

## The English Letter

October 5 2018

We have received at least two bits of communication recently where the thought of settling or returning to the UK has been voiced.

I have covered this in an earlier Letter as anyone arriving in the UK from SA will be faced with serious financial challenges.

We rent in the working class town of Swanley. It has a 35 minute train commute to Victoria and is at the crossroads of a few major roads. It provided a link to Courtney`s school and work destinations for Andrea. But we focused on Swanley because prices were a lot lower than other more desirable spots.

A small 3 bed house here will cost you some R7.0 million or around R24000 in rent each month! Of course property prices in the SE of England are ridiculous but this huge difference in property values with South Africa is largely due to the way that SA politicians have devalued the country and the currency.

So what to do if you wish to settle here?

Well, working is an answer, as unemployment is down to levels last seen in the early 1970`s.

Joining forces with others and combining funds to purchase/rent a suitable property e.g. deposit plus mortgage.

Find a place that fits in with your financial position. And so.....

Let me take you north to the lovely county of Yorkshire. Here your Rands will go a lot further.



In fact, let us follow the rivers and valleys and stop at the little town of Silsden. It is mentioned in the Domesday book and has a history of agriculture and cottage industry. The focal point was the Beck along which the town grew. The arrival of the Leeds/Liverpool canal and a nearby railway line provided added benefits. The manufacture of shoes and nails plus the spinning of flax were some of the early claims to fame.

Bev stands in the town centre by the Beck and old bridge just as the river tumbles down the

small weir.

A little further on you meet the canal and tow paths with narrow boats for hire.



In 1821 a Methodist Chapel was opened but in 1994 it was converted into flats and a one bed unit here can be obtained for some R1.5 million.



I mention all of this because we decided to buy here and the pointer directs you to our small ground floor flat.



This purchase was only concluded last week and we will let it out for at least two years as Courtney has started 6<sup>th</sup> Form and the 2 year A Level course. We will review our position later but for the mean time our cash is at least earning (hopefully) some income that is expected to be in the region of 6% gross whereas the bank rate stands at 0.75%.

So you see that a return to the UK can be done as long as you are flexible and leave behind the wonderful lifestyle of South Africa. Rent is a big chunk of the monthly budget but provided you live carefully then groceries and other living costs can be kept to an affordable level. By buying outright we are assured of a place to live in in the years ahead wherever that may turn out to be, and avoid paying rent to someone else. Of course the position would be so much better for anyone working.

Brits from SA can ignore the present expense of Medical Aid, Armed Response protection and the costs associated with an absence of a suitable public transport system.

Do your research on Rightmove that quickly identifies spots in the UK that meet your budget.

I guess this is the big news for us at the moment.

I have two pictures now of Courtney in two different “uniforms”.



The 6<sup>th</sup> Form look is to the left and on the right is the uniform of McDonalds for whom Courtney does one full day shift per week. It is an excellent example of how work is available as long as you are prepared to exit the boxes that may have limited your horizons in the past.



But there is a little more to tell you about.



In 1969 the Apollo 11 space craft touched down on the Moon but before that in May the 10<sup>th</sup> mission made an orbital trip around the Moon.

We were at the Science Museum in London and were delighted to see that the capsule of Apollo 10 was sitting right there! The picture has us in front of the model of Apollo 11 on the Moon.

It is a fascinating museum that is free to enter and packed full of exciting and wondrous items from the Enigma machine to the Rocket engine of Stephenson made in 1829. From the invention of rail engines to landing on the Moon in only 140 years. Wow!

We came this way as we were heading towards Hyde Park and the Royal Albert Hall.

Oh yes, we were going to have a bit of culture. We had a small time frame when we were all available to book The Proms and this was the best day. We were about to hear Dvorak's Cello Concerto and other works. It was Courtney's first Proms and we had visions of Jacqueline du Pre playing this same piece. Of course it was wonderful. Some pictures capture the time as we walked across to the Albert Memorial prior to the concert.



We had booked seats in the top tier but were offered alternative tickets in the stalls with this tremendous view.



From SA we see that the DA has lost Port Elizabeth to a new coalition group headed by the ANC and Grahamstown is now Makhanda. Graham was a commander of British forces in the Border wars and the new authorities were unhappy with this connection. Makhanda was a Xhosa warrior but from the "other side".

That is really all the news we have for now which I hope was of some interest as our journey starts to take shape in the UK.

Bye for now and regards to everyone.

Alan and Bev

PS I have to make ref to the Ryder Cup. That is just one huge roller coaster of passion, pride and competition. Makes you want to be in the EU-oh dear if I carry on then I will start talking about Brexit and whether May will pull off a deal. Perhaps we will know more by the time of the next letter.