

## Success and Succession

Last week I turned 65. The picture at the head of the column was taken a little while ago and I have no desire to have it changed as it is quite flattering as many of my clients have commented, none more so than the one who greeted me with “blimey Graham, you look nothing like your photo, you should be riding a broomstick!”

In the run up to this milestone, I discovered that I have to claim my UK state pension in Spain as I am a taxpayer here. This was a surprise, but the social security office in Orihuela had the required information at their fingertips which was a bigger surprise after dealing with so many jobsworths who seem to know nothing about foreigners. Mind you I won't get it for another 2 or 3 months, so no change there then

### Retirement?

Er, not just yet. Physically I'm OK and still play cricket, but the senior moments are occurring more regularly with the plot going AWOL from time to time. Fortunately for the last few years I have been aided and abetted by Leigh Blann, a fellow cricketer, who will be taking more and more responsibility for the business. A good lad in his forties who clients love because of his easy charm and relaxed way, especially compared to my hyper manner! Good looking bugger too, the bleeder has it all including the vast knowledge that we have built up over the years.

My long-suffering wife who often refers to me as “the lodger” due to the long hours worked seems to want me at home more; no doubt she will change her mind after a few months!

I count myself as blessed in that my work is very fulfilling, not just in that it has provided a modest income for a late middle aged geezer in a foreign land during times of financial turmoil, but operating in a highly specialised niche allows me to give advice to fellow expats in terms of getting the right information when they are otherwise faced with Daily Mail style doom-mongering on the blogs and via the notorious bar-room lawyers. Great for the ego too

### Expertise is vital

No one in their right mind would want to do daily battle with the civil servants and similar minded jobsworths that we do, but we derive great pleasure from jumping through the loopholes that their rigid minds cannot see. So we know which ITV station will accept certain types of headlight, who works where and when so that we avoid the petty minded. The paperwork is far more important than the vehicle as it would be in a bureaucracy driven state, so we have to look closely at the wording, dates of issue etc. and then decide how best to overcome an apparent showstopper.

A lesson learned about being an expat is that it is vital that advice is sought from well-practiced specialists, preferably after referral from clients of theirs. Seems obvious I know, but the cowboys and scammers will always make a living from the unwary. You get what you

pay for is a true cliché. Here is an example; in vehicle re-registration there are taxes to pay. A good specialist will help you to minimise these and at the end will provide official receipts. For those with less integrity it is a way of making up for cheap headline prices. Similar situations must apply in every field, so who you choose to provide a service is imperative

### The three batters

Soon we will be three as Dave Reid, another cricketer, will be joining the team after working part time with us on and off. Well actually two and a half as I slowly drive off into the sunset.

I intend writing this column as long as it is felt that I have something to contribute and the good folks at the Costa News allow

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