eventually bumming around the Mediterranean for about ten years before ending up back in Ardrossan. By that stage, Mum had died of a brain tumour and Dad had given up his council house and moved back to North Uist to live with his widowed sister on her croft.

The story of *Zephyr* started when I got a call from Harry to Fairlie Boatyard. Right from the off, he was wheedling, asking 'a big favour', trying to get me to fly to Gibraltar to help him relocate *Zephyr* to Largs.

He claimed he was on his last 200 euros, adding:

"Dunc, would you mind buying your own ticket?"

According to his latest scam Harry had bought a second-hand Beneteau for 20,000 euros with the idea of me doing her up then berthing her at Largs Marina and posting her online at a price of £95,000.

"Dunc, my boy, just think, when we get her sold, I'll make a nice killing and see you set fair for your input, okay, lad?"

When I first saw *The Blue Zephyr* in Gibraltar, I asked why he had changed her name. Initially Harry just blanked me but later, during our six-week passage, almost entirely under sail because he could not afford fuel for the engine, I kept nagging about her name change.

Riled by my nagging, he flew off the handle, saying the previous name had annoyed him.

"But what was it?", I asked again.

"It was effing 'Gibberish', okay? Just *leave* it, will you!"

Harry always insisted *Zephyr* was a 2004 model but when I got to grips with her later, after I became her owner, I discovered she was a 2011 model, only a year old. I looked up prices on the Internet and found that even a 2004 *Oceanis 40* in 'fair' condition should have cost Harry more around 130,000.

Later still, I would discover this was not the only thing about Harry's bargain buy.

He always said he had bought her from a French guy in the marina in Gibraltar, a desperate man down on his luck who needed cash to clear his debts to a casino run by Russian gangsters. Harry's wife Irene told me long before she met him, in his mid-twenties, he had returned to Gibraltar for about five years, trying to make a go of his father's souvenir business while selling illegal cigarettes and Moroccan hash on the side.

Zephyr

Until Irene's revelations, I had not known that Harry had been born and bred on Gibraltar, one of nine children. He was the eldest boy and had received a grant from the local government to go to high school in Scotland, living with his father's sister, the woman he had introduced to me as his mother. Harry and his 'mother' lived in Dreghorn, nearly fifteen miles away. Born brought up in Ardrossan, Dreghorn was a place I knew next to nothing about. What Irene told me stacked up. Harry was always a ducker and diver, keeping his left hand in the dark about what his right hand was trying to wangle.

When we left Ardrossan Academy, Harry went to university, somewhere in England (the name changed every time you asked him about it). By contrast, glad to be free of classrooms and being stuck indoors, from age sixteen I was already off and away, bumming around the south coast, living mainly in Poole, teaching Karate to kid's classes in the winter and offering myself around as a 'competent crew' while studying for my RYA 'Ocean Yachtmaster' qualification.

After his death, I was learning things about Harry Melrose I had not known, even though we had once, for two months only, been business partners before he resigned as my co-director and company secretary. That business, a wine importing venture which was his idea, cost me around thirty thousand pounds before I put it into voluntary liquidation, a phrase which always makes me smile as I compensated my few dozen remaining customers by unloading on them cases of dreadful Spanish plonk.

Only after the event did I learn Harry had illegally imported this wine using a small fleet of fishing boats making their way from Vigo on Spain's north coast to the Clyde estuary to plunder our fish stocks which they sold to a Russian fish factory hovering just outside the twelve-mile limit. As the sole remaining director and employee at that point, I was very lucky that HM's Inspectors failed to discover we had not paid any Excise Tax or VAT on the wine.

When challenged about the wine quality, Harry had shrugged, smiled his disarming smile and offered me a Cuban cigar, advising he was now selling these to customers by mail order and asking if I wanted a piece of the action.

I remember saying:

"I didn't know you were a smoker!"

"No, just puffing. It's the smell, or should I say, the aroma which sells these high-end cancer sticks. I never inhale."

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Zephyr

Two days after we got back to Scotland, Harry was found in the cabin of *Zephyr*, dead of a heart attack, like his father before him. Only then did his wife Irene tell me he had been on heart pills for three years waiting for an NHS slot to get a full transplant.

It soon transpired, and not for the first time, that Harry was virtually bankrupt and his five import-export companies were all owing money to a posse of chasing creditors who were hassling Irene with their strident demands.

Thankfully, I was not formally involved and appeared to be in the clear. His only tangible asset was the *Oceanis 40* which, at first glance was in better than fair condition and had recently been refitted with a new engine and gearbox.

After the funeral, when the others had drifted off, it was just Irene and me. She had begged me to wait behind, something urgent to discuss. She was dressed to the nines. It was a rented outfit, she said, hired from a new shop in Edinburgh who had spotted a gap in the market. With big tears rolling down her cheeks she laid it on thick. She was desperately short of cash and needed money to clear the debts for the cremation and other bits and pieces. She was also set to run, hoping to buy in to the funeral hire shop in Edinburgh, where she was from, before she became entangled with Harry. Then the other revelation, if it was true, that she and Harry had never actually been married:

"You see, Duncan, my name is Bertha Kembleton, but that is a secret. Please promise you will never tell anyone."

But while she was speaking, her eyes looked shifty. I was sure I was being sold a line. Harry had confided he kept her on a short leash financially as she was apt to go crazy buying designer clothes. He had said she was from Glasgow which made sense to me as she did not have the familiar Edinburgh twang. When I thought about it, Irene had always been in the background in my dealings with Harry and then I realised that before the funeral, I had only met her perhaps three or four times before.

Then, in another flood of tears, she pressed me hard. Eventually I gave in and bought *The Blue Zephyr* from her for thirty-three thousand pounds, almost every penny I owned, my total accumulated liquid wealth after years of hard graft building up *McAllister's Yard*, my chandlery and yacht repair business mending small-scale bumps and scuffs and rigging repairs and renewals for sailing yachts based at Largs Marina and other posh harbours in the area.

I paid for *Zephyr* from my business account. Irene/Bertha had wanted cash, but I insisted on paying her by bank transfer to her "sister's" account at the Royal Bank in Shawlands (Glasgow), near where she said she was living in a rented flat since her separation from Harry eighteen months earlier, before he went off to Gibraltar again to try his luck as a croupier.

Zephyr

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Long before I became the owner of *Zephyr*, I had been scheming a new venture of my own, something which would get me out of my rut. For years I had harboured the notion of becoming an owner-skipper taking parties out to sail around the West Coast.

My long-term girlfriend Zandra, who had been tagging along with me from my time at Southampton, before we moved to the Med, came with me to Scotland to help me start up at Fairlie as a junior partner in the business I eventually came to own. It was around that time, I reconnected with Harry.

Zandra and I were used to roughing it. During the first months I rented a static van in a holiday park near Ardrossan, then a flat in Millport, then put down a deposit and got a mortgage on a compact two-bed cottage in Largs.

I had thought Zandra was happy enough then one day she disappeared, off to Dubai with Kenny, the husband of our next-door neighbours. I learned from his wife Julie that in Dubai, her husband was a top chef in a fancy seven-star resort hotel, the huge wing-shaped one that had been all over the news when it opened. This stacked up as Kenny had been Assistant Head Chef at the Turnberry Hotel where Julie still worked as a waitress.

A month after Zandra left, she had the decency to return the engagement ring I had given her, telling me she had landed a job as an executive housekeeper. I sold the ring and the cottage, liquidising my most valuables assets. For £3,250, I bought an ancient two-berth day cruiser to use as a floating home, mooring it in Ardrossan harbour where I bunked up full-time, technically breaking the rules. Because I am a local, this was kindly overlooked.

With the rest of the money, I bought out the other half of *Fairlie Marine Services* from old Tommy Helffe, the grumpy, seventy-something, semi-alcoholic Norwegian who had started the business three decades earlier. When I had the workshop place tidied up and modernised, I relaunched the business as *McAllister's Yard*.

That was three years earlier and since then I had been own my again, saving hard, hoping to find my dream boat.

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Soon after I bought *Zephyr* from Irene, I began to discover my new boat concealed secrets, odd things I might have noticed on our trip up to Largs from Gib, had I not been so knackered. Looking back I realise that Harry had been covering up his illness but at the time I thought he was just being a gold-plated prat, barking orders at me as if he was a modern version of Ted Heath.

Zephyr

When the *Oceanis 40* was mine, I settled my dues with Largs Marina, haggling for a discount before moving her from Largs to Ardrossan where I had agreed less expensive berthing.

An hour into my first proper tour of inspection of *Zephyr*, the first odd thing I found was a hidden compartment concealing a strange radio, a push-button affair, a type I had never seen before. It had a Cyrillic code engraved on the leading edge of the left-hand side of the front panel, highlighted in faint pale blue lettering. I photographed this with my phone and sent it to *Google* which gave me a link to a Russian site which I could not access without a Username and Password.

Trying to figure out how it worked, I pushed each button in turn while holding down the 'TRANSMIT' key for a few seconds before turning the dial pointer to press 'RECEIVE'. There was no response, just the hiss of static. I gave up and tried to power the radio 'OFF' but the panel lights stayed on. Moving to the main switchboard, I powered down "ALL ELECTRICS" but the lamps on the Russian radio, remained on, blinking slowly. The front fascia panel was bolted in place with lost-head screws. To remove this panel would mean drilling out about fifty or more tungsten screws.

I left it alone and replaced the cover panel, consigning this problem for another day.

The second odd discovery was a long, person-sized hidden void above the port berth in the forward cabin where the hull narrowed towards the prow. Inside, there was a rolled up sleeping bag still wrapped in plastic. On the overhead bulkhead there was a dim, glued on overhead lamp with a silent rocker switch, powered by AA batteries. Duct taped to the sleeping bag were two empty polythene pee bottles. I opened them in turn and after sniffing, concluded they were pristine, the air trapped inside still smelling of plasticky chemicals.

Days later, I realised the starboard equivalent space was the locker for the anchor and its chain and that both spaces were linked forward which was why the port side sleeping void was smelly.

I had found this auxiliary sleeping chamber accidentally, by tripping on a bevelled edge on the deck below it. As I stumbled, my hand shot up to steady myself, thumping against the bulkhead, a thud which had triggered the release of the access panel which then opened upwards on silent hydraulic pistons, like those found on expensive car boots. On the inside surface of this panel there was a press stud which closed it. After a few trials, I found the pressure point to cause it to reopen. I then practised the 'open' and 'close' sequence until it was second nature.

Checking the raised floor created by the bevelled edge, I reckoned this area of flooring might be a second void. At a rough estimate it was raised around 4" deep, was about 8 feet long, tapering from about 3 feet at the after end to around 18" at the bow end.

Zephyr

Tapping the deck under my feet caused a dull hollow sound. Suspecting another hidden pressure point would release this floor panel, I thumped all the likely spots without success. Convinced there must be a release switch of some sort, I searched for ages but found no way of accessing this void. Short of using a hammer and chisel or a circular saw, I could not figure how to gain access. After an hour of fruitless searching, I gave up, unwilling to ruin the decking panel in pursuit of what began to seem like an unlikely quest.

Perhaps, these three discoveries should have made me more suspicious but, in my experience, it is not uncommon that high-performance ocean cruisers are quirky, not unlike the many motor cruisers used as gin palaces which I had been involved with at Largs, perfectly equipped craft which had often been customised by owners seeking to make some odd idiosyncratic dream come true.

Keen to get out for a trial sail in my new purchase, I put my concerns to one side and fired up the engine. Leaving the sails furled, I cast off from my mooring and pattered out from Ardrossan on my own. It was only then I realised the new engine and gearbox had an additional control setting. Clear of the harbour I gunned the engine and *Zephyr* surged ahead like a racehorse, reaching a very respectable 12 Knots within a few minutes. My index finger felt a slight raised soft bubble at the end of the rotation and when I depressed it, the engine note changed and I was suddenly flying along at 28 Knots, creating a huge bow wave as the stern plunged deeply until she rose onto the plane, skimming across the waves like a speedboat. Alarmed by this response, I pressed the blister stud again then twisted back on the throttle. *Zephyr* throttled back and shuddered as her bow nose-dived into the slight wave. She wallowed for a bit until she returned to a steady 5 Knots, more in line with what I had expected from the outset. If Harry had known about this 'wolf-in-sheep's-clothing' aspect of his boat, he had deliberately concealed it from me during our passage. Perhaps this explained his odd insistence that he should take the helm throughout the entire passage from Gib, even dozing upright in the cockpit inside a sleeping bag while we were sailing under autopilot control.

It was only then the penny dropped. *Zephyr* had been modified for use as a drug runner, moving contraband from the marinas around the Med such as those at Trieste and Dubrovnik, heading for the many leisure craft ports on the coast of Spain and, of course, Gib, now a haven for the Russian Mafia. The hidden person-sided void was intended for moving not only drugs but the occasional person, perhaps a drugs mule, smuggling them into harbour to be passed off as a crew member going ashore, perhaps during the night.

I checked the inflatable and its outboard and this confirmed my suspicion. Inside its hap, this dinghy was far too small to be a useful tender, capable of taking a maximum of two persons but fitted with an oversized outboard, the largest size which could be fitted to the dinghy without swamping it. With that power, it would send the rubber duck skipping across the waves at high speed. Later, in a secondary locker located behind the chain

Zephyr

locker, I found a smaller, normal-sized outboard, still shrink-wrapped in thick industrial plastic, never used.

Sitting in the main cabin staring at the Russian radio, its power on lamp blinking relentlessly, I tried to figure a way out of my dilemma. If I were to report my suspicions to my insurers, they would insist on a full-scale survey and perhaps report me to the Police as a potential drug dealer myself. In that scenario, I imagined losing *Zephyr* altogether or at least suffering a loss of income for many months while she was impounded and crawled over by the authorities. The same scenario might arise if I tried to sell her. It seemed I was stuck with *Zephyr* and make the most of my situation, using her as a charter hire with me as skipper, being very careful when motoring to avoid revealing the extraordinary power by avoiding the blister stud.

I began to tick through the names of those I could trust to help me crew her and one name kept recurring. I knew Julie Mason was a competent sailor (she had reverted to her maiden name when Kenny left with Zandra). In our teens we had competed together for a few seasons. She was also a good cook and had a pleasant way with people and was well-used to awkward personalities from her work at Turnberry.

I imagined most of my charters would be short, a few days only. Perhaps, if she could organise her shifts, she would be interested, now she was in the same situation as me, on her own.

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It took me a few days to make my move. Sitting in the cockpit of *Zephyr* in the late afternoon sun of what had been a perfect day in early May, I rang Julie's mobile number. Although I had really fancied her back then when we were teenagers, we had never dated because she was already an item with Kenny who was two years older than me, driving his mother's fancy Toyota sports convertible compared to my aging Vespa scooter.

'Julie, I was wondering if you are free and if so, could I take you out for a meal, I have a business proposition to discuss with you? It's about my new yacht. I'm thinking of doing skippered charters and well, I just wondered.'

'Mmm. So, Duncan McAllister, this is *only* about business? Is it? I had hoped it was about something else. But okay. How about you take me to Scott's at Troon Marina? I'll ring them, I know the girl on the front desk.'

'Excellent. What time will I pick you up?'

'Mmm. *Pick me up?* Well, Dunc, you could have 'picked me up' when I was sixteen but that's in the past. So, it's just going on five. Let's say I book for eight o'clock and you

Zephyr

'pick me up at seven thirty, give me time to get glammed up. God, I haven't been on a date for years, maybe decades. Whatever shall I wear?'

'Sure, see you at half seven, your place.'

'Dunc?'

'Yes?'

'Promise you'll make an effort for me, y'know, get a haircut and wear your poshest dudes, please. I don't want my mate Katie at Scott's to think I'm dining out with a beach bum, okay?'

'Okay, haircut and a lick of paint, gotcha.'

Perhaps what ensued was inevitable, given we had both been recently dumped. But the split with Zandra had been coming on, slowly. In the last year or so she had been distant and, to be fair, I had been disinterested, unwilling to respond to her huffy moods, too fed up with her annoying behaviour, unwilling to make the effort to try to win her round.

After Scott's, we went back to Julie's place for a nightcap and afters. She was just as desperate as I was. It was lovely, fresh sheets smelling of lavender, a brand-new duvet cover and, next morning, a long hot soaping shower together followed by a cooked breakfast in our birthday suits before hopping back between the sheets for a second session. After this, she showered again and changed to go on duty at Turnberry. At the front door, as she rose onto her tiptoes to peck my lips, she slipped me a key for her place, wrapped in a notelet giving the security code for her alarm and listing my housekeeping duties which included mowing her front and rear lawns.

And she bought into my plan for *Zephyr*.

Wary, given my experience with Zandra and her madcap fantasy notions, I did not go into the fine detail of my worries about costs and margins or my suspicions that *Zephyr* had been a Russian Mafia drug-runner. But Julie knew her way around boats and I think she figured it out for herself. Like most locals on the Ayrshire coast, Julie knew about Harry Melrose and his ducking and diving lifestyle and his two previous dodgy girlfriends, the ones he had snared before Irene agreed to move in with him.

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In June we did a few day sails with corporates, picking them up first thing and dropping them off late evenings. George, the manager at Largs was helpful, charging me only a bottle of malt per visit and agreeing to put out the word. Julie got a friend in the office at Turnberry to produce a batch of simple flyers with a good shot of *Zephyr* in full sail.

Zephyr

She persuaded the Concierge to add a batch to the rack of tourist bumf for guests. She also passed them out to Katie at Scott's and others who worked at similar touristy hot spots.

These cruises followed a familiar pattern. The guests, almost always novice sailors, arrived early and Julie served them filled breakfast rolls, tea and coffee while I did the safety briefing, kitted them out with life jackets and demonstrated the clip-on safety line system.

By mid-July we were running overnighting trips to the Stonefield Castle Hotel where Julie had a contact who arranged overnight dinner bed and breakfast deals for our guests with free courtesy taxi transfers from the small marina where we docked at Tarbet on Loch Fyne. Julie and I slept on board *Zephyr*, leaving the guests free reign to let their hair down. As 'providers' of these high-spending guests, the hotel paid us a kick-back of 5% based on the total amount the guests paid when checking out.

Thankfully, Julie had a huge number of days in her holiday bank at Turnberry and, by agreeing to put her name on the 'standby list' to deputise when someone had family or health issues, she was able to be my crew, purser, and catering manager for our cruises, at least so far, although we knew this could not last. We reluctantly began to cast around for a supplementary crew member to help me when Julie might not be available. However, no other names suggested themselves.

By the end of August, we were turning a reasonable profit and we revamped our leaflets using a local design and print shop to create a more professional image. Susan at the printshop, helped Julie to create an attractive website, gearing up for the following season, already putting provisional dates in our bookings' diary for the coming spring and summer.

We now had a replacement (refurbished, second hand) self-inflating, self-righting dinghy with a fixed electric outboard with the propellor enclosed in a safety housing. For the first time in years, my bank balance began to climb. I had moved in with Julie and we were enjoying each other's' company. Kenny and Zandra were becoming distant memories.

I was still mooring *Zephyr* most nights at Ardrossan, where, still considered to be a local boy, I was part of the scene, even though my workshop was at Fairlie Boatyard, a journey made each day in my vintage Porsche, over twenty-years-old and still running like new, purring like a contented cat.

My worries about *Zephyr* began to fade into the background and with winter approaching, I planned to haul her out at Fairlie and de-foul her and perhaps, if I could find someone willing to tackle my bizarre engine and gearbox, someone who could be trusted to keep shtum about it, I would arrange for it to be de-powered.

Zephyr

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In early September, I got a call on my mobile.

'McAllister Yacht Charters?'

'Hallo. We wish for hire you full week. Take us Outer Hebridean.'

'Ah, that might be tricky, depending on dates. When were you thinking of, Mr, eh?'

'To you, Meestar Dooncan, I Sergee. We want go soon, see Orcas. I am natoorelleest, make good photograffers.'

'How many in your party, please?'

'We are three mens only. We good sailors, know how stay safe, no troubles.'

'Right. First let me contact my crew, to check her availability.'

'No need you get crew. My men compeetand crew. I Sergee, big boss man want leaves tomorrow? First lights?'

'Tight, but doable. I'll need names and contact details first, for my insurers. You must send this to my email address. And, Sir, just so we are not wasting each other's time here, I need paid up front. £1,000 per day all found to include food. Alcoholic drinks extra. Bank transfer preferred, please.'

'Yes, yes. This money I pay cash to you. Tomorrow, I give seeveen thousands pounds English. You berth-ed in Anndroosan, yes? I send all details at your website. I have format, you call it? I get at Toornbray.'

'Ah yes, you have a flyer. But not Ardrossan, I do pick-ups from Largs Marina, much easier for you.'

'No, we like Anndroosan. Nice place. I see you in my camera. Nice ship. Anndroosan all good on us.'

'Righty-o. Tomorrow at 7.30 am then.'

'Yays. Good. Thanking, Meester Dooncan.'

I was now very tight for time. For such a long trip I must go alongside to pump out the sewage tanks and take on water and fuel. I made the call to the service station and Alfie agreed to wait while I manoeuvred round to him.

Zephyr

While he was connecting me up, I called Julie and explained the situation. After a round of questions, she agreed to call in at the supermarket and bring me food supplies, some beers, wines and a few bottles of whatever malts were on offer. She now had a bank card on my business account and online access to help me managed the books. She would watch out for the email with the client details and transfer the information to the insurers' registration form.

Back on my mooring, I checked online. Serge Valinstock had sent the information to our website, giving his contact details as the Turnberry Hotel, quoting a room number. Julie would be able to get his home address from the office. His companions were David Gerrit and Bernard Blumstein, a name I remembered from the past. Bernie was infamous in sailing circles, crewing on various boats in the Americas Cup series before being caught taking prohibited drugs. At least he would be able to serve as a competent crew. They both gave addresses in the Portsmouth area.

When Julie arrived, she left my supplies piled high on the dockside. Standing by her Mini, she rang me and explained she had to get back to the hotel asap to cover for someone called Sharon who had caught a tummy bug and called in sick. We waved goodbye and she zoomed off. I then took my Ardrossan moorings tender over to the dockside and collected my supplies.

Later, after a microwave curry and a single beer, I checked the weather. A south-westerly Force 3 gusting 5 with heavy rain squalls was forecast for the next day, rising to Force 6 then abating overnight. I plotted a course for the Crinnan Canal by skirting the north end of Arran and along the eastern coast of the Kintyre peninsular. After the transit through the canal, we would pop out into the Firth of Lorne at the top end of Jura into the scattering of the Inner Hebrides. With a bit of luck, most of this first day would be under sail, conserving fuel and with a good chance of seeing cetaceans and a wide variety of marine birds.

Smiling at the tidy profit this trip would generate, I set my alarm for 06:00, turned in and fell fast asleep.

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The next morning, as soon as I popped my head out of the cockpit, I was surprised to see my guests already standing on the dockside. There was rain coming in on a blustery south westerly, as forecast. I waved to them and put on my wet weather gear and lifejacket.

My phone buzzed. It was Julie.

'Hi, Jules, my guests are here. Everything okay with you?'

Zephyr

'Yeah. Just to wish you a good trip. Keep me in the loop. Best use SMS. Our general manager is running another campaign against staff using mobiles for personal calls while on duty. Okay?'

'Sure. When do you come off shift?'

'I'm on from eleven right through to nine, maybe later but I can always sneak a peek at my messages if you have any news.'

'Righty-o. I'll try you around eleven tonight on voice from the Crinnan Canal. Byesaybyes.'

'Dunc?'

'Yes?'

'Take care. Love you.'

'Love you too. See you in a week. Okay?'

'Yeah, a week. That's the longest we've been apart since Scott's.'

On the dockside, the short, burly Serge passed me a zipped nylon bag with the money in it. I turned away from them with my back to the wind and carefully counted the bundles. All good. From experience, I had learned large amounts of ready cash can tempt people to do strange things. At the first chance, I would put it in the bottom of the galley trash bin, under the debris from last night, using it as a temporary hiding place until I could relocate the money bag into the hidden void in the forward cabin.

Straight off it was clear that Serge was not a sailor although Dave was more than competent, as was Bernie. All three were strangely quiet, as if they did not really know each other. Serge was clearly in charge. They did not wish breakfast, they had eaten, he said. The other two exchanged glances.

I took them through the safety spiel while Serge spent the entire period with his head down tapping on his phone. As soon as I finished, he spoke:

'Meester Dooncan, may we get to going. I am not like this rolling around. I want move to get on way.'

At this, Bernie moved forward and stood ready to let go Zephyr's mooring hitch and Dave started readying the mainsail, undoing the bungees to release the cover.

Serge disappeared below, dragging his huge suitcase, hardly the right travel item for a sailing trip, I thought.

Zephyr

We exited Ardrossan harbour on the engine, butting into the swell, heading towards Ailsa Craig, keen to give myself sea room before setting sail. Bernie was now back in the cockpit with me. Dave was hoisting the mainsail as Bernie unfurled the jib using the remote-control system.

With both sails ready, flapping noisily, I put the helm over and the sails filled as we turned towards Arran.

Serge re-appeared at the top of the stairs wearing a long black puffa coat.

'Mr Valinstock, please wear your life jacket at all times.'

He removed his left hand from his pocket and pointed a gun at me.

'Bloomsteen, take him below, we dispose him later when he tell me where my money hide.'

Panic turned to rage. I swung the helm hard to starboard and kicked out at Serge's face, felt my heel connect, happy to see his nose explode into a red mush. My years learning and teaching Karate were paying off. From the corner of my eye, I saw Dave lose his balance and fall overboard still attached to *Zephyr* by his safety harness.

I could hear Serge screaming:

'Kill him now!'

Bernie lunged at me with a marlin spike but missed as *Zephyr* corkscrewed then stuck her bow into a trough, throwing him off balance. His head hit the hatch coaming with a loud thud and he fell on top of Serge knocking him sideways, causing him to stumble and slither back down the ladder into the main cabin.

There was a loud crack and I sensed a bullet whistle up from below, missing my head by millimetres.

I threw the helm over, pressed the starter, powering up the engine again. Throwing the gearchange into reverse, I leapt up out of the cockpit, scrambled forward over the deck, wrenched the forward hatch open and dived in headfirst. Regaining my footing, I lowered the hatch closed and locked it from inside.

Behind me, the bulkhead door through to the main cabin was slightly ajar. Peering through the gap, I saw Serge was climbing the ladder, heading back up to the cockpit. He was shouting at Bernie but there was no reply. I could hear Dave cursing as he dropped into the cockpit, having hauled himself back on board using the safety line. I closed the bulkhead door and thumped the sweet spot to open the hidden void, hoisted myself inside then pressed the button to close the secret panel.

Zephyr

I waited until my heart stopped racing, trying to think.

There **must** be something special hidden on this boat.

Drugs or something else of great value. It seemed Harry had inadvertently bought *Zephyr* from someone who either did not know about this cargo or was so afraid of finding it that he just wanted enough cash in hand to escape from Serge or whoever had sent him. My mind flooded with possibilities.

The Russian Mafia seemed the most likely option. How had they found *Zephyr*? It **must** be the odd Russian radio. Was it transmitting a homing signal?

Zephyr was now under way again, under sail, heeled over on a tack, creaming through the waves moving at what felt like about 7 or 8 Knots without the engine, burning through my fuel.

I checked my watch: Julie might still be at home. I wriggled out of my self-inflating life vest, extracted my phone from the waterproof pouch of my jacket and began tapping out a text message:

"Jules, I have been highjacked. These guys intend to kill me. I think I know why. Please contact the Police . . ."

Below me, in the forward cabin, I could hear angry voices. Bernie and Serge talking:

'Serge, look, I can guarantee McAllister is *not* on board. I reckon he took a chance and dived overboard. Don't worry, he'll be dead of hypothermia within half an hour. Sooner, probably.'

'No, we circle round. I want kill him BASTARD! Three bullets for my nose and three for my money. Where he put? If I no get him, I come back, give his bullets at his bitch in Toornbray. No one's do this at me free of charge.'

'Serge, look, it's your call but I say we should stick to the plan and head for Portavogie. Vlad and his guys will be there waiting for us. Okay? We can collect our reward and move on. Let's get that nose of yours cleaned up, get a dressing on it. Okay?'

The voices fell silent. The forward cabin door closed with a bang. Holding my breath, I pressed the button and the secret panel opened upwards. I switched on the void lamp and looked down to see Serge's huge case, now lying open on the sleeping shelf directly below me. He had a small arsenal of weapons, mainly sub machine guns. Hopefully he wouldn't miss one small pistol. I eased myself down, locked the cabin door and rummaged.

Zephyr

Two minutes later I unlocked the cabin door again before easing myself back up into my hideout then closed the secret panel.

I held off sending the SMS to Julie. Even if they snared me, Serge might still revisit his vengeance on her. He had fired at me. There was no way back.

I concentrated on *Zephyr*. They had given up on the sails and she was motoring along steadily, heading directly into the waves. I tried to remember if the tide was flowing northwards against us around the Mull of Kintyre or ebbing. In the end I concluded that we were butting into the tidal flow.

Wracking my brain, I pictured Portavogie on the map. My mother's family were from Newtonards at the head of Strangford Lough, with the smaller fishing town of Portavogie located on opposite side of the peninsula looking across the Irish Sea to the Isle of Man.

A very rough estimate threw up an arrival time of between eight and ten this evening. With the forecast of squally rain showers and low clouds, I thought it would be dark by about seven o'clock.

On balance, I judged it would be better to make my move sooner, before we reached 'Vlad and his guys'.

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In Plan A I would open the fore hatch and rush back toward them, firing at anyone who aimed at me. Too risky. All that the helmsman need do would be to throw the helm over as I had done and this would throw me off balance, as I had done earlier with Dave.

Plan B was my best option, my only option. With the overhead light on again, I studied my stolen pistol. I had little experience of weapons but we had fired blank rounds from an ancient rifle when I was in Sea Scouts. This stubby little gun had a clip with five bullets inside the handle and one in the chamber, ready to fire. Though short and chubby, these bullets looked impressive. Unfortunately, it was designed for a left hander with a simple safety which I practised sliding on and off with my left thumb. Not ideal. I reimagined Serge's other weapons and remembered a small sub machine gun, a single handed weapon. How many bullets did it have in its magazine? Surely it would be more than five.

Zephyr veered to what felt like a more southerly heading and I pictured the Isle of Man looming ahead on the port side with the Northern Ireland coast on the starboard side.

It was time to act. My arms felt leaden, my legs wobbly, caused by fear, dread. I closed my eyes, forcing myself to take ten deep breaths, making sure I fully exhaled, going through the routine I used before a serious Kumite (a Karate fight). The oxygen boost did its work.

Zephyr

I listened hard and heard nothing. I imagined all three of them in the cockpit with the hatch to below closed to keep out the spray. I pressed the button to open the hidden panel and dropped down, relocked the cabin door and found the weapon I had seen earlier. It was a Mini Uzi with a sealed magazine in place with a black stencil marking showing "20" which I took to be twenty bullets. I checked it over and set it to 'single shot' firing.

I put the pistol out of sight in the Velcro pocket of my sailing jacket with its safety set to 'OFF'.

Under the other weapons there was a bullet proof vest with Met Police markings. I was surprised how light it was and assumed the protection was from Teflon inserts. I slipped it on and closed the Velcro fastenings.

There was a face mask and a can of tear gas. I checked the wording on the can:

"Caution: outdoor use only."

I put on the mask, tightened the straps.

I checked the safety on the Uzi was set to 'FIRE'.

I slipped on my life vest again and pressed the button to close the hidden panel.

I looped the carry strap for the Mini Uzi over my neck and shoulders and put my right index finger on the trigger while holding the tear gas cannister in my left hand.

Putting my ear to the door, I eased the lock to 'open' mumbling under my breath:

'Onwards and Upwards!'

I threw the cabin door open to find Serge sitting at the dining table, his fingers tapping on his phone, his pistol within easy reach.

He stared at me, a double-take, then reached for his pistol.

I shot him in the chest, surprised at how quiet this weapon was. He slumped forward. I held the weapon to his temple and fired again, to be sure. His head exploded.

When the hatch from the cockpit opened, I was ready with the tear gas spray.

I held it in front of me as I climbed the ladder, waving and pressing until it was empty.

Zephyr

It was raining heavily. My eyes were stinging, my vision blurry behind the mask. I was coughing, The skin on my right hand was on fire from contact with the tear gas chemicals.

I dropped the can, ripped off the mask and retrieved the Mini Uzi suspended on its strap behind my back, feeling for the trigger. The rain lashed at my face and the pain in my hand eased as I began to function normally again.

Bernie, strapped into the captain's chair, was screaming, rubbing his eyes with his left hand, his right hand fumbling, trying to free a gun from a side holster. I fired three shots at him. His head disappeared but blood kept spurting as he slumped over the wheel.

I felt a single bullet thud into my chest below my right collarbone.

Dave was standing astride the centreline of the deck, his back leaning on the mast, waving a larger two-handed sub machine gun, its nozzle pointing in my general direction, his right hand on the trigger, firing blind, his left hand rubbing his eyes.

I aimed at his chest and hit him with three of the five shots I fired at him.

He stumbled forwards, still firing. I ducked. Dave skidded over the side. I grabbed the emergency cockpit knife from its sheath and sliced through his safety line, consigning him to a watery grave.

My mind soared, flooding me with the joy of survival, of victory.

After a minute or two I began to settle, facing up to the consequences, looking ahead.

I checked *Zephyr's* autopilot settings which were set for Portavogie. Her sails were neatly furled, rigged for motor cruising. She was making a steady 6 Knots, her fuel level just sufficient to get her back to Ardrossan, I reckoned.

The increasing breeze had cleared the tear gas and the rain had stopped although there was another squall ahead, racing down the Irish Sea towards me.

I found the empty gas canister and using Bernie's beanie hat to protect my fingers, threw both items overboard, then jettisoned the face mask, then unstrapped Bernie, removed his life jacket and, after a struggle, heaved him overboard with his weapon still in its holster.

Finally, tears of joy and relief streaming down my face, my arms shaking and my legs wobbly, I hurled the Mini Uzi I had used to defend myself towards the Isle of Man.

Looking back much later, I reckon my fire fight had lasted no more than three minutes.

Zephyr

I brought *Zephyr* round gradually in a long slow curve until she was heading back to Ayrshire then reset the autopilot coordinates for Ardrossan, adjusting the throttle setting to take me home at 4 Knots, to conserve fuel while taking benefit from the wind pushing me from astern.

As expected, the rain squall overtook me. The wind increased to Beaufort 5 gusting 7 causing *Zephyr* to surge ahead, pitching and yawing wildly. Taking manual control, I switched off the autopilot as the waves piled up behind, towering up to about ten feet. Visibility was poor. I was plunging along in a bubble of driving rain and foam, hoping that all the fishing boats were safely in port, not in my path. It was a hairy ride, the sort of passage which makes the Irish Sea infamous in sailing lore.

After about an hour, the wind abated, backing to Beaufort 4 and veering to south-south-west as the waves dropped to about five feet. I re-engaged the autopilot with my hands hovering over the helm until I was satisfied *Zephyr* was stable. I was keen to continue my clean up, get my boat back to myself, rid her of the contaminating influence of Serge and his thugs.

As a final check, I jumped onto the deck, held onto the mast and scanned ahead. All clear. No other pleasure craft or fishing vessels in sight, just the faint smudge of the Mull of Kintyre directly ahead. From the shipping forecast, I knew there was a Force 8 racing up behind me in an hour or so but now was the chance to tidy up below. If push came to shove, I could seek shelter and fuel in Campbeltown harbour.

Leaving *Zephyr* to sail herself on autopilot, I heaved the bloody remains of Serge up into the cockpit then dumped him overboard.

A horrible thought flashed a pulsing red warning in my brain. I dropped below where I removed the decorative cover to reveal the odd Russian radio. Standing clear of potential ricochets, I fired all six bullets from my stubby pistol into its innards causing it to crackle and sizzle, emitting acrid dark black and grey fumes which I dowsed using an extinguisher, discharging it fully, covering the fascia with foam to starve the incipient fire of oxygen. The hissing and popping sounds died away and after a few minutes I wiped away the foam with a towel to confirm that no lamps were glowing. The Russian radio was now kaput and, I hoped, the tracking signal was terminated, if it had ever existed.

I hosed down the cockpit and captain's chair with the deck hose, watching the last bits of Bernie run into the scuppers, before discharging out into the sea.

I checked the time: 15:45, almost eight hours since leaving Ardrossan with about five hours to get back, weather and fuel permitting.

Back in the cockpit with a strong coffee and munching on a cheese sandwich, I discarded the previous SMS to Julie and sent:

Zephyr

Urgent you phone me soon as, please. I am safe but need your help on admin issues. Heading for Ardrossan but low on fuel and wind rising. Repeat URGENT.

Leaving Zephyr on autopilot, I filled a bucket with fresh water, adding one squirt of detergent and another of bleach. For the next half hour, I swabbed the surfaces in the main cabin, scooping up bits of brain with a spoon into the washing-up bowl. It took three buckets before I moved on to a micro-fleece cloth and surface cleanser spray until finally the main cabin was clean and fresh.

I was in the process of heaving Serge's 'arsenal' suitcase into the cockpit intending to throw it overboard when we slewed to port caught by a heavy gust. Zephyr rocked wildly before steadying back on course and Serge's mobile phone skidded across the deck and stopped at my feet.

It was vibrating on silent. I had completely forgotten about it and the notion it could be used to track me loomed as an uncomfortable possibility.

I sat down at the dining table and checked it, amazed it was not passcode protected. There was a long series of missed voice calls and a single final text message.

It was in Cyrillic:

где ты блять? почему вы прекратили передачу? если ты шутишь со мной, ты мертв. Принеси ЗОЛОТОЕ ЯЙЦОЗ сюда к восьми часам или я приду за тобой. какое у нее новое имя и порт приписки? нам нужно зарегистрировать его в органах власти, прежде чем вы сможете войти.

I photographed this message, copied the words and dropped them into the Google Translate App on my phone. The App responded with:

where the fuck are you? why have you stopped transmitting. if you're messing with me, you're dead. bring the GOLDEN EGG here by eight o'clock or I'll come for you. what is her new name and port of registry? we need to register it with the authorities before you can enter.

I stared at this for several minutes, my brain whirring. From this it seemed that 'Vlad and his guys' did not know about me and my base at Ardrossan.

Could it be true? Was I still in the clear?

My mind whirled ahead, running various scenarios.

Zephyr

Maybe they would find us again through our website, through our advertising leaflets.

Was it the photograph of Zephyr which had given us away?

The blast of a ship's hooter brought me back to the present. I raced up into the cockpit, still with Serge's phone in my hand. Bearing down on me was a cruise ship, a smaller one, perhaps the Fred Olsen's *Black Watch* or *Boudicca*, vessels which frequented these waters on a regular basis. I flicked autopilot to off, gunned the engine to full throttle, pressed the blister stud, spinning the helm. The extra surge of power saved me, driving *Zephyr* hard to starboard as the cruise ship sliced past my stern without skewering me.

I throttled back to 5 Knots and held my breath as my port side bumped along the starboard side of the other vessel. Looking up, almost without thinking, I tossed Serge's mobile up and watched its trajectory. As best I could judge, it landed inside a lifeboat suspended on davits.

Seconds later I was out of the cruise liner's protective wind shadow, back out into the growing maelstrom of what was now a Force 7 gusting 8 and rising.

I closed up the hatch to below and clipped on my safety line then strapped myself into the captain's chair. Running before a gale on bare poles is an art form, full of hazards. I checked the fuel and the distance to run to Ardrossan and convinced myself I would make it, but just. I looked around the cockpit and deck. The spray and waves had done an excellent job of clearing the blood. Hopefully, the stray bullets from myself and Dave had not done any damage.

I took another chance and left *Zephyr* on autopilot while I raced downstairs to move Serge's suitcase from below which I slashed and stabbed with the cockpit knife before and heaving the it overboard. The suitcase sank without trace. On a second trip below, I gathered all the bits and pieces strewn about by Bernie and Dave, zipping everything into their kit bags and hefting them into the cockpit before slashing and dumping them over the side. Although they floated at first, they were soon specks in the distance before disappearing under, I hoped.

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When the dark bulk of Ailsa Craig came into view on my starboard bow, I was running at 3 Knots, eking out the last dregs of fuel. I checked the time on the display. 20:38.

The storm clouds had blown through and it was a spectacular, bright, moonlight night. The wind was down, a gentle Force 2 but the waves will still up, around four feet but dropping. Lights twinkled along the Ayrshire coast and I began to pick out familiar landmarks.

Zephyr

Inside my Velcro pocket I felt my phone vibrate.

'Hi, Jules, how are you?'

'Look Dunc, don't get angry, okay? I'm off shift at last and handsfree, okay?'

'You sound stressed, are you all right?'

'Fine. Fine. Look, Dunc, confession time but I'm sorry, I didn't get a chance to register your trip itinerary and client details with the insurers. No incidents, I hope.'

'Don't beat yourself up. No worries.'

'Dunc, I'm totally knackered. Almost home now. Looking forward to a hot shower and a ready-meal lasagne. I've wangled two days off in my revised schedule. Magic, eh? But don't worry, I'll get everything up to scratch first thing. I guess you're safe and sound at Crinnan? No damage from the storm, I hope. Did you make it to port before the worst of it? And hey, what are your clients like?'

'Everything fine, here. I take it you did not get my earlier text?'

'No, I've been rushed off my feet. That new girl Emily has handed in her notice and was a 'no show' for the dinner service. What's the text about?'

'I'd rather you read it and meet me at Ardrossan, if you are up to it, please. There's been a bit of a change of plan. I don't want to say too much on the phone. Bottom line is, I do need you to meet me at Ardrossan Harbour, please?'

'Okay, so be it.'

'Thanks. It's important or I wouldn't ask. I'll explain later. Do you think there will be enough lasagne for two?'

'Sure, I have three in the fridge-freezer. Garlic bread and a glass or two of red? Oh, what about your clients? Was it too rough for them?'

'Something like that. ETA for docking is 21:53, according to the nav stats.'

'Okay Dunc, see you then. Love you.'

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Zephyr

The next afternoon we moved *Zephyr* from Ardrossan to Fairlie Boatyard and hauled her out of the water on a storage trolley, parking her in my secure compound, adding heavy chains and expensive padlocks to the gates.

Earlier, over a late breakfast, after we had hammered out our first moves, we concocted an email to Susan telling her that *Zephyr* was seriously damaged from a collision. This was a first white lie. In fact, although she was scuffed, she was still serviceable. I had added the additional fiction that she was likely to be out of commission for the foreseeable future with serious engine and gearbox problems, explaining that Julie had taken down our website until further notice and would cancel our upcoming bookings.

Julie also rang Turnberry then Katie and her other contacts to spread this bad news, asking them to remove our leaflets from their displays and bin them until we had the problems sorted, saying new leaflets would come in due course ahead of our re-launch in Spring 2013.

Free to explore *Zephyr* in careful detail, three hours into our search, it was Julie who found the release lever for the floor void panel, discovered by feel, reached inside the hatch where the unused smaller outboard was stored.

The panel over the floor void came up easily but was difficult to manoeuvre. When we had transferred it to the main cabin, we removed the black plastic sheeting and stared down at a treasure trove, dumbstruck. (Many hours later we estimated it had a value of around fifteen million Sterling equivalent not counting the drugs.)

There was £923,000 Sterling, 753,500 US Dollars, and 639,750 in euros. The entirety of this cash was in used notes. The remainder of this bonanza was 'Suisse certified' ingots, $\frac{1}{2}$ ounce, 24 carat 99.9% pure, shrink-wrapped in tough, transparent plastic film in batches of 100s, 50s and 10s.

Plus, I still had the seven thousand 'English' from Serge's up-front payment.

The most likely story was that in her previous existence, *Zephyr* had been a floating bank vault for a Russian Mafia drug smuggler.

Packed tightly under this money, under a second plastic sheet, were dozens of kilo bags of a white powder. Later, after midnight when the boatyard was deserted, in the teeming rain with the wind blowing a hooley, we sheltered behind my workshop and burned each bag in turn on my ancient barbecue. Searching online a few weeks later Julie reckoned we had destroyed around seven million pounds of the stuff: assuming it was cocaine.

The amount of our windfall was exhilarating and frightening. It was like winning the Lottery by finding a random ticket lying on the ground while expecting someone to suddenly claim it and take it all away.

Zephyr

The first issue which dominated our thinking was would *Vlad and his guys* be able to track us to Ardrossan.

Basically, should we cut and run?

After a long, long debate, we decided to stay put at Fairlie Boatyard and at Ayr but avoid Ardrossan Harbour.

We spent our first night as millionaires aboard *Zephyr*, still up on her trolley, hooked up to the workshop for power, water and drainage, drinking coffee debating what to do about the money and gold, worried that *Vlad and his guys* would come after us.

Next morning, we loaded everything into the boot of my Porsche and together we drove to eight different self-storage warehouses in the Edinburgh area, paying up-front in cash for their smallest units, taken on an initial two-year rolling lease, giving out the line that we were antiques dealers. On our journey we had been to Decathlon to buy eight identical kit bags, the large size which football teams use for strips, using them to divide the bulk of the cash and gold roughly equally among each self-storage unit but retaining a working capital of £50,000.

The 'self-storage system' is entirely anonymous, provided you supply identification and a valid UK address. For this exercise, Julie became Miriam Glover, my father's other sister, using Auntie's posh Edinburgh flat as her address.

Auntie Miriam is a vintage dolly bird, a gadfly party person who spends most of each year cruising or holidaying abroad, coming home only for the Edinburgh Festival. In her mid-thirties, she had married her boss, Eric Glover, a chain-smoking used car salesman. The years rolled by and when Eric died in harness aged fifty-three, Auntie set about spending the proceeds from the sale of his business. As her favourite (only) nephew, I am the key-holder of her Morningside flat and the 'go-to-person' for the alarm company. Once a month, I go there, collecting, binning or forwarding her mail as required and dealing with any 'domestic issues' on her behalf using my proxy authority and the services of her solicitor. Auntie and I keep in touch by *WhatsApp*, which means I almost always know where she is.

On our way back to Ayr, we visited our banks and deposited £7,000 in my workshop business account with £5,000 in each of our personal accounts, as a stopgap. Banks do not like cash deposited in large amounts, so we put out the fiction that we had sold our cars and were looking for a new smaller one to share while we planned a new kitchen for Julie's place. We took away blank forms from each of our banks, saying we were thinking of opening a joint account.

Zephyr

Back at Julie's, we celebrated by sharing a large fillet steak with peas, carrots and oven home fries washed down with an expensive bottle of Barolo. Then, as an afterthought before bedding down, we cancelled our website domain name and unsubscribed from various free advertising sites and blog rooms.

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Next morning over breakfast, smiling broadly, we agreed that, after all, we were *not* reluctant 'Lottery Winners'. From ordinary, working-class backgrounds, neither of us had ever enjoyed the luxury of wealth and at forty-four and forty-three respectively we were both in good health, as far as we knew. The key was to 'caw canny' as my father used to say.

To keep up the pretence, Julie went off to Turnberry, back on duty for the lunch and evening shifts. After my domestic duties, I went back to the boatyard to de-mast and de-rig *Zephyr*, remove the Russian radio and use my angle grinder to slice it into small pieces, jumble I buried under the greasy concrete slabs which formed the base for the old barbecue.

Working through the remainder of my checklist, I drained her tanks, cleared out the fridge and freezer, removed all my clothes, charts, books and bits and pieces, hoovered, gave all the surfaces a disinfecting wipe and, leaving her entirely bare, sealed her up tight, double-wrapping her with dirty old tarpaulins before moving her into cold storage hibernation among the long-forgotten vessels whose owners had abandoned them due to death, lack of funds or incapacity.

As the days unfolded without throwing up any problems, we both stuck to our usual routines, trying to conceal our excitement and doing our best to maintain the fiction that nothing had changed in our lives.

Over the next few weeks, we went through our options for the future.

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After about a month of highs and lows, allowing ourselves to indulge our wildest fantasies while still pretending we were grafting for a living as before, our progress towards a proper, sensible solution was impaired by my spell of 'the jitters'.

These were caused by flashbacks from those few minutes of extreme trauma when I had been shot at by Serge, almost stabbed by Bernie and hit by a stray bullet from Dave. The gruesome images of Serge and Bernie after I had eliminated them stalked my weird dreams bringing me suddenly and gratefully awake but weepy, at first wracked with guilt then defiant, knowing I had only been defending myself.

Zephyr

Like a mantra, Julie repeated over and over:

"Dunc, **they** were the bad guys, not you. You only did what you did because you had to."

And she was great, cuddling into me, cooing me through the sweats and tears, dozing me up with sleeping pills, calling me repeatedly every day, sometimes five times or more to check how I was doing and to reassure me.

Over the next few months these trauma nights gradually faded and we settled into a steadier routine, living our new 'double lives' while scheming how we could access and enjoy our bonanza currently languishing in the self-storage units.

We looked online, studying what was known about Lottery Winners, those who were still in the public eye, and teasing out what we could find about those who had successfully concealed themselves after the initial blaze of publicity. But we kept digging, and eventually we were able to tease out snippets about those who managed to remain 'almost' anonymous.

From this research, it was evident that family and friends were the weak link, spilling the beans and causing problems. This only served to strengthen our resolve to tell no one about our new wealth, especially not where it had come from and how it had been acquired before we fell heir to it.

Julie kept working in the dining room at the Turnberry Hotel until the following April before claiming she had wracked her back, at home, not a work-related injury. After a month of self-certified incapacity, she resigned, declaring herself unfit, putting out the story she was buying and selling antiques on eBay.

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Over that first winter, we also researched how to sell gold. Eventually we decided to take a risk, just a small one, using a buyer in Amsterdam. I sent an email from a PC terminal at the Mitchell Library in Glasgow and got an immediate reply.

The next day I took a train to London followed by an Intercity through the Chunnel to Amsterdam where I traded three ingots and returned for Sterling in used notes, no need for passport or other formalities. I got 93% of the official wholesale price. The dealer was Mariam Markowitz, an older woman, late fifties, clearly Jewish. Her office was above a retail jeweller's shop called *Markowitz and Son*. I told her I was Derek Cochrane, a buddy I had shared a room with in Southampton who had succumbed to testicular cancer when he was only twenty-seven.

A month later, by prior arrangement, using the code letters she had given me, I visited a second establishment run by *Markowitz and Son*, based in the Jewellery District of

Zephyr

Birmingham and unloaded the rest of our ingots, this time for only 89% of the official price. This reduction was because this exchange was a two-part deal in which I received a *Certified Bank Certificate (CBC)* authorised by the Zurich Head Office of *Bank of Credit Suisse*. In the second part of the deal, I was given a Swiss resident's passport in the name of Derek Simpson Cochrane, and a key to a small apartment located in a block of flats in Zug, thirty kilometres from Zurich.

I was told that the passport was 'Kosher' and that the flat was registered as rented in my name but occupied on my behalf by a 'caretaker'. However, I was strongly advised not to travel by air while using this 'Cochrane' passport, only by surface transport and to remain within the Schengen travel area to avoid unnecessary passport inspections.

I was also given a booklet explaining how I could deposit the *Credit Suisse CBC* at any Swiss bank of my choosing using my 'Cochrane' passport. However, I was advised that initially it would be best to open an account with *Credit Suisse* before setting up an account elsewhere. This would require me to travel to Zurich to set up the account, after which it could be operated online. To make this arrangement work smoothly, I was given a full package of biographical details for my long dead friend which I must 'rehearse' prior to applying for an account.

Alone, back in my Porsche, I called Julie and we discussed our next moves. The next day I flew to Zurich on my Robert James McAllister passport then caught a train to Zug, I found the apartment and checked it out. The nameplate on the entry system to 'my' flat was 'DS Cochrane/Heidi Boucher'.

The next day, I took an express train to Geneva and, fully rehearsed, I went to the head office of *Bank Syz SA*. The entire process took just under two hours. By late that afternoon, I was on a flight to Birmingham with my new account details. Landed, I collected my Porsche from the airport car park. Only then did the doubts set.

I sweated buckets all the way back to Ayr. Worried that somehow along the line I had been duped but when we went on line, there it was, our new Swiss Bank account stuffed with the Swiss Francs equivalent of just over £8 million Sterling.

The next day, we went back online and set up a monthly drawdown from the Cochrane account to our new joint account at the main office of the Royal Bank of Scotland in Glasgow, initially in the amount of £20,000 per month.

The next day, we made an appointment with *KPMG* Accountants in Edinburgh and engaged a tax advisor, a woman called Ms Blythe Greenhalgh. At the outset, we insisted she must provide us with an NDA (non-disclosure agreement) before revealing we had been recommended to her *personally* by 'The Lottery People'. Over the course of a long morning, we set out our plans, in draft and agreed that all further contacts would be by *Skype* or *FaceTime*. We hinted at our passion for vintage cars and antiques but gave no

Zephyr

firm details and asked her to set up a business account with RBS to be used to support our new venture.

We waited for a further three months before embarking on a second plan to 'launder' our pile of Sterling cash notes.

On the first anniversary of falling heir to our 'Anonymous Lottery Win' we began opening individual accounts with various mutual building societies, always using the same procedure, explaining we had been clearing out our grandmother's council house and had found this pile of cash hidden in a box in her underwear drawer.

Another ploy was to take a train or bus to various dealers in England and buy a good motorhome and offer to pay cash for a discount. We would then drive it to another dealership a week or so later when the paperwork was all in order and trade this motor home for a larger more expensive model, topping up the difference with cash. A month later we would go online to sell our current vehicle and send the buyer's cheque to our new joint RBS business account in Glasgow.

We were steadily moving the Sterling cash from the self-storage units into our RBS business account, becoming officially and legitimately richer.

The US Dollars presented another problem but, after another exchange of emails from the Mitchell Library with Miriam Markowitz in Amsterdam, she gave me a second code phrase and this time I took cash to the Birmingham where I received a second *Credit Suisse CBC* for an amount in Swiss Francs at an exchange rate of 95% face value of the US Dollars.

I then flew to Geneva as myself and, using my 'Cochrane' passport, I deposited the CBC in my account at *Bank Syz SA*.

We decided to keep our pile of Euros and use them to pay our way when travelling in Europe in our motor home, mainly to enjoy holidays but also searching for antiques which we bring back to Ayr and sell online, transferring the cash into our RBS business account which, once it has been dully processed by *KPMG*, becomes legitimate earnings.

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These last years since my adventure with *Zephyr* and our 'Anonymous Lottery Win' have been exhilarating.

On Julie's forty-fifth birthday, we got married in the new registry office in Glasgow, just us, no friends or family, with witnesses provided by the Registrar. For tax and business reasons, we still use our own names.

Zephyr

After our wedding, we moved to Alloway, the poshest area in Ayr. Premises like ours are hard to come by but, after a few unsuccessful bids, we found ourselves a stunning Architect-designed four-bed villa. Julie has become a keen gardener and our one-and-a-half-acre plot is spectacular. We have a treasure in Myrtle our gardening 'girl' cum housekeeper who lives nearby and looks after everything while we are away.

I have a writing studio in the far corner of the garden with views out to Ailsa Craig and the Isle of Arran. In the far distance, on clear days, I can see the vague outlines of the coast of Northern Ireland and the Isle of Man. It is here I tap out my stories, spelling myself after each session with a ten-minute high intensity workout astride my top-of-the-range cycling machine, fighting the flab, trying to keep fit.

We have a thriving hobby business, buying and selling antiques online while travelling around in our motorhome towing a small sports car, visiting our circuit of favourite auction houses and gardens, occasionally venturing to Europe, mostly to the south of France, sometimes to Spain, mainly over the winter months.

We have two Border Collies, sisters, Milly and Molly and enter them for Agility competitions all over the UK.

During the summer months, we occasionally charter a yacht out of Largs Marina, for old time's sake.

I still own my workshop premises in Fairlie Boatyard but my Chandlery and Yacht Repair business is closed down, liquidated. *Zephyr* is still there, mouldering with the other long-forgotten relics.

If asked by friends if we won the Lottery, we respond by aping Bob Dylan and sing:

*The answer my friends, is blowin' in the wind,
The answer is blowin' in the wind.*