The *Accidental* Accountant

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COMMENTS
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From War Baby to Art School...

Having recently stepped away from the career that sustained me both financially and personally—for over fifty years, it feels like an appropriate moment to reflect on the unusual path that led me there. After all, my journey into accounting began in a place most wouldn't expect: art school.

To say it all began in the final years of high school, when mathematics and art first caught my interest, would be far too simplistic. My fascination with art had taken root much earlier. I still have a copy of my primary school report from when I was six. Compared with the verbose, multi-page assessments handed out today, it is remarkable for its brevity—just a line or two for each subject. Under Painting, the teacher had written that I possessed a vivid imagination. Admirable as that may sound, I have long suspected that most of my classmates received the same praise. After all, the war in Europe had ended barely a year earlier, and parents wanted nothing but reassurance about their little darlings.

Today, psychologists endlessly debate the impact of war on children. In 1946 no such debate existed—you simply grinned and bore it. Or, as the British so doggedly advised, "Keep calm and carry on." Perhaps the whole generation of those that grew up with me have actually suffered with untreated PTSD. It has been suggested that my regular nightmares are a direct result of my exposure to the constant destruction that I witnessed in the war years. I find that this is a convenient conclusion and suspect that the actual cause is either genetic or unrelated to the war.

I do remember producing paintings that might be called impressionistic. Mine had a particular twist: I liked to conceal a figure—perhaps a person or an animal—just indistinct enough to escape first notice. They demanded a second glance, which, I thought even then, was rather the point of art. In retrospect it is easy to draw a line between my early efforts in drawing and painting and eventually attending art college.

My fascination with art had taken root early

While math appealed to my analytical side, art had always been my first love. Choosing to pursue it further felt like the most natural decision in the world. That journey led me to Saint Martin's School of Art, where I enrolled in 1956. Housed at 109 Charing Cross Road, the school had occupied that address since its construction in 1939. Designed specifically for the school by architects employed by the London County Council, the five-story structure featured a modern brick façade often described as unremarkable. Yet even so, it had its charms. The Council's coat of arms and accompanying inscriptions lent a dignity and modernity that has stood the test of time.

Leaving the rigid confines of Boys' Grammar School was a liberation. In my young opinion, religious instruction had been emphasized to such a degree that it seemed to overshadow everything else. Just as satisfying was shedding the maroon blazer, white shirt, and grey trousers that

Aspiring artist with a french beret and duffle coat

defined our uninspiring uniform.

In their place, I crafted a new identity. A French beret helped project the image of an aspiring artist, while a traditional duffle coat lent me a rugged edge—something I felt necessary while navigating the rougher parts of London's Soho enroute to art school.

Walking through the doors of Saint Martin's for the first time, I was immediately drawn to the large elevator with vintage doors and the prominent staircase on the left. My impatience often got the better of me, and I usually opted to race up the four flights of stairs at break-neck speed to reach my classroom. The common room—where one could relax between classes—was also located on the fourth floor. New students were easy to spot; those who had been there longer carried themselves with a quiet air of superiority as they shuffled confidently across the room. The "Great Room" was situated on the ground floor, where copies of some famous sculptures were displayed, including a life size replica of Michelangelo's David. I spent many hours drawing in this space, often sitting astride on a curious wooden

contraption known as a "horse". While the physical surroundings were memorable, what truly set Saint Martin's apart was its faculty. As an internationally renowned institution, it attracted prominent artists to teach across nearly all disciplines of art and design. At the time, I was too young and inexperienced to fully appreciate the privilege of learning from such esteemed figures.

Moreover, I had rather rigid views on what constituted "real" art, often dismissing abstract works without a second thought. Impressionism, however, was a different matter. The phrase that "silence shows wisdom and hides ignorance" could be easily applied to impressionism — that the loose brushstrokes of an Impressionist could mask a lack of technical precision, something that realism never allowed.

In contrast to the structured art instruction as practiced today we were expected to improve our skills, by repetition and observing the work of our fellow students and tutors. The development of an original

The doctor made no effort to conceal his disdain for art students

style was not to be entertained until after our introductory year. In my case, I was fortunate to be tutored by Eduardo Paolozzi and Elizabeth Frink, both of whom would go on to have extraordinary careers. Paolozzi, known for his sculptures made of scrap metal and his pioneering contributions to pop art, was someone whose work I only came to appreciate years after leaving Saint Martin's. Frink, on the other hand, attempted—and failed—to teach me the subtleties of live clay modelling. I vividly remember a session where twenty of us surrounded a rotund nude model seated on an enormous Lazy Susan, each of us fighting to spin her for a better view.

Before any of that, though, my introduction to art school had its rocky moments. On my very first day, I was required to undergo a medical examination. The doctor, red-faced and severe, made no effort to conceal his disdain for art students. To him, we were unwashed, uneducated rabble. I must admit that had he

encountered a cross-section of the pure art students, he might have had a point. And had he attended one of the weekend "Hops" he may well have felt justified in calling the police, not necessarily for the noise, then for suspected drug use. That would have been unlikely, of course, but his mind was already made up. Midway through the check-up, before even taking my blood pressure, he scolded me for answering questions with a simple "yes" or "no" rather than addressing him as "Doctor" or "Sir." Clearly, in his world, respect was a matter of formality.

That was just the beginning. Another notable experience in my first week was attending life class. Until then, the only nudes I had seen were in the form of sculptures or photographs. Raised in a narrowly religious household, I was completely unprepared for the presence of live nude models. How was I to draw these young women without actually looking at them? Needless to say, I overcame my embarrassment. I kept just one of my sketches from this time to remind myself that I had developed a skill that I considered reasonable, at least for a sixty second sketch.

I was completely unprepared for the live nude models

Looking back, it's no surprise that such an environment fostered a reputation for bohemianism and nonconformity. Had my parents been aware of Saint Martin's reputation at the time, they might have chosen a more sedate institution for me. One unexpected benefit of my enrolment, however, was a deferment from National Service—"The Call-Up"—which was still compulsory at the time.

The school's atmosphere was mirrored in its eclectic student body. It was my first exposure to co-education, and the mix of personalities was both eye-opening and entertaining. Among the more memorable groups were the debutantes—young women not especially focused on their studies, hoping instead that marriage might present itself before the course was over. I found their company rather enjoyable and happily joined their circle.

While the social dynamics were compelling, the academic structure was no less diverse. The first year consisted of a foundation

course that offered a broad spectrum of the art world. When it came time to specialize, I quickly ruled out pure art – too few artists achieved financial success. Commercial art, with its painstaking demands in a pre-digital age, also failed to appeal.

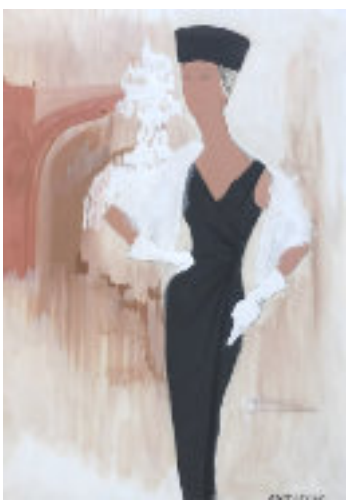
By default, I had no other real options, I chose fashion. Any implications of that choice were entirely lost on me, and I remained blissfully unaware for the rest of my time at Saint Martin's. Over the next two years, I immersed myself in design, pattern making, tailoring, and millinery. It was a world where creativity met practicality, where art could, potentially, become a career. Muriel Pemberton, who led the Faculty of Fashion and Design, assembled a staff of practicing professionals at the top of their fields. I did sometimes feel out of place as one of the few males in the course, but the quality of instruction made that inconsequential. One teacher stands out in particular: a woman from somewhere in Eastern Europe who taught pattern making and tailoring with a rigour bordering on the militaristic. Her classes were silent, her methods exacting. She brooked no questions and demanded perfection. If I were to describe her temperament, imagine a Cold War intelligence chief in a perfectly tailored suit – formidable, focused, and entirely in control.

Painting with gouache at Luxembourg Gardens

My time at Saint Martin's remains one of the most formative periods of my life. Though I would eventually trade sketches for spreadsheets, the creativity, independence, and critical thinking I developed there would continue to influence me throughout my career. In many ways, I never truly left art behind—I simply found another way to frame it.

Over the ensuing years I continued to paint and to illustrate how my style and perception has changed I have included two paintings that were inspired by my visits to the Luxembourg Gardens in Paris.

My first sight of Paris was not the epiphany guidebooks promise. I was in my late teens, sulking my way through adolescence, and had convinced my



parents that a brief trip abroad might cure my anti-social streak. A close friend was studying at the Sorbonne; I imagined a whirlwind of student cafés and Left Bank adventures. Instead, he met me at Charles de Gaulle only to announce he was leaving the city that very day. Not, one feels, the behaviour of a close friend.

Left to my own devices, I wandered for hours, fascinated by architecture so different from London but too shy to do anything more than observe. My attempts at using the Metro ended with an unceremonious ejection: I had tried to reuse my ticket, a detail my English-speaking adviser had neglected to mention. At the Luxembourg Gardens I managed to order a Coca-Cola, but when I sat at an outdoor table I was rewarded with a torrent of French invective. Only later did I learn about the extra service charge.

It was an awkward introduction, but the city grew on me. Over the years Paris revealed itself in layers, and each visit offered something new. On one December evening with my wife, we emerged from the Metro into a light snowfall, the streets hushed, the air scented with roasting chestnuts from a vendor's cart. For a moment, it felt as if we had stepped into the pages of an eighteenth-century romance.

Paris has found its way into my painting as well. The first work was a gouache of the Luxembourg Gardens, rescued from dullness by the invention of a brightly coloured Jewish wedding beneath the trees. The second, an impressionistic view of the artists' square near Sacré-Coeur, demanded that the viewer squint to catch its energy. The third returned to the Luxembourg Gardens, but in

From Art School to Fashion Design...

my more recent geometric style.

Much is made of the idea that handwriting, or paintings, reveal the hidden self. As a youth I found such claims alarming; later they seemed merely presumptuous. Critics often sound more certain of an artist's intent than the artist ever was. If I paint flowers, it is because I like flowers. If I paint nudes, it is because I admire the female form. Should the same model appear repeatedly, one might reasonably suspect obsession — and the avant-garde would surely approve.

Most of my recent work blends impressionism with geometry, a style I have come to think of as geometric impressionism. In the Luxembourg Gardens painting, I tried to capture the avenue of immense trees, their shades of green unmatched in my travels through Europe. Yet the restaurant figures remain vague, almost spectral, while the chairs are sharply defined. For that reason, I sometimes think the painting should be called Ghosts. The scene is both present and absent at once, as though history itself still lingers among the trees.

Mass production dress making in the heart of London

After leaving Saint Martin's, I held several short-term positions while searching for a role that suited my personality. My impatience in finding the right fit often led to frustration, exemplified by two positions I left in rapid succession — one after only a few hours, the other after a few weeks. One of these roles was with a large mass-production dress manufacturer located in Great Portland Street, then the heart of London's fashion industry. After a brief introductory meeting, I was taken to the design and pattern-making department, which comprised about twenty staff members. As was typical in the 1960s, most of the designers in mass production were middle-aged men — and the department head was no exception. From the outset, he made no effort to conceal his displeasure at having to "look after me." His constant, thinly veiled condescension quickly wore me down. After only a couple of hours, I had had enough. I confronted him —

firmly and publicly — making it clear that I would not accept such treatment. His only response, as I turned to leave the company, was to follow me out and ask, somewhat sheepishly, that if I ever felt the need to "explode" again, I kindly refrain from doing so in front of the staff.

The other position was a complete contrast. It was with a major couture ready-to-wear fashion house that had a prestigious showroom on Bruton Street, in the heart of Mayfair. The company also operated a four-story factory located in London's East End. I was hired with the vague understanding that I would "learn the business" and "make myself useful," with the promise of future advancement. Although the factory manager had been informed of my employment, he seemed to regard me as someone placed there by his superior and therefore took no responsibility for directing my work. Since the owner also failed to provide any guidance, I was essentially left to my own devices. Expecting to have regular consultations with the owner, I waited—somewhat naively—for that interaction, but it never materialized. Determined to be productive, I began spending time in each department of the factory, learning the workflows and offering help where I could. Before long, I had become more fully conversant with the factory's operations than the manager himself. After a few weeks, however, the lack of communication and direction became too discouraging. Frustrated by the complete absence of further discussions or guidance from the owner, I left.

My own couture boutique in Mayfair

Eventually I decided that as I was unable to find what I considered suitable employment, I would open my own couture boutique. After much searching for suitable premises, I settled on a semi-basement in the heart of Mayfair in Down Street just a short distance from the infamous Shepherd Market. I couldn't resist the temptation to add a couple of crystal chandeliers to the area I'd set aside as the showroom. The rent for the space was surprisingly modest, considering that it was in one of the most exclusive and expensive parts of London. The reason for this curious bargain was that my landlord happened to be the vicar of the ancient church just across the street. My lease – such as it was – was tied to his own tenancy and could be terminated any time should he cease to be the vicar. The signing

ceremony, quite naturally accompanied by tea, was like something out of a Dickens novel, portly vicar included!

Looking back, I'm honestly surprised I was able charge such high prices, even though most of my clientele lived just down the street. But over time, it became clear that my approach to fashion design didn't quite resonate with the idle rich. My personality and style were more about authenticity and passion, while they were more about status and exclusivity. It was a wake-up call that made me realize I needed a change – not just in who I was designing for, but how I wanted to design.

After much searching, I accepted a position as a personal assistant to the design director at a mass-production fashion house that specialized in women's coats, operating under the rather pretentious name *Fair Lady*. The company was founded around the same time the musical My Fair Lady premiered in Drury Lane, and it often seemed to wear that same theatrical air in nearly every aspect of its

Designing ladies coats at "Fair Lady"

business. Almost daily, the assistant to the finance director would sing a tune to match the crisis of the day. His MI5-like demeanour made these musical interludes especially surreal. He might well have been a perfect cast member in "Yes Minister". It was the early 1960s – an exhilarating time to be in London. Carnaby Street was still a modest lane tucked behind Liberty, and the Beatles music filled the air. But my excitement was quickly tempered by the reality of the fashion industry.

Everything I had learned about couture design and pattern making was quickly upended. In couture, anything could be created. But in mass production, designs had to be adapted for machinists with limited skills and patterns had to compensate for rough handling and the intense steaming and pressing processes, which could shrink fabric beyond recognition.

The company produced about a thousand garments per week. Each season, some months ahead of Spring and Winter, we presented fashion shows for buyers from London and the home counties. While major clients placed orders in advance, we also maintained a large stock in our Great Portland Street warehouse.

We began each season with about a hundred designs. Only thirty or so would make the final show. Although our designs were original, they

closely followed the trends set by the great couture houses, making the selection process arduous. We sifted through endless fabric samples from mills across the UK and Europe. Unused materials were discarded – only to resurface later on market stalls.

Despite the pressure, my boss did his best to broaden my knowledge of fashion for the masses. In the beginning, I worked long hours at his side, though he had the peculiar habit of starting late and still expecting me to stay long after hours.

This arrangement worked well until I became engaged. Suddenly, my time was divided between a growing personal life and the demands of my job. Though my responsibilities grew, I was still referred to as "the Kid" and often sidelined.

The design studio, though, was a joy. We shared a large L-shaped space with a linoleum-covered counter that served as our creative battlefield. Each morning, it was covered in drawing paper. We spent the day sketching thumbnail designs based on emerging trends.

The design studio was a joy

Piles of fashion magazines provided constant inspiration. At intervals, we reviewed our sketches and selected a handful to advance to pattern and fabric trials. When ideas ran dry, I visited central London's shops studying competitors' collections. The major department stores welcomed browsing. Boutiques, however, were less forgiving – I was escorted out more than once.

While most of our discussions were about fashion, we often veered into other areas of design. We even had our own tailor – inevitably named Hymie – whose work far exceeded factory quality. His impeccable craftsmanship, while a gift, set standards that the factory workers struggled to match. I liked to think of myself as more organized than my boss and usually started show preparations early. But many early designs were eventually scrapped as we became more familiar with the changing trends. Panic was a familiar visitor in the weeks leading up to every show. It was an ideal training ground. One particular episode taught me a valuable lesson.

One evening, I approached my boss about a raise. He told me I was already well paid for my work, and the company wasn't in a position to offer increases. He even suggested I speak with the finance director if I wanted confirmation. I did just that. To his credit, the finance director echoed the same reasoning. When I asked if

he knew the scope of my duties, he said he did – believing I was still just a junior assistant. I asked for a few minutes to clarify. As I described everything, I was responsible for, it became clear he had completely misunderstood my role. He promised to discuss it with the directors.

The next morning, I was met by a very angry design director. Apparently, during a board meeting, one of his co-directors has said, "Frank was here last night and explained his duties. If he's doing all that – what exactly are you doing?" To my surprise, I not only kept my job but also received a significant pay increase. But I had clearly stepped on his toes, and I knew I would have to tread more carefully going forward.

Despite the tension, it was, in many ways, a dream job. I thrived on the responsibility and enjoyed being at the core of the company. Yet the company's goodwill only extended to the next show. Fashion is fickle – and so are the people in it. Designers, myself included, tend to be sensitive souls. While constructive criticism is welcome, other forms of critique can be devastating. The salesmen always considered themselves the stars. Any shortfall in sales was laid on the feet of the designers. My only defence was to stay one step ahead - and shout louder. That tactic occasionally backfired. On one occasion, it nearly cost me my job. Returning from lunch, I found a new batch of sample coats being paraded through the showroom – despite my recent explicit instruction that nothing be presented without my approval. I lost my temper. I still remember the image of the sales director cowering in the corner, muttering, "You can't shout at me like that!"

But I could feel myself transforming into a grumpy old man

By this time, my wife and I had three children. Finances were a frequent topic of discussion, as was the prospect of moving on to something calmer and more secure. I could feel myself slowly transforming into a grumpy old man – years ahead of schedule. At the end of each workday, I joined the masses crowding into trains bound for the suburbs. I often chose to walk the final mile home, trying to shed the day's stress before arriving. Sometimes it helped. Sometimes it didn't. One rainy evening, soaked to the bone and in a foul mood, I walked into the house to complete silence. No greeting. No acknowledgement. Even as I sat down at dinner, the conversation at the table continued as if I weren't there. In frustration I banged

my fists on the table and declared, "I am the master of the house – and I have arrived!" There was a brief silence. Then everyone burst into laughter. To this day, my sons still sometimes greet me with that same phrase: The master of the house has arrived!

In my search for ways to cut expenses, I purchased a Honda moped. It promised an impressive 150 miles per gallon—a dazzling improvement over our car's meagre thirty. Considering my past experiences on two wheels, however, the purchase was questionable.

I can illustrate this by casting my mind back to an incident that occurred before I became engaged to my wife. One evening I had overstayed my welcome. The last train had long since departed and, like most of my friends, I did not drive. Attempts to find a taxi were fruitless. In 1961 England, appearances were everything, and there was no question of me staying overnight on the couch. A solution had to be found, even if it meant walking twenty miles home.

Fighting the London traffic on a moped

The solution, as it turned out, was to borrow my girlfriend's bicycle. A few hesitant attempts down the street confirmed I was no expert, but necessity outweighed dignity. Past midnight, I set off down the quiet, tree-lined street, wobbling towards the main road. As I passed the local police station, I was startled by a motorbike roaring by. In panic I slammed on the brakes, sending both myself and the bicycle into a spectacular somersault. I emerged muddy, bruised, and with a torn suit, but otherwise intact.

Some miles later, my progress was interrupted by the police. With torches in my face, they demanded to know where I had acquired "the girl's bicycle," along with my name and destination. Eventually satisfied, they dismissed me with the parting observation: "If you don't mind me saying so, you are not very safe on that bicycle."

You can now appreciate that riding a moped to work every day carried more than the usual hazards. My final outing came on a typical misty, rainy morning. Clad in a **t**ransparent plastic poncho, I rode invisibly among motorists who behaved as though I did not exist. One moment it was five minutes to nine; the next, it was one o'clock in the afternoon.

I awoke in hospital, where a kindly faced policeman sat at my bedside. I had been the victim of a hit-and-run.

The moped was reportedly bent in half, I had a gash on my head, and—of course—I was not wearing a helmet. By some miracle, my glasses were undamaged.

When I telephoned my wife to explain why I would not be home that night, it took some time for her to grasp that I was calling from a hospital bed. Perhaps that blow to the head was, in its way, a defining moment — one that nudged me toward a change in career.

The other life-defining moment that shaped my career came much earlier, in 1961, when I first met my future wife. At the time, a few of my equally introverted friends and I decided to form an informal group, meeting in our homes on a regular basis. We advertised in the local paper under the rather grand title of The After Eight Society. Our aim was to offer an alternative to the dance and fitness groups so popular then. Instead, we busied ourselves with discussions on a wide range of subjects, music appreciation, and the occasional intellectual board game.

Smitten by my future wife but she didn't even know I existed

On our very first gathering we went round the room asking everyone to introduce themselves and say a few words about their career or studies. I was rather taken aback when the quietest young man there announced that he was studying applied psychology. The "applied" element, I couldn't help thinking, had yet to make its presence felt.

One evening, about thirty of us were listening to a recording of Dr. Murray Banks lecturing on the psychology of sex when the door opened to admit a handful of new recruits. Among them—though I didn't know it then—was my future wife. Psychologists sometimes insist there is no such thing as love at first sight, even going so far as to advise leaving the room if you feel it. In my case, we barely exchanged a word, but I was already smitten.

It took some effort to wheedle her contact details from the friends who had helped me form the club. Before meeting her, I had been neither ambitious nor particularly interested in money—so long as I had enough for the weekend, I was satisfied. Living at home, my parents took care of the rest. But overnight my outlook shifted. I began to think about the future—our future—and for the first time I planned a life beyond the present moment. Two years later, we were married.

Fast forward a few years, a chance encounter with an old high school acquaintance led me into a

From Fashion Design to Insurance...

career that could not have been further from fashion. At the time I scarcely realized it, but that new career would prove to be an essential stepping stone toward accounting. It offered me exactly what I was seeking: a path quieter, initially less stressful, yet financially secure.

...training, competitive pay and the allure of advancement.

My short list of requirements for a potential career change was embarrassingly quite simple: a steady salary and a way out of fashion. With little knowledge of anything beyond art and design, my options were limited. My old school acquaintance assured me money would not be a problem. For the first three years, I was promised my income would match or exceed my current earnings. It sounded promising and worth investigating. In hindsight, it was a defining moment.

The position, however, turned out to be "Life Insurance Underwriter"—a rather lofty title for what was essentially an insurance salesman. The company, Canadian in origin but with branches across England, offered training, competitive pay and the allure of advancement. Still, I was wary. Being British, I was well aware of the public's low regard for direct salesmen. Still, I was eager to leave fashion and perhaps too willing to consider alternatives that, under other circumstances, I might have rejected outright. Suddenly I was receiving advice from almost everyone I knew – how could I even consider giving up a seemingly perfect career for something so crass as an insurance salesman.

The company's terms included a pre-contract course, three required policy sales, and—most daunting of all—a list of at least one hundred personal acquaintances to approach. I had no sales experience, and the idea of persuading anyone to buy life insurance from me felt absurd. Yet I was determined not to dismiss it without further investigation.

Over two months of training, I practiced on a few "guinea pigs," fumbling through a half-memorized canned presentation. My wife, sitting in on one early attempt, could barely suppress her laughter. Still, I managed to meet the quota. One

encounter, however, foreshadowed the reality of direct selling: a prospect's wife met me at the door, scolded me for not letting her husband "get a word in" on the phone, and slammed the door in my face. As I walked away, I couldn't help but laugh. Welcome to the world of direct sales.

Eventually, I found myself across the desk from the manager of the most successful branch in the UK, pen in hand. My natural hesitation or should I say procrastination kicked in as I began to read the first page. The contract was presented as "take it or leave it." No negotiation, no legal advice. I signed. From that moment, my life flipped upside down. My introverted self was promptly dismissed.

The rules of the trade were blunt, framed by the KISS principle—Keep It Simple, Stupid. Failure wasn't an option; I had no plan B. One unwritten law towered above the rest: project success at all costs. Drive a car you couldn't afford. Wear clothes beyond your station. Live as though next month's commissions would make everything suddenly affordable.

I rolled off the lot in a Mini

I wrestled with the idea. Were people really taken in by a shiny new car? Apparently so—or at least some of the British were. Management did their best to nudge me toward a Jaguar, but I rolled off the lot in a Mini instead.

I remember attending a social gathering at a friend's home where, as was almost an unwritten law, the men eventually separated from the women. The men, on this occasion, were busy boasting about their latest holidays, new cars, and other exploits. I was bored to tears.

But I managed to get their attention when I announced, quite proudly, that I had bought my wife a Rolls-Royce for her last birthday. The room went silent, and all eyes turned toward me.

"Yes," I said. "And she hasn't even taken it out of the box yet."

The moral code most people take for granted had no place here. There were no holds barred when it came to closing a sale. That clashed with my own sense of right and wrong, and more than once it boiled over into heated exchanges during the monthly sales meetings.

Before starting, I took the whole family on Holiday to Bournemouth, a genteel seaside town of my youth. One of the notable features of the town was a zig zag path from the cliff top leading to a sandy beach. If you were one of the more

elderly visitors, you could also take an elevator down to the beach. I had spent many summers on this beach where every square inch was guarded from any intrusion as if your life depended upon it.

Eventually, on this holiday, we made some new friends, and I must admit that I was not quite ready with answers when questioned about my occupation. In any event I was now an expert or at least I should clarify and say that I was more expert on Life Insurance than the new friends I was making. One of my new friends that I contacted again after a few weeks was surprised that I had not contacted him earlier. It seemed that my soft sell approach had worked its magic without any realization from me and he was eager for me to make a presentation.
From day one, the expectations were relentless: eight prospects a day, every meeting logged in detail, every contact squeezed for referrals. Sales meetings happened regularly, though they felt less like strategy sessions and more like group therapy

"Is there anything medically speaking you should disclose...."

with an aggressive twist. The unlucky first speaker was dissected on the spot, their hidden "sales objections" laid bare in what management proudly called objections in the mind of the agent.

I fell into that trap more than once, sometimes with comic results as the managers gleefully tried to "break" us in the name of building success—as if an emotional meltdown were a rite of passage. The creed was simple: we learn through mistakes, not through success. Yet, curiously, people seem eager to repeat their mistakes while shying away from repeating what actually worked. I was no exception, often resting on my laurels instead of retracing the steps that got me there.

If a psychologist had wandered in, they might have raised an eyebrow or two. The training was heavy on manipulation: the power of silence after a closing question, the obligatory reading of How to Win Friends and Influence People. Looking back in retirement, I think the book might be better retitled How to Win Friends and Influence No One.

I met a rather eccentric gentleman one evening at a pub in central London. If memory serves, he was a professor of English at a private school, and his long hair and slightly hesitant manner certainly matched the part. The English pub—bastion of society—was always a fine place to meet. Despite the overcrowded, noisy atmosphere, you could

carry on the most intimate of conversations without the slightest concern that anyone else was listening although I must admit I sometimes did just that.

After the usual pleasantries, my presentation ended with the completion of a non-medical questionnaire. The final item was always a catch-all: "Is there anything else, medically speaking, that you should disclose to me?" It often produced a smile. His reply, delivered with a perfectly dry wit, was: "Apart from paranoid schizophrenia, nothing."

Monday nights were devoted to booking appointments, often my least favourite task. Even relatives dodged my calls with Olympic agility. A pint or two of Dutch courage became my secret weapon. Once, half-tipsy, I pleaded down the line: "Why don't you want to meet me? I'm a very pleasant person!" Strangely enough, it worked.

I struggled to maintain eight daily visits, but persistence paid off. Within months, I exceeded targets and remained among the company's top ten producers

Sellling a policy that would barely cover the cost of petrol....

for five years. By the third year, my income was fully commission-based.

From the very beginning, nothing I was asked to do felt like work. I was simply socializing with an ever-growing circle of people from every walk of life—and learning far more from them than they ever learned from me. I resisted making presentations without knowing the facts. Management might push for a quick close, but I refused to compromise my integrity.

I came to see the job less as a sales role and more as a calling—providing financial help at a time when it mattered most. That truth was brought home during an interview with a young man in a dingy Kensington bedsit. He was clearly struggling, and the idea of selling him anything burdensome was unthinkable. An hour later, I left with an application for the smallest policy he could afford—one that would barely cover the cost of my petrol that night. Years later, long after I had left the industry, I learned he had died suddenly. His widow, with their twins, grateful for the proceeds of that modest policy.

I jumped at the chance to reconnect with the fellow who had sat beside me in my last year of high school. Thirteen years had passed since we'd last met, and though I'd heard he was "in the music business," nothing could have prepared me for the greeting I received.

He lived in one of London's more exclusive

neighbourhoods, in what could only be called a mansion flat. At ten o'clock in the morning he opened the door—not as the boy I remembered, but as a figure out of some eccentric tableau. His hair hung past his waist, matched by a wild beard, and he wore a long, white garment that could only be described as a Victorian nightshirt. Barefoot, he looked every bit the part of a man who had long since abandoned convention.

After a brief exchange of pleasantries, he invited me upstairs to his bedroom—"where we'd be more comfortable." We ascended a wide spiral staircase with ornate iron railings; its white walls scrawled with primitive drawings and graffiti. In his cavernous room, he collapsed onto an oversized brass bed while I took the only chair. For the next hour we talked of his career and his unruly personal life.

His claim to fame, he explained, was writing lyrics for Cream, a group who had risen to prominence alongside the Beatles. A bohemian life barely begins

Reconnecting with the fellow who sat beside me in high school

to describe it—he was already the father of five children, each with a different mother.

We never met again, though occasionally we sent regards through mutual friends. Many years later, in one of those uncanny "six degrees of separation" moments, I happened upon someone who had known him during his Los Angeles years.

It was only a matter of time before I crossed paths with people connected to my former career. How I came to be introduced to the managing director of a leading ready-to-wear couture house escapes me now. As I waited to be shown into his office, I couldn't help but reflect on the irony—years earlier, I would have been overjoyed at the chance to join his design team.

At some point during our conversation, his wife entered the room, and we were introduced. She was striking—graceful, charming, and, as it turned out, the creative force behind the brand. What truly left me momentarily at a loss for words, however, was her unapologetic feminism. This was the first time I had encountered a woman who so clearly belonged to the "bra-burning" generation, and the encounter stayed with me.

Working as a life insurance consultant, it was nearly impossible to separate business from personal life—and I embraced that fact wholeheartedly. I particularly enjoyed watching the

dynamics between clients from contrasting backgrounds.

On one memorable occasion, I brought together a polished City of London lawyer and his equally refined wife with a journalist from the rougher side of Glasgow and his spirited Italian wife. The journalist, once the editor of the National Union of Mineworkers' newspaper, freely described himself as a reluctant capitalist. His colourful language punctuated the evening, drawing audible gasps as he drove home his opinions on the topics under discussion.

In the early years, my enthusiasm—and single-mindedness—could be hard to take. I recall meeting an acquaintance who held a senior position in a large charitable organization. With all the confidence of youth, I suggested that, given his role, he had a moral obligation to introduce me to his friends. He did not take kindly to the idea.

I quickly realized that lasting success would come only with real expertise in estate planning and business insurance. The most effective—and enjoyable—way to meet prospects was in social settings, never through the hard sell. With this approach, two or three quality appointments a week became routine.

Night train to Edinburgh for a meeting

For complex cases, I'd present my proposal to management and insist they "sell it to me" while I raised every possible objection. Only when the plan withstood that test—and the legal department signed off—would I move forward. It was the ultimate soft sell. And it worked.

Sometimes introductions took me far beyond my home base. On one occasion I found myself bound for a small town in Scotland. I boarded the night train at Paddington Station and arrived in Edinburgh at six in the morning—far too early for business. My appointment wasn't until noon, when I was to meet the directors of a clothing manufacturing firm for a factory tour, a presentation, and then lunch.

It was my first visit to Scotland, and it was only then I became aware that I carried a distinctly English accent. At lunch, tradition dictated that I join in on the local custom: a pint of beer with a whisky chaser. Fortunately, I was returning by train that afternoon, so any lingering effects were the railway's problem, not mine. I still remember sitting in the carriage, papers spread everywhere, carefully

double-checking that every required signature was in place.

The family who ran the company were only a few years older than me yet carried themselves with an air of old-school formality. That extended even to their company secretary, in whom they placed complete trust. Some years later, I heard the trust had been misplaced. When the secretary was absent due to his wife's funeral, the directors took charge of the payroll—a task complicated by the fact that wages were still paid in cash. They soon noticed discrepancies, and the auditors uncovered a long-running fraud: each payday, the secretary had withdrawn more cash than necessary.

When confronted, he admitted everything. The astonishing detail was that he hadn't spent a penny. The excess sat untouched in a separate bank account, easily recovered. Nevertheless, he spent the next five years as a guest of the Government.

The clients I was now meeting were generally more sophisticated, and it

Pint of beer at a Scottish business meeting with a whisky chaser

was becoming harder to sidestep comparisons with other insurance offerings. My standard reply—that my advisory services were free, so product differences hardly mattered—had once sounded convincing. Lately it felt hollow, especially when the differences were significant.

That discomfort nudged me toward alternatives. I registered with a head-hunting agency, insisting my name not be disclosed without consent. Even so, my branch manager soon pulled me aside. He'd seen a candidate list from a head-hunter and noticed someone whose background looked suspiciously like mine. He asked point-blank if it was me. I doubt my denial carried much weight, though he never pressed the matter.

I attended a few interviews, more for morale than out of serious intent. But one stood out: an offer from a venerable City of London merchant bank. Their only condition was my wardrobe. My attempt to move beyond the stiff conservatism of earlier years—pink shirts, bold ties—was frowned upon. Pin-striped suits, white shirts, and sober ties were mandatory. A bowler hat, I suspect, would have sealed the deal.

Around that time, one of my younger clients—a trainee property surveyor—seemed to be doing remarkably well even before qualifying. One afternoon, as we sped down the M1 in his brand-new

Rover, he described a proposed development in East Anglia: three to four hundred single-family homes. I was impressed.

They were seeking financing, and although that was well beyond the scope of my contract, the potential upside was irresistible. As luck would have it, a friend had just launched his own merchant bank, and I thought the project might interest him. My proposed fee was more than my entire annual salary, and while I waited for the final conditions to be met, I could hardly sleep.

Then, at the very last moment, the deal collapsed. The company was being sued for "specific performance" on too many unfinished projects. Just like that, the dream vanished.

By then, I had lost interest in my employer entirely. My manager felt much the same, and together we set up our own independent brokerages, representing the majority of the eighty-odd life insurance companies operating in the UK. For the first time, the business was ours to shape.

Everything went according to plan until Ed Heath became PM

We even hired a part-time secretary—unfortunately, a perfect caricature of the "dumb blonde." Once, when asked to change the ribbon on the typewriter, she managed to festoon the entire office in black-and-red tape. On another occasion, she was the last to leave and, instead of leaving the key as instructed, she hid it in a place known only to her. We were locked out until the following afternoon.

Everything went according to plan until Edward Heath became Prime Minister and, in his attempt to break the unions, managed to bring nearly the whole country to a standstill. Most of the contracts I had been negotiating were either put on hold or cancelled outright. By the time the strikes ended, I no longer had the strength—or the will—to retrace the steps that had once led to my success. Even the professional relationships I had cultivated with lawyers and accountants went cold.

After six years in the insurance industry, I was forced to face the fact that my career would need yet another dramatic change. I weighed alternatives within the field while transferring my remaining clients to other brokers. One resolution was firm: I would never again work on commission. I was no longer willing to give away advice for free.

As a stopgap, while I considered my future, I agreed to help my brother in his accounting practice in a modest capacity. The arrangement was entirely

From Insurance to Accounting...

open-ended, with no pressure and no hard feelings if it didn't work to our respective satisfaction. By then, I had already referred a number of clients to his firm, so I had a vested interest in making a genuine effort to see it work.

My initial tasks were of a simple bookkeeping nature but complicated by having to use pounds, shillings and pence as opposed to digital. In addition, there were no calculators and spread sheets were hand added and calculated. It was a tedious undertaking and since even the smallest difference could be the result of a greater error, many hours were spent looking for the missing penny or two. It was boring to the extreme. However, it was just the required activity that did not allow me to dwell on my situation.

In the weeks that followed, I settled into my role as a somewhat mature bookkeeper, and thoughts of exploring other career paths slipped quietly into the background. The unwritten probationary period had passed, and it was accepted that I would move on to the next stage of responsibility in the practice: preparing trial balances and worksheets, the essential groundwork for financial statements. This was far more engaging and, in many ways, fascinating.

I settled into my role as a somewhat mature bookkeeper

Whenever opportunities arose, I was introduced to clients and allowed to sit in on business meetings. My earlier experience in the insurance industry—meeting people from every walk of life—proved invaluable, helping me draw out the necessary details with ease to prepare their financial statements and income tax returns.

I found that I enjoyed these encounters. At first, my involvement was limited, but week by week my knowledge grew, and soon I was able to contribute in a genuinely useful way. As the months—and eventually years—went by, I accepted responsibility for a growing portfolio of clients. The practice included a significant number of film industry technicians which made for some interesting discussions. Of particular interest to me was an art director who had the uncanny ability to transform the film studio into the most magnificent sets. But to his

credit he was originally trained as an architect.

One small incident illustrates how the practice had evolved. A client who mostly dealt with me, but only occasionally with my brother, once rang the office. Although our personalities were quite different, our telephone voices and mannerisms could sound remarkably alike. On answering the call, I heard him ask with some hesitation, "Is that you—or your brother—speaking?" Recognizing the voice at once, I replied, "It is his brother." I am quite certain this only deepened his momentary confusion.

Although privileged conversations with one's lawyer are widely accepted, no such privilege exists with accountants. Nevertheless, I always regarded it as good business sense to maintain the strictest privacy in my personal conversations with clients—even to the extent of not disclosing who they were. If they chose to make my professional involvement public, that was their affair. What never failed to surprise me were the subjects that surfaced within the confines

Prowling the great London auction houses

of my office "confessional," many of which had little to do with accounting or tax. At times it was a delicate matter to maintain neutrality, particularly when wives or business partners came to me separately for consultations.

My private fascination has always been European antiques, and it is perhaps no surprise that a number of my friends shared the same interest—albeit with rather more enthusiasm than most reserve for stocks and shares. One friend in particular was an avid collector and delighted in prowling the great London auction houses, where I occasionally accompanied him. This created a potential difficulty, as one of our clients also ran an antique business in London and, from time to time, found himself bidding on the same items as my friend. How I managed to keep that particular secret is a mystery for which I remain quietly grateful.

I had managed to preserve something of a non-conservative image when I joined the practice, though it was still regarded as best form to appear in a suit on most days. I recall one occasion with one of our more distinguished clients, a man usually formal to the point of stiffness, who startled me by arriving in a white suit—an uncharacteristic flight of fancy. I ventured a comment, only for him to turn the tables at once, pointing out my own attire: a Donegal tweed safari suit. What he

From England to Canada...

did not, mercifully, discover was that I had both designed and made it myself.

Although my relationship with my brother—both professionally and personally—was working admirably, I could not help but harbour concerns about our future quality of life and the demands of a growing family. The practice, though steady, had obvious limits to its expansion. Having voiced these worries, it was suggested—perhaps a little too casually—that I consider relocating to one of the so-called colonies. Somewhere, rather less stuffy than London.

With strong encouragement from my brother—though from no one else in the family—I arranged a two-week scouting trip to Vancouver in the winter of 1977. I had chosen the city on the assumption that its winters were the mildest in Canada, and therefore closest to what I was used to in London. I was quickly disabused

Exploring Vancouver in the Winter of 1977

of this notion: the thermometer read -10°C, and the clothing I had packed was woefully inadequate.

Although my wife's brother lived on Vancouver Island, it was too far from the mainland to be of practical help in my search for work and a home. He did, however, generously offer me his hospitality, and I soon became a regular passenger on the ferry to Vancouver. The journey—nearly two hours each way—felt more like a daily cruise than a commute. The constantly shifting views of snow-capped mountains were a remarkable improvement on my usual train ride into London.

I was fortunate to have a couple of leads. One was a distant relative of an uncle who kindly arranged for me to meet his accountant for lunch. The other was through a London colleague who had recently purchased a small block of clients from us.

The lunch engagement proved the more intriguing: my host was the senior insolvency partner at a major firm, a fellow émigré from the UK who, despite his years abroad, still carried the unmistakable cadence of a British accent. The venue—the restaurant at the

Georgia Hotel—added its own impression. Glancing around the adjoining tables, I could not help but contrast the animated chatter here with the restrained tones of similar establishments in the City of London. Many of the diners, from what I had gleaned in photographs, bore a faint resemblance to "Watergate conspirators." It all felt both foreign and oddly familiar at the same time.

This contact proved to be the most promising of all the interviews I managed during my stay. Over lunch he had been warm, encouraging, and gave every indication that he could see a place for me within his practice. I returned home buoyed by the thought that I had found my foothold in Canada.

Reality, however, soon intruded. When I wrote to confirm the offer, his reply was guarded, couched in the careful language of someone who wished to avoid saying too much. Immigration rules, professional restrictions, and a vague reference to timing were all invoked. The door, which had seemed so firmly open, now appeared to have been politely closed. I put the matter aside, suppressing my disappointment, and resumed the daily routines of life in London.

Lunch with my future Canadian employers

Then, months later, a telegram arrived. It was short—telegrams always were—but its impact was immense. Circumstances had changed, he wrote, and he was now prepared to do whatever was required to support my immigration and secure my place in the practice. I read it twice, then a third time, scarcely believing the transformation. What had seemed an elusive chance, gone the way of so many other hopeful prospects, suddenly re-emerged as a real possibility. It was the first time I allowed myself to believe that our lives might indeed take root on the far side of the Atlantic.

The other contact proved quite different, though in the end equally significant: a husband-and-wife team of chartered accountants. From the outset they were disarmingly warm, and their hospitality went well beyond professional courtesy. Over the course of my visit, they introduced me to the many delights of Vancouver: the sweeping expanse of Stanley Park, the crisp sea air along English Bay, and, to my surprise, the ski slopes of North Vancouver—astonishingly close at hand, as if the city had been designed with recreation in mind.

What struck me most was not only the variety but the accessibility; here was a place where one could pass from office desk to mountain trail within the hour. It was, quite literally, a world away from my daily routines in London.

This couple would, in time, prove far more than genial guides. They became central to our eventual settlement, smoothing the path in ways both practical and personal. Through them we were introduced to a wide circle of friends and business associates, many of whom became lasting connections. Looking back, their generosity of spirit and readiness to open doors made the daunting prospect of emigration seem not only possible, but welcoming.

There has long been discussion about the relative pace of work among accountants in the UK and Canada—London invariably heading the list, followed by Toronto, with Vancouver a distant third. My own experience was confined to London and Vancouver, and the contrast was striking.

Adjusting to the pace of the Canadian workplace

In London, the tempo was unrelenting, while in Vancouver I soon discovered that office politics required delicate navigation and that advancement depended as much on choosing friends wisely as on professional competence. More striking still was the difference in attitude toward work itself. In London, work was the centrepiece of life; in Vancouver, outside activities seemed to enjoy equal—if not greater—importance.

This became obvious when I was asked to supervise a group of twelve young men, all younger than myself, in taking an inventory for the close of a warehouse sale in receivership. The merchandise was spread over five floors, and the count was to begin promptly at 8:30 on a Monday morning. I waited in vain. My team began trickling in between 9:30 and 10, cheerfully exchanging stories of their weekend until I reluctantly interrupted with the radical suggestion that we get on with the job. My request was not warmly received.

It was clear that my time at this firm bore little resemblance to London—it was almost a holiday, or at least a leisurely walk in the park. Yet it offered an excellent opportunity to observe the Canadian financial world at close quarters.

On one occasion, I was asked to affix receivership notices to several pieces of heavy equipment at the site of a proposed shopping mall

near my home. Each machine carried a price tag in excess of $200,000. In my wisdom, I chose to tackle the task after supper, flashlight in hand and accompanied by one of my sons. The site resembled a war zone, and proper boots would have been advisable. We located three of the six machines and carefully matched their serial numbers before attaching the notices. The others proved elusive, so—rather than leave the job half done—I affixed notices to every machine in sight. I had not foreseen the uproar at 5 a.m. the next morning, when owners of equipment not part of the receivership discovered that their machinery had been "claimed" overnight.

As my first year drew to a close, I recognized the limits to my advancement. Certification as a trustee would be required, and the role offered little of the professional growth I sought. At about that time, I was approached by a partner in a general accounting practice with several offices across British Columbia. The set-up felt far more familiar—closer to what I had known in the UK—and the work itself promised greater satisfaction.

My preference was financial controller

I did eventually become responsible for managing the local office, but the senior partner's unusual approach to invoicing soon caught up with us and forced me to review my future once again. Invoices were not sent out on completion of work and were sometimes delayed by more than twelve months. Clients almost always felt they were excessive when they finally arrived, and some refused to pay altogether. The result was a steady exodus of clients and an increasing number of disputes ending up in court. By my calculation, it was only a matter of time before fees would no longer cover salaries and administration costs.

Rather than wait for the inevitable, I joined a small firm of chartered accountants as a consultant, with an arrangement to share fees from any clients I introduced. It worked well enough at first, but as time went on, both sides felt the division was inequitable. We parted on amicable terms, and I began working independently.

In addition to the usual small business and personal tax work, I found my preference was acting as a part-time financial controller for businesses that needed professional oversight without the

expense of a full-time appointment.

On one occasion, I became an almost instant expert in veterinary medicine. I had been approached by the owner of a veterinary hospital to assist with his financial affairs, not realizing he had another agenda in mind. A few weeks after our initial meeting, he announced that he was taking an extended medical leave and, in his absence, I would have full charge of running the hospital. He returned nearly a year later, and together we faced the challenge of re-establishing his goodwill.

By the end of that exercise, we both concluded—quite independently—that we needed a break from business. A family member who was an Air Canada pilot offered us standby tickets to anywhere in the world for the princely sum of $150 each. It was an offer too good to refuse. After much discussion, we settled on Europe: a week in Paris followed by a week in London. I had a brother-in-law in Paris and family I hadn't seen for some time in London. It was intended to be

Negotiating with a taxi driver in Paris

an inexpensive trip, but my client had other ideas.

Even though it was raining when we arrived in Paris, my brother-in-law had been very clear that, as he lived close to the Métro, we were not under any circumstances to take a taxi. My client, however, refused to consider anything less. The taxi that eventually stopped already had a passenger who was to be dropped off on-route. We missed the first warning sign when the driver began consulting a map to locate our destination.

It was rush-hour. The traffic crawled. After twenty minutes the driver realized he was going the wrong way and turned back. I glanced at the meter—already showing an alarming total—and remarked that we seemed to be back where we started. That was the precise moment the driver's command of English miraculously returned. He pulled over, unloaded our suitcases, and demanded payment.

Sometimes, when I look back, I can still hear his parting words as we trudged away, happy at last to be back in the rain:
"You bad English!"

Against my better judgement, I accepted limited work for a company loosely tied to the entertainment industry. As the unpaid fees began to mount, I quickly regretted it. But this was the height of the dot-com bubble, when even the flimsiest business plan could

attract promoters. On my return from a short holiday, I was astonished to find that this obscure entertainment company had been swept up in a reverse takeover and was now listed on the stock exchange. My outstanding fees were settled immediately, and I was invited to provide services on a more regular basis.

The next nine months were a whirlwind as I attempted to bring some accounting stability to a company that had suddenly found itself in the spotlight. But personal tragedy struck early on in this relationship: our eldest son was killed in a car crash on his way to Whistler. As we tried to come to terms with our loss, I lost interest in almost everything. My attempts to keep up with clients suffered, and I eventually sold my practice, retaining only this company as my sole source of income.

Not long afterward, the directors decided to move their offices from Vancouver to New York, with talk even of relocating to Los Angeles. At short notice I was asked to travel to New York, bringing with me the entire set of accounting records.

I found myself adrift in a city where I knew no one

Customs officials were surprisingly accommodating as I shepherded an enormous box of files through.

On arrival, however, the directors had made no arrangements for accommodation. Late that evening I drove around Manhattan with the president, searching for a hotel. My credit card was produced as security, and I thought nothing more of it until I discovered that the only available room was a twelve-hundred-square-foot suite. The daily rate was far in excess of anything I had ever encountered. The next morning, a concerned concierge informed me that the hotel had attempted to pre-authorize a ten-day stay, which would easily exceed the limit on my card.

My expectation had been that I would be working long hours, and for that reason I hadn't even considered my wife accompanying me. I was wrong. There were no long hours, and since no effort was made to keep me occupied, I found myself adrift in a city where I knew no one. I went to a Broadway show almost every night, even walking out of one or two. That probably gives you some idea of my taste in entertainment. I lasted no more than forty-five minutes of the saccharine barbershop harmonies in The Music Man.

Some weeks later I was called back to New York, this time to be introduced to the

new CFO. It was now clear that my role in Vancouver was being quietly phased out. Accommodation was arranged at the infamous Roosevelt Hotel, and this time I paid for my wife to join me. One evening we were invited to dinner at the company president's apartment. His current "trophy wife" had the event catered by a local deli—apparently in New York at that time, nobody actually cooked in their kitchens. She proudly took us on a tour of the apartment, pointing out the interior designer's brilliant contribution to "ambiance": moving the furniture one or two inches. I struggled to keep a straight face.

My nine months with that company certainly had their moments. If I had to describe the atmosphere on the floor of the serviced offices they shared with other tech companies, it would be something akin to the world of Sex and the City.

Over the following months, I built relationships with other accountants, often taking per-diem assignments. I decided not to pursue

I built relationships with other accountants

clients of my own—except for some routine administration and bookkeeping—but during this period I was asked to resurrect the accounts of a small, inactive public company. That work introduced me to two accountants whose "out-of-the-box" approach to financing began a professional relationship that has lasted more than twenty years. I was fortunate to assist them in a wide variety of projects, almost always to our mutual benefit.

In the eighteen months leading up to my retirement, this group became my primary source of work, even though it only occupied two or three days a week. It felt like full time. Having never thought of retirement as a goal, I still find it difficult to imagine a period when I would no longer have some meaningful activity. To my mind, retirement is "for the birds." What I can accept is the idea of moving from one kind of work to another—even if the new pursuit takes time, if ever, to generate economic benefit. At this stage of life, the financial side matters less than staying engaged with the wider world.

As I decide on the next activity to keep me occupied, I'll continue my long affair with art and design.

Comments Welcome:
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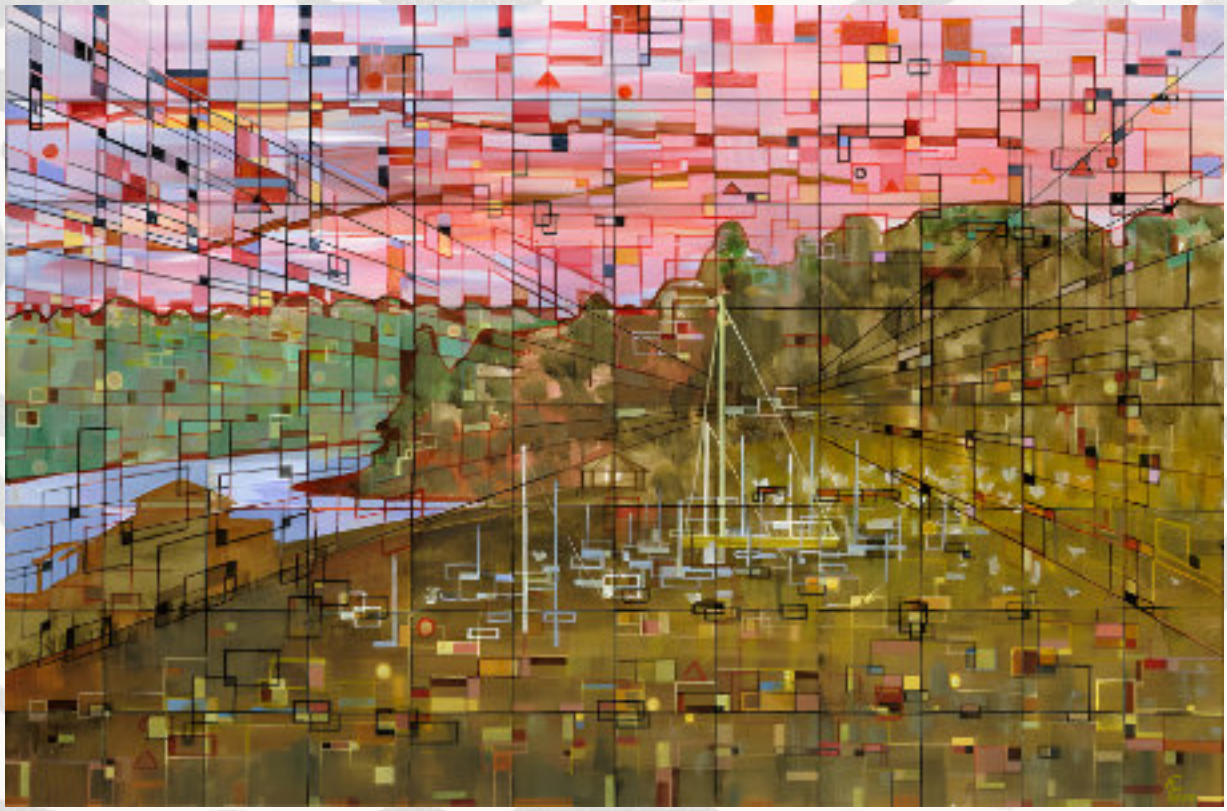

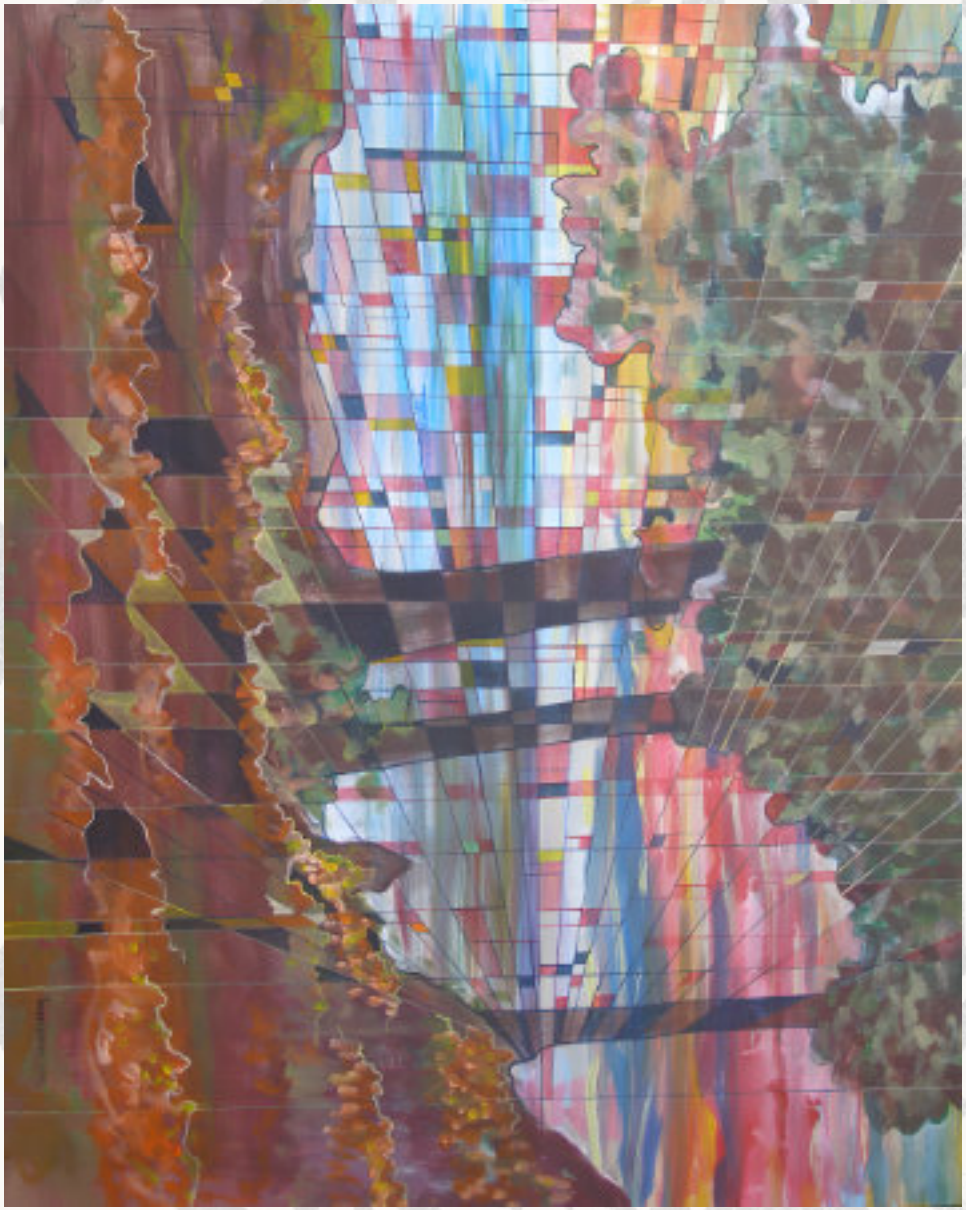

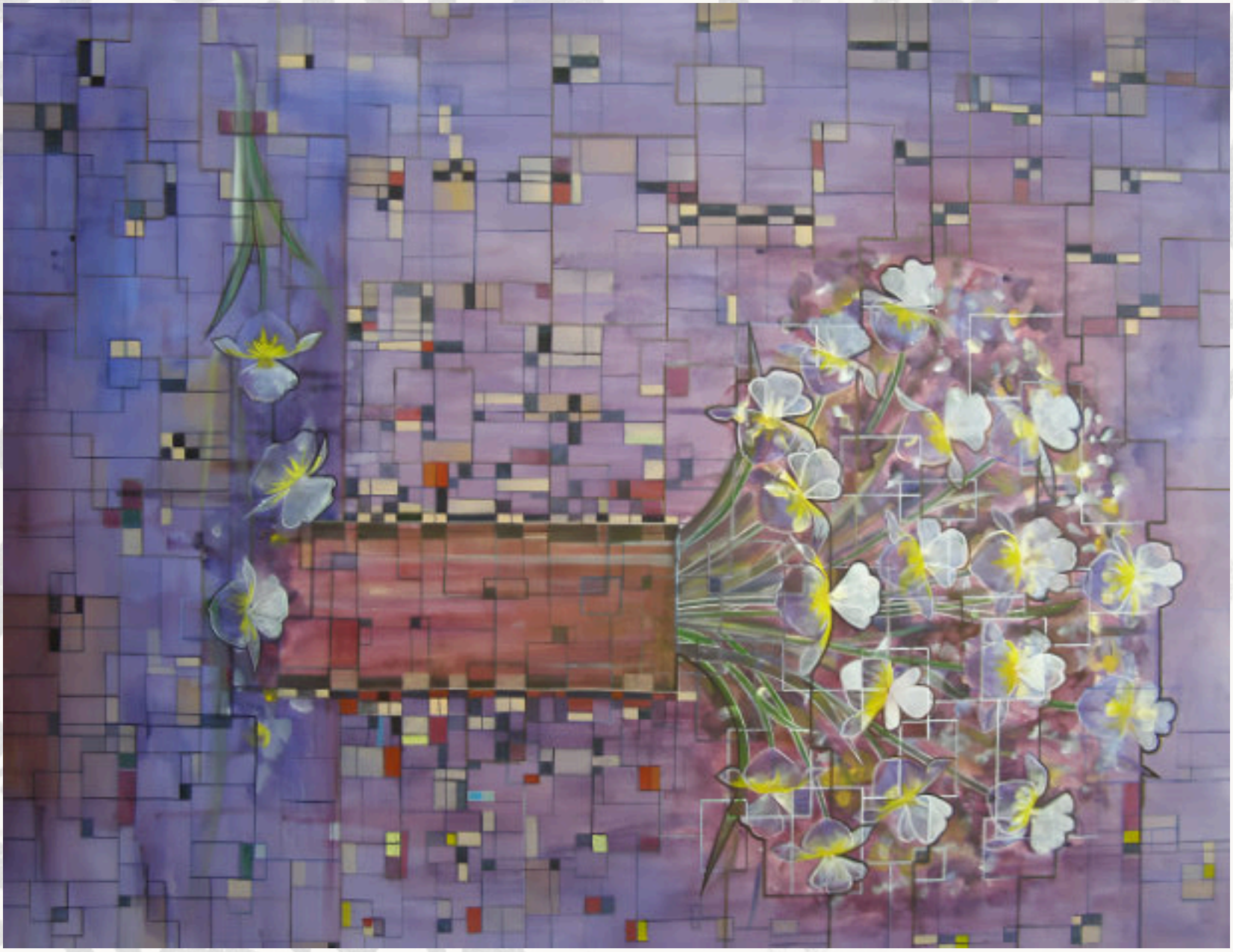


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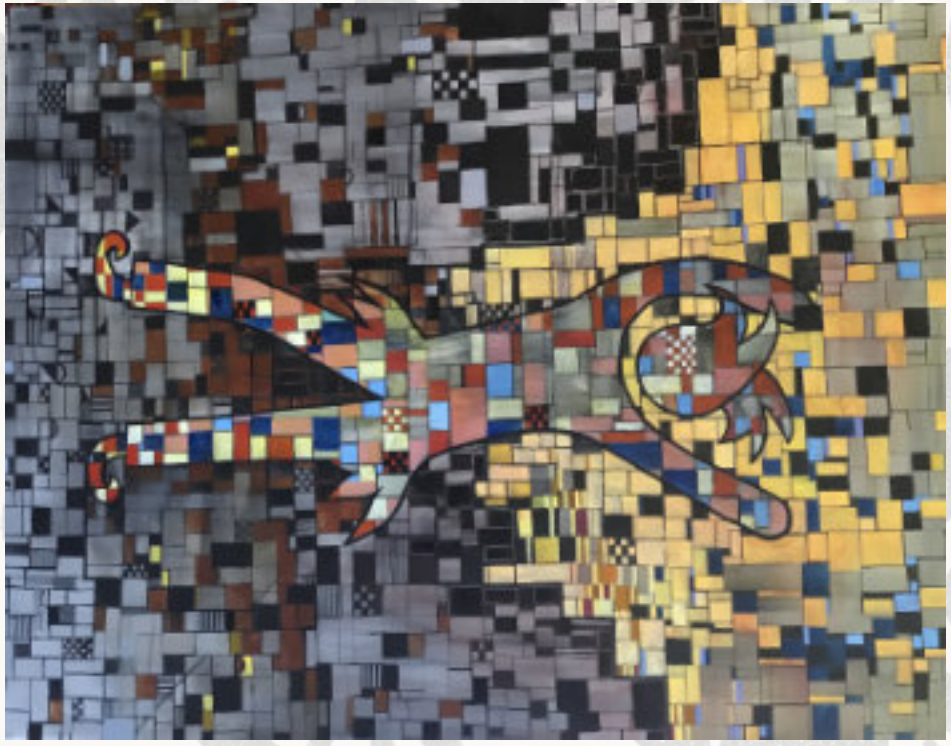

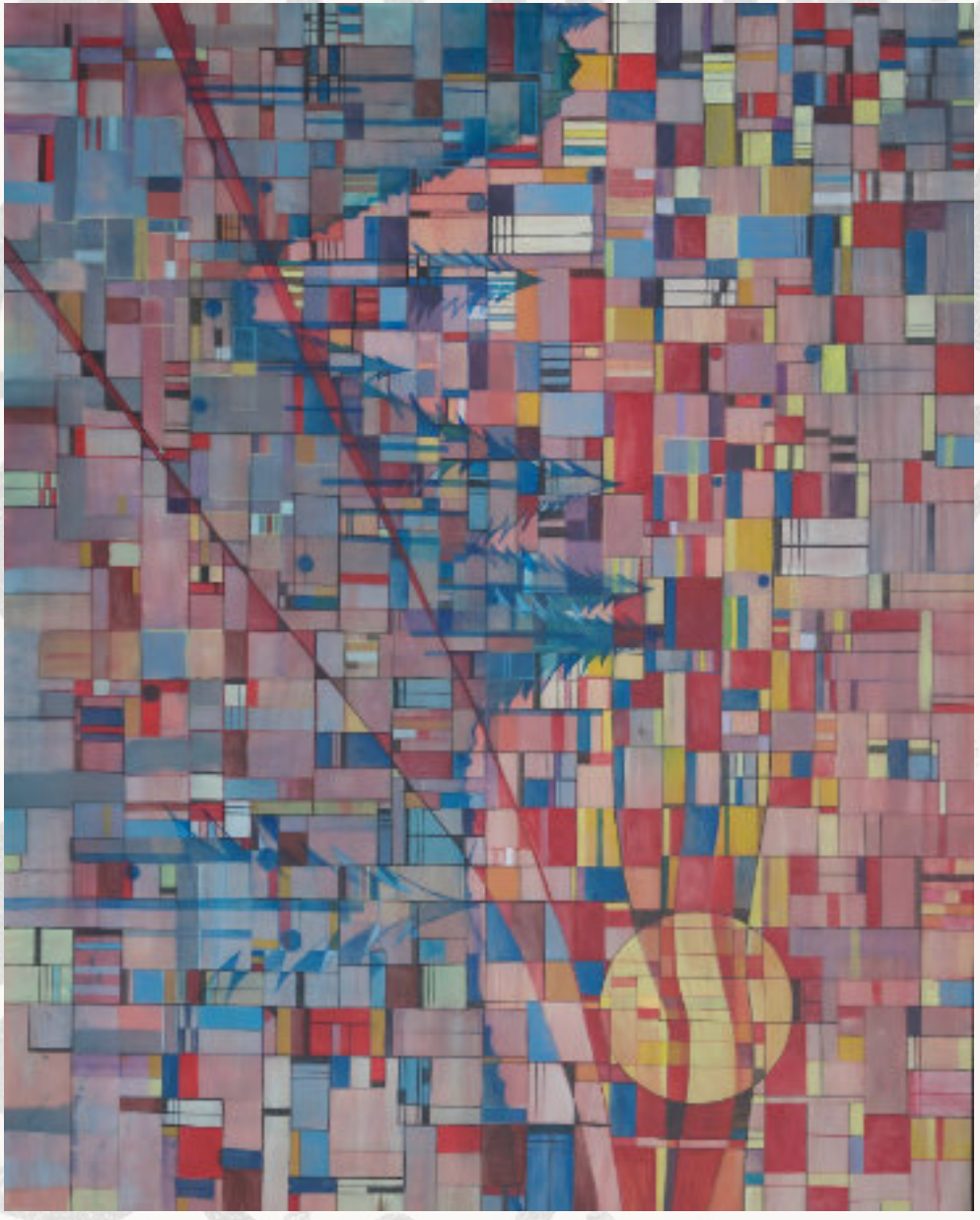

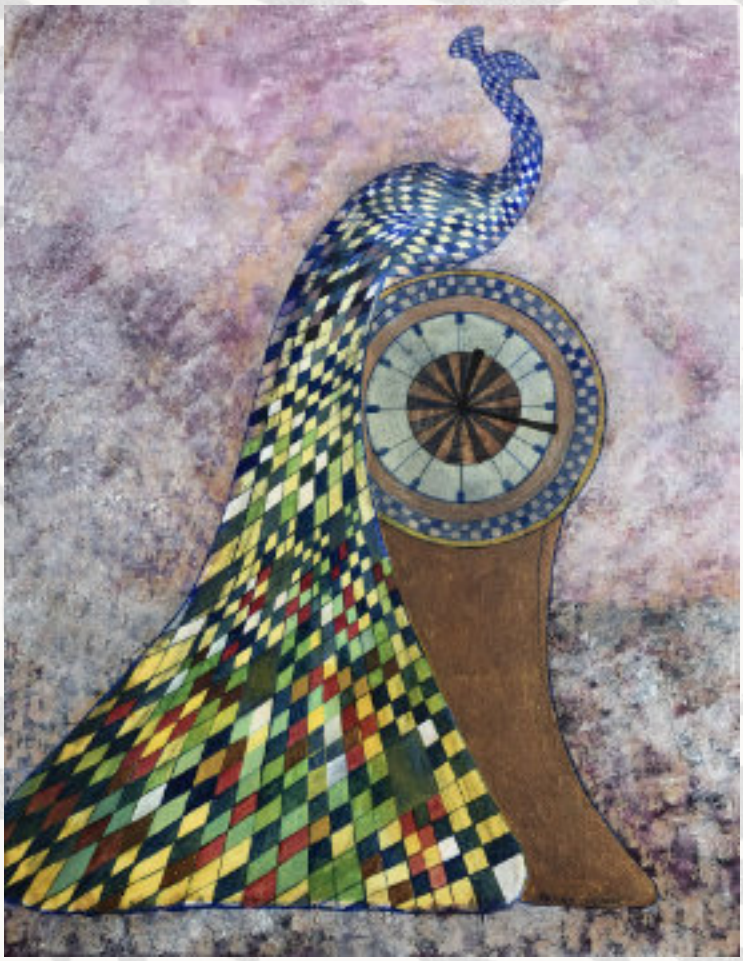

COMMENTS

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