

# Chapter 1

The room was packed solid: around thirty people crammed into a space perhaps fifteen feet by twenty, sitting shoulder-to-shoulder on rows of cheap-looking, white, moulded-plastic garden chairs. We were all facing towards a row of tables at the end of the room, behind which those officiating at the meeting would eventually take their seats. The various pockets of conversation in the room blended to make a noisy, but unintelligible buzz. As I looked around, I could see many of those present fanning themselves with copies of the agenda in an effort to alleviate the oppressive heat.

‘Why on earth are they holding the meeting in this tiny room?’ said Donna, cupping her hand around my ear and speaking directly into it in order to cut through the cacophony.

Donna is my wife. The meeting coincided with her fifty-second birthday, but she looked much younger, with her hardly-lined face, still-trim figure, and dark-blonde hair. This wasn’t actually her preferred way to spend her birthday, but I’d promised to take her out for a nice romantic dinner that evening as compensation.

‘Beats me,’ I declared. ‘I gather they normally hold them at a local hotel. No doubt we’ll be told when this wretched meeting actually gets started.’

I looked at my watch: 10.25 a.m. We had already been sitting there for thirty minutes, having been under the mistaken understanding that the meeting was due to start at 10.00 a.m. The guy sitting to my right, who had only just arrived, cheerfully informed me that 10.00 a.m. was only the ‘first call’.

‘These meetings never start until the second call,’ he said, ‘because there are never enough people for a quorum at the time of the first call.’

Shame that no-one had told us that before we wasted half an hour getting increasingly hot and irritated.

Before going any further, I should probably explain who I am, and what I was doing on that Friday morning waiting for this godforsaken meeting to start.

My name is Roy Groves. My former career was in business, and it was one hell of a rollercoaster ride: over the years I had had to battle corporate politics and deception, fierce personal rivalries, and even vicious criminals. Fortunately, though, I was able to retire early, having made a bit of money floating my last company on the London Stock Exchange.

Having found myself in the enviable situation of having money in the bank and time on my hands, I bought an apartment in Spain, on the Costa del Sol. It’s one of seventy-five in a pretty upmarket development, rather grandly named *Las Hermosas Vistas*, in the area known as Nueva Andalucía, near Marbella. Donna and I were now spending most of our time there, especially in the winter months when the weather in the UK is so awful.

So what does this have to do with our being crammed shoulder-to-shoulder with a lot of other sweaty, disgruntled people in that tiny room? Well, we were waiting for an extraordinary general meeting of the community of owners to start. For some reason, they had chosen to hold it in the woefully inadequate setting of the security guards’ office near the front gate of the development.

We had never previously attended one of these owners’ meetings, but had been persuaded by our neighbour, Neil, that we should attend this one, which had been convened specifically to discuss the community’s financial situation. The community, Neil had told us, was in deep financial difficulties and as we, like other owners, were paying a considerable amount of money in fees every

quarter, we really should find out where our money had gone. So there we sat, impatiently waiting for something to happen.

At precisely 10.30 a.m. there was a sound of scuffling and scraping behind me as some people entered the room and endeavoured to fight their way through the tightly packed chairs. After a considerable amount of pushing and shoving, the newly-arrived delegation made their way to the front of the room and took their seats at the top table.

I only recognised one of them. Jim Watkins was president of the community. Apparently every community like ours has to elect one of the owners as president – to represent all the other owners, look after their interests, and chair meetings like this one. Jim was a rather short man, probably in his seventies, with wayward white hair which curled over his collar. He was smartly dressed in a navy blue suit, white shirt, and grey tie, his black shoes polished to a glistening sheen. The whole ensemble looked strangely incongruous when most of us were clad in shorts and T-shirts.

Jim sat in the centre chair and the other two men who had come with him sat either side of him. Finally, a rather attractive olive-skinned girl sat down on the end chair, completing the line-up at the top table. There followed a few seconds of paper-shuffling and throat-clearing before Jim opened the meeting. He introduced the man on his right as administrator of the community, and the man on his left as official translator. Gema, the girl on the end seat, would take minutes; she smiled and nodded in acknowledgement of the introduction.

Just as I was expecting the meeting finally to get underway, the translator guy cleared his throat and repeated all the introductions in Spanish. Now this, to me, seemed a particularly pointless exercise since, to the best of my knowledge, there wasn't a single Spaniard in the audience. We were mostly Brits, with some Germans, a few Dutch, some Belgians, and a couple of French. The common denominator language was English. Anyway, as a newcomer to such meetings, I kept my mouth shut.

Once the lengthy introductions had been completed, Jim finally got to the meat of the matter.

'I have called this meeting in response to certain owners having expressed concern about the community's financial status.' He donned his spectacles, which had been hanging suspended from a cord around his neck. 'If you look at the agenda, you will see that item one is "Current financial situation and ideas to improve it". I think most of you are aware that our financial situation is not too healthy and I have already taken certain steps aimed at saving money.' He looked up and peered over the top of his reading glasses. 'For example, by holding this meeting here, rather than at the *Estrella de Andalucía* hotel, we have saved three hundred euros. I have used some of that saving to invest in these white chairs on which you are all seated. At just six euros each they represent outstanding value for money and a sound investment. They can be stacked for storage, ready to be used again and again for future meetings, saving much more money going forward.'

He nodded to the translator who went through the painful process of repeating everything in Spanish. When the other man had finished, Jim removed his spectacles; placed both elbows on the table; and interlinked his fingers, forming a bridge.

'Now,' he said, panning his gaze around the room, 'having started the ball rolling I'd like to—'

'AARGH!' The anguished scream was accompanied by what sounded like a gunshot, and someone in the front row abruptly disappeared from my view, dropping like a stone. There was a loud, collective gasp as everyone instinctively ducked, and then several seconds of dead silence, before heads were raised and people craned their necks to see what had happened. There was no obvious sign of a crazed gunman running amok.

Two or three people in the front row bent down; when they stood up a couple of seconds later they were helping an elderly gentleman to his feet. I recognised him as Klaus Schmidt – an amiable German guy who could often be seen taking a slow walk around the urbanisation with the aid of his trusty walking stick. One of his helpers passed him his stick, upon which he leaned heavily as he tried to catch his breath. There was no sign of blood that I could see. Next, one of the others alongside him held aloft a white, plastic chair with just three legs; the other had snapped clean off.

Evidently this was the source of the pistol-crack sound. There was an audible sigh of relief which rippled around the room as someone rushed to get Klaus another chair.

By now, Jim Watkins had recovered from his shock and surprise. 'Mr Schmidt, are you OK?'

'Ja, ja ... just a little shaken. No need for fuss ... please carry on.'

Jim cleared his throat. 'Well, I'm sure we are all most relieved that you are not hurt. Now then, where was I? Ah yes ... now, I've mentioned a few cost-saving measures which I have already initiated, but in the interests of a truly collaborative approach I'd like to invite suggestions from the floor.'

An immaculately-groomed, middle-aged, blonde lady put up her hand.

'Yes, Clare.'

She spoke with a soft Irish accent. 'I think we should clamp down on the security guards' use of the community telephone for making private calls. I'm sure they're making calls home to Nigeria or Zambia or wherever it is.'

'Very good suggestion, Clare.' He nodded to the minute-taker. 'Please make a note, Gema.'

Another hand went up. 'Let's cut down on the amount we spend on the gardens. We can live with them being a bit more untidy.'

'No we can't,' protested someone else. 'They're already a disgrace.'

A forest of hands went up, but already any pretence of an orderly discussion had disappeared, as the meeting rapidly descended into a multilingual shouting match. Jim had, however, come prepared: he grabbed the auctioneer's gavel which lay on the table in front of him, banging it down repeatedly until an uneasy silence was restored.

'Please, please ... ladies and gentleman ... we must conduct this meeting in a manner which—

'EUURGH!' The scream from behind me was accompanied by a pistol-crack noise, followed by a loud clattering sound. I swivelled around to see a middle-aged lady in the row behind sprawled on the floor, her feet pointing skyward, her lacy knickers and dimpled thighs on show for all to see. *Hmm, some bargain these cheap chairs turned out to be*, I thought.

I stood up and stepped towards her, helping her to her feet. 'Oh dear, Mrs Denby ... I didn't quite recognise you from that angle. Are you OK?'

She glared at me, shaking her arm free from my helping hand. 'Yes, I'm fine thank you very much,' she snapped – rather ungratefully I felt. To be fair, I suppose I could have phrased my remark a little more tactfully.

She retreated to the back row, muttering under her breath. I turned around and lowered myself – now rather warily – back into my chair, trying to ease my weight downward as gently as possible.

'Is everything OK at the back there?' enquired the chairman.

'Yes,' replied Mrs Denby, somewhat huffily, 'no thanks to you and your crappy bargain chairs.'

Jim coloured up. 'Well ... er ... glad no harm has been done. Now then, perhaps we can continue to take suggestions from the floor.' Several hands went up.

Jim pointed towards the owner of one of the raised hands. 'Yes, John ... go ahead.'

'Let's get rid of one of the cleaners – it's no big deal if the place doesn't get cleaned quite as often, and—'

'What?' interrupted another man. 'Have you seen the amount of dog shit which has accumulated down by the swimming pool? It's disgusting.'

'And another thing—' weighed in a very large lady seated in the front row, before she was cut off by the furious hammering of Jim's gavel. The bemused translator glanced nervously at Jim, evidently unsure whether he should make some attempt to untangle this unseemly wrangle. Jim shook his head.

'Ladies and Gentlemen ... please can we have just one person at a time speaking?' he pleaded. A subdued murmur went round the disgruntled audience before silence descended once more. Jim nodded slowly, sweeping his gaze around the room, ready to pounce on anyone else who stepped out of line.

I'd had enough of this nonsense – I decided to raise my hand. Jim pointed in my direction.

'Yes, Mr ... er ...'

'Roy Groves, 14E.'

'Yes, of course. Please go ahead.'

'Well, it seems to me that if we are to make any headway here, we need a clear idea of the scale of the problem so that we can come up with appropriate suggestions for increasing income or saving on expenditure.'

'Quite so,' nodded Jim, sagely. I waited for him to elaborate, but he didn't.

'So, what is it?' I prompted.

'What's what?'

'The scale of the problem.'

'Er ... substantial,' he replied.

'So do you have some papers we could look at? Perhaps a profit and loss account ... and a balance sheet?'

Jim looked aghast at such a radical suggestion. 'Well, not here ... but I'm sure we could send you something after the meeting.'

'Can you at least tell us how much money we have in the bank?'

'You can't expect me to go around with that kind of detail in my head,' he replied, rather grumpily.

This wasn't going well; I decided to try another tack. 'Is it true that our own staff – the maintenance guy, the security guards, and the cleaners – haven't been paid for the last two months?'

'It's not that they aren't *going* to be paid,' he responded, 'it's just that they haven't been paid *yet*.'

'Why not?'

'Because we don't have enough money in the bank.'

I sighed, despairing at this circular discussion.

'But you just said you didn't know how much we had in the bank.'

'Well, not the exact amount ... but, well ... not enough. Look, they'll be paid just as soon as we get through this temporary dip in our cash flow.'

It was clear that this conversation was going nowhere; I decided to leave it for now and explore one of the other disturbing things which I had heard recently – not that I was terribly optimistic of getting a clear explanation.

'I've been told that our contract with the gardening company has been terminated. Is that true?'

'Yes,' replied Jim, tersely.

'And why is that?' I asked, with a sinking feeling in my gut.

'They were being unreasonable about payment terms.'

That looked like all the answer I was going to get.

'I guess they haven't been paid for the same reason as our own staff then?' I prompted.

'I merely asked them to bear with us for a few months, but they became unreasonable and aggressive.'

'So you cancelled their contract?'

'No, they cancelled it,' Jim snapped back at me. I got the distinct impression that he wasn't entirely happy with my line of questioning.

'So do we still owe them money?'

The pencil with which Jim had been fiddling snapped in half as he inadvertently applied too much bending force. He slammed the broken pieces down on the table and swept them to one side.

'I've told them that they'll be paid in due course.'

*Oh, Christ*, this situation was even worse than I had imagined. I paused for a moment, gathering my thoughts as I tried to think of a way to move things forward without pissing Jim off any more than I already had. The pause was enough to encourage a torrent of questions from others at the meeting.

'Well what are we going to do about the gardens then?'

‘So where’s all our money gone?’

‘What about that bitch in 5A ... Houdini or Ruwadi or whatever her bloody name is? I’ve heard she hasn’t paid her fees in the last—’

‘EEEEK!’ The scream was accompanied by the now-familiar pistol-crack of a collapsing chair, instantly silencing the baying mob. Jesus, you couldn’t make this stuff up.

As several people rushed to the aid of the latest hapless victim, I glanced across at Donna, who was clearly trying desperately to avoid collapsing into an unseemly and inappropriate fit of laughter. Her hands were clamped over her mouth and tears sprang from the corners of her eyes, which she had screwed tightly shut.

‘That’s it!’ yelled a sturdily-built guy with dyed-blond hair, a bull neck, and heavily-muscled, tattooed arms which threatened to burst the sleeves of his T-shirt. ‘I’m outta here before I land on me arse and break me fookin’ back!’

It was a sentiment which, although rather crudely expressed, was apparently shared by many of the others present. All around the room people began scrambling noisily to their feet, pushing and shoving each other in their efforts to reach the door. Donna and I stood to one side to let the human torrent stream past, amid a buzz of angry muttering. Within a minute or two the room was empty apart from me, Donna, and the bemused-looking contingent sitting at the top table. I walked up to have a word with Jim.

Before I could open my mouth, Jim gave his assessment of the meeting. ‘That was a lively discussion wasn’t it?’

‘Er ... well, yes ...’

‘I always like to get as many owners as possible involved in community matters.’

‘Well, yes... that’s a very good idea, but ...’

‘Shame about those chairs though. I’m going to have words with the manager at Hypermercado.’

‘Hypermercado?’

‘The supermarket where we bought them ... I’m going to demand a full refund.’

‘Yes, quite so. Look, Jim, when can you get me copies of the financial statements I requested?’

His eyes narrowed. ‘Why do you want them?’

I grabbed one of the plastic chairs from the front row, pulled it towards me and, with some trepidation, lowered myself very gently into it so as to sit opposite Jim.

‘Well,’ I said, in my most reasonable tone, ‘I’d like to better understand our financial situation. Maybe I can help.’

‘Help? Are you going to donate some money then?’ he asked, his eyes widening as he leaned forward.

‘No, not that sort of help. I mean maybe I can help with some suggestions for a plan to improve the situation.’

The hopeful expression on Jim’s face evaporated in an instant, to be replaced by a barely-disguised scowl. ‘Very kind I’m sure, but I am well capable of managing our finances, ably assisted by our administrator here.’ He nodded towards the man on his right, who in turn gave a little nod, but said nothing.

By now, I could feel my hackles rising; I took a moment to breathe deeply before replying. ‘I’m sure that’s the case, but I’d still like to see copies of the financial statements.’

‘Hmm,’ he grumbled.

‘So are you going to let me have them, or not?’

He shifted position in his chair so as to sit as upright as possible, clearing his throat before proclaiming, ‘Naturally, any owner has the right to see the financial statements.’

I relaxed a little. ‘OK, thank you.’ I reached for a pen and pad of paper which were lying on the table. ‘Perhaps you can email them to me ... here’s my email address.’

I slid the slip of paper across the table before levering myself – as carefully as possible – out of the chair and rising to my feet.

Jim extended his hand. ‘Well, very nice to meet you ... er, Roy, is it?’ I nodded as I shook his hand. ‘It’s always nice to get new people along to these meetings ... I do like a truly inclusive discussion.’

*Apparently, even if said inclusive discussion achieves precisely nothing,* I thought. Lost for a suitable reply which would not cause offence I just nodded, before turning to face Donna, who was now rising to her feet from a front-row chair.

When we had left the room and walked a few yards away, Donna turned to me, her expression bemused. ‘I’m really not sure whether to laugh or cry,’ she said.

‘I’m tending towards the latter,’ I replied, but chuckled in spite of myself.

‘Well, perhaps things will be clearer once you’ve seen the accounts,’ she suggested.

‘Hmm ... perhaps,’ I said. Somehow I wasn’t too convinced.