

Home & Dry
IN FRANCE.
(or A year in Purgatory)

GEORGE EAST

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LA POPEE PUBLICATIONS

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FRENCH LETTERS

I don't know about you, but nothing annoys me more when reading a book about France or the French than when the author has either:

1. Haughtily assumed you speak and read the language as fluently as he or she does, and will understand and appreciate every clever use of French word or phrase littered throughout the text.
2. Patronisingly assumed you are completely ignorant of the language, so slavishly explains every French *mot* (word) throughout by immediately offering an English translation in brackets.

The problem is compounded by the way we have unashamedly grafted a dictionary's worth of French words and phrases which have, over the years, become common English usage.

After much thought on the subject, I have decided to sit as *frankly as possible* in *writing as ever*, and provide an *insert* but *separate* explanation of French phrases and words employed in the following pages which I believe the *average reader* (i.e. me) would find useful in following the *general plot*.

The French Letters Index is to be found at the back of this publication, and chronologically explains (where I believe it to be necessary) what the italicised words or phrases mean.

I may, of course, have got it completely wrong in some or more cases, but at least you'll know what I think I mean...

Manche is that part of Normandy pointing like an accusing finger across the English Channel, which is also somewhat perversely known to the French as le Manche (the sleeve).

Just to confuse matters further, the top bit of the Manche peninsula is only ever referred to by its proud if not obnoxious denizens as le Cotentin.

Within half an hour of anywhere in Cotentin, there is a choice of rugged coastlines, vast sandy bays, rolling hills, alluvial plains and ancient towns to explore and enjoy.

There are real fishing ports, sturdy market towns and individualistic villages and hamlets to get to know and savor.

There is also a race of people who have water in common and culture with their countrymen (especially, in their view, those from Paris).

It could be claimed, indeed, that the Cotentinian Normans are closer to most of us in common history as well as descent. Their first major package tour of England took place in 1066, and our return and generally much more welcome visit on D-Day.

For some reason, about 99 percent of the magical attractions of le Cotentin remain unknown to the millions of British tourists who roll off the car ferry at Cherbourg each year and head south down the RN13 as if pursued by demons.

Which, for the people like us who selfishly want to keep such a good thing to ourselves, is just fine.



AUTHOR'S NOTE

As a result of detailed research (mostly in pubs) I am convinced that at least 100 percent of all English homeowners at some time consider the prospect of buying a property in France.

This initial enthusiasm usually results from:

- a) Speaking with friends who have a friend who knows a chap who said he had just snapped up a 17th-century Breton farmhouse in 37 acres with more than enough outbuildings to convert to a fair sized holiday village ... and all for the price of a second-hand Citroën.
- b) Reading enthusiastic but completely inaccurate articles and PR puff in magazines and newspapers about characterful cottages for conversion from £7000, and magnificent mansions merely in need of a lick of paint and the odd roof tile for less than the price of a three-bed semi in the UK.

Of the thousands of aspirant buyers I have met, about half seem to go as far as obtaining details of properties on sale in France.

Perhaps half of that number make a realistic assessment of the pros and cons and decide at that stage that the game is not for them, while the survivors actually reach the stage of making contact with a French-based agent.

The proportion of those adventurers who actually book a ferry and get to see a selection of properties somewhere in France is, emilitarred agents tell me, miniscule in comparison with all those who have dreamed the dream.

Those hardy few who pursue their goal after realising that the existence of a roof can be a selling point for some properties 'ripe for conversion' are, as records show, but a fraction of the original task force.

Nonetheless official statistics show that thousands of UK residents actually buy French property every year.

My researches indicate that at least a hundred times that number

would like us, but for one reason or another, don't.

That's why and how this modest work came about.

If it helps give a clearer picture (and some advance warnings) of the sort of situations likely to be encountered en route to finding, buying and restoring a home in France, it will have done its job, however slightly.

If it warns of and even exaggerates some of the potential problems without putting off a single soul who really wishes to become one of that brave band of adventurers owning a little piece of heaven across the waters of la Manche, so much the better.

The following jumble of first- and second-hand experiences, anecdotes and cautionary tales is not, and was never intended to be, a fact-filled *How To* book.*

It is merely a record of how one couple started a conversation in a pub with a friend who had a friend who had a friend who had just bought the cheapest property in Northern France – and how they eventually ended up with an old mill ...and a new life.

And how we wouldn't have had it any other way.

George and Donella East

Le Moulin de la Pace

Cotentin

Normandy

** Author's disclaimer: Every effort has been made to ensure that any information with regard to French property (and other laws, procedures, traditions and general practices) is accurate. However, general inaccuracy, lack of contemporary notes and the inclusion of strong drink at the time may well (and probably will) prove some details false.*

Also, and in response against any future actions which may threaten the author's financial and physical status, readers should note that all characters and events in this book are purely fictitious, and are intended to bear no resemblance to any person living or dead. Or, absolutely anyone with the resources and inclination for litigation.

RISES OF PASSAGE

December 17th

'Errm, no...' said our latest agent with a brave smile, '...this is actually the place we've come to view.'

As garages go, it was quite appealing.

But it wasn't what we had in mind when boarding the ferry at Portsmouth seven hours earlier, bound for Cherbourg and the final steps towards buying a characterful property in Normandy.

There had, it appeared, been a slight cock-up between the UK office and their Manche representative.

The fine cottage with red tiled roof and (almost) views across the harbour of the quaint fishing village had, we were told, been sold at some time between our selecting it from the details and our arrival in town.

Worse still, it was just what we had listed after, and a total snip at £19,000.

It was also just across the courtyard from the garage in which our latest agent was now seeking sanctuary from my displeasure.

Apparently, the two buildings were part of a parcel in the process of being divided up and knocked out by an elderly fisherman who couldn't believe his luck that so many crazy Anglians would pay so much for a part of his family home.

The cottage which had just gone and the garage which hadn't bore consecutive serial numbers; these had become unadged and therefore confused in their electronic transfer from France to the UK.

At least, these were the alleged facts of the case.

Thus we encountered yet again one of the most basic laws and lores of French property buying:

What you see and read about at home is not necessarily what you get to see in France.

As it happened, and as our new agent Mack Berridge was eager to point out, there had been several minor drawbacks affecting the straightforward purchase of the cottage.

One of them being the potential appearance of the original owner's eldest son in a bath towel in the lounge on alternate weekday nights.

Which provided yet another valuable reminder of the diversity, complexity and sometimes apparent bloody-mindedness of French property laws.

One of the many dating back to the Reign of Terror – and still consistently serving its uneasy and uninformed foreign purchasers – this particular beauty aimed to stop property falling back into the clutches of the accursed aristocratic minority. This was achieved by ensuring that the head of the family could not sign away his dependants' birthrights without full consultation, arbitration and agreement with his direct heirs.

In application, it now seems that virtually every blood relative of the property owner must be in total accord with the selling of part or whole of any property, be it ever so humble.

In the case of our fisherman vendor, he had secured the approval of all his family to the proposed hiring off of the cottage next door – with the exception of the senior son.

Given the expensive aid of the local notaire and an arbitration committee set up and chaired by the local mayor, an agreement had finally been reached on a cut in the sale.

The son would agree to the transfer in exchange for his share of the sum changing hands, but would still retain a right of way from the main house to the family bathroom at the end of the building.

This right and rite of passage would be internal rather than external, and would proceed via the living room of the new owners property at the times chosen by the holder, irrespective of dinner parties, family rows, sexual congress or other social functions

taking place therein.

So far, the agents told us, the fisherman jib had not taken up his option to parade through the parlour at an inconvenient moment, and – given certain alleged French attitudes to personal hygiene – might never do so; but it had been a factor for consideration in the transfer which we were probably better off not having to worry about...



Our man in La Marche was duly apologetic for the cock-up with regards to the cottage/garage, and quite understood that we were not interested in further viewing of the facilities, even though they included a small garden and some original classic French motor oil advertising posters around the inspection pit.

The good news was that he had plenty of other interesting properties on his books. The bad news was that virtually all of them well exceeded our budget of £15,000, even without allowing for fees and ingoing taxes.

At this point we learned another vital dimension of French property buying:

Always allow for the fees and taxes.

In Normandy – as in other regions of France – the buyers have to pay a hefty percentage on top of the declared purchase price of a property in taxes, which are collected on completion day by the local notaire. This person, whose standing in the community can be gauged by the fact that he is always addressed as *notaire* rather than *monsieur*, is, roughly speaking, a hybrid of local state lawyer, estate agent and property negotiator, dispute arbitrator and Sheriff of Nottingham in the government's *Prince John*.

Apart from the ingoing taxes based on the level of the purchase price, Mark also explained with due embarrassment that the custom in his bit of France required the buyer rather than the vendor to pay the agent's fees.

This, he wisely pointed out, was not altogether a bad thing, as it meant that he would be working for us rather than the seller of any property we might be interested in, and would thus be on our side when it came to negotiations. His fee – worked out on a sliding scale which meant the more you spent the relatively cheaper it was to use him – also included a full year of after-sales service. This, as we were to learn, was to be an extremely valuable asset, especially when wanting to know the best place to borrow

a gram, or the local potato for 'Is it possible that you sell the bacteriological powder which cuts the corners of a septic tank here...?'

Other good news came when Mark explained that, although we would have to allow for a combined taxes and fees tally of several thousand pounds on a property in our price range, it was standard practice for vendors and agents to allow for this problem when setting the asking price.

Quite simply, the trick was to offer the owner as least as much less than the official price as the taxes and fees would total.

He or she would virtually always accept, having overpriced the place by that amount in the first place, and honour would be satisfied all round.

So remember, however hurt the owner may appear as a result of your big-time haggling:

Always try a cheeky bid. At worst it will be instantly rebuffed. It might just be accepted....

It was now time for our man in la Manche to take us on a tour of available bargain buys in the Cherbourg peninsula, and in the process tell us how he happened to be so doing.

Mark Berridge was, at that stage, our fifth regional agent.

We had already plagued his predecessors as only ineffectual, uninterested and partly self-interested househunters can, whether at home or abroad.

We expected to be chauffeured around the rural hinterlands of Northern France to see a whole succession of places that we instantly rejected as undesirable, all the while going hole through to the time, petrol and trauma we were costing our agents in the process. And all – until we made a purchase – for free.

Having said that, and on reflection, we were right to be so casual with the time and tolerance of so many agents. Another incontrovertible law of French property acquisition we discovered during our long travels is:

Don't settle too quickly on what you think is just the right place; there's always an even better bargain up the road.

It is a sobering thought that had we settled on the first place we saw and liked, or the one after that or even the one after that, we would never have arrived at the prettiest cottage in France ...and eventually at the prettiest water mill.

Fortunately for our own mental equilibrium, we shall of course never know if, by applying the law of 'let's see just one more' more rigidly, we might just have done even better.

Our actual plan of campaign for the mission was, as usual with us, a convoluted and complex mix of pre-planning, research, enquiry of others who had travelled the route, the application of empirical logic ...and blind, unreasoning instinct.

Having wanted to live in the country and been trapped in town through financial circumstances for the twenty years of our marriage, we had - following a serendipitous business deal - actually accumulated some capital for the first time in our lives.

We could, of course, have used the £15,000 windfall to pay off about a quarter of our mortgage, or even put it aside to keep us in the black at the bank when our pub marketing business hit leaner times. We could even upgrade to a second- rather than fourth-hand car. But we both felt instinctively that we were drinking in the Last Chance saloon with regard to owning a period holiday and retirement home of whatever period somewhere in the heart of the country.

And all the financial indicators confirmed that our country home would have to be in another country.

Over many years, we had spent countless weekends scouring the remotest parts of the United Kingdom in search of a second and future home which we could afford.

Always we found that what we wanted or would gladly have settled for was beyond our means.

When we met the inevitable friend of a friend who had just bought half of Northern France for next to nothing, we naturally

turned our attention to that country – and applied the system established over many a long and fruitless trip to the wilds of West Wales and Eastern England.

Firstly, how near could we be to our UK home and business without incurring an inevitable premium price on weekend homes within reasonable reach of the ferry ports?

Secondly, conversations with people who had bought in haste down south in ‘real’ France for the weather and lived to regret it had taught us another lesson:

The further away your holiday home, the less you visit it.

It seemed logical to us that other Brit buyers would feel that way too, and so we assumed that the further away from Cherbourg, the lower the prices would be.

This actually turned out to be decidedly not the case, so we were to waste many days of our and our agents’ time and resources carting around Southern Normandy and beyond looking at properties which would have been no pricier had they been within twenty minutes of Cherbourg’s ferryport gates.

Apart from these preconceptions about price levels by area, we had also composed a very strict list of conditions and environs for our perfect property.

Having spent a few years working on building sites in a variety of temporary professions, the prospect of some advanced DIY work held no terrors for me, and from the start we reasoned that location would be of more importance than condition.

After all, one could always change the layout and look of your own home – but what could be done about a nesting tin crowded or derelict property next door?

The view would also be of critical importance. There seemed little point in creating a picturesque environment in the immediate vicinity if an unspectacular car dump (not unknown in rural Normandy) or sprawling hypermarket (ditto) was your best panoramic option when taking coffee and croissants on the patio.

All these factors could only be taken in to account, however, if the price was right. We stood no chance and would anyway not have considered applying for a further extension to our mammoth mortgage in the UK. The thought of taking out a loan in France and running the risk of losing the object of it in hard times was similarly not up for discussion.

Which leads us inevitably to the formulation of a prime rule of engagement when planning a property purchase in France:

Think very carefully about the risk of restoring – let alone buying – your dream home with too much borrowed money.

The towns, villages and fields of France are littered with the rotting corpses of lost dreams. Proud possession can all too easily become tragic repudiation with all the accompanying trauma and tears when you don't get your sums right. Or the situation at home changes. Or your obsession with finishing the restoration destroys all remnants of your common sense.

Which neatly introduces our next and almost equally important axiom:

Think very carefully before proposing to share the cost of your perfect French property with anyone else.

When confronted with an enchanting edifice which is just too large in size and price for your budget, it is entirely natural to consider splitting the cost with close friends who you just know would make perfect partners in a joint time and property share scheme.

Apart from being, as we were to find, the fastest way to lose lifelong friendships, even the preliminary debates on the best colour and pattern of the curtains for the place you haven't even found yet are enough to cause innumerable unhappiness to all

concerned. And a lifetime ban from the home, hotel, or restaurant in which you are discussing these fine details.

In time the problem is compounded a hundredfold, as we discovered when making a handful of trips with people of similar means if totally different tastes.

Our first trip with formerly firm friends began with almost euphoric enthusiasm as we rolled off the ferry. It was to end in a sullen silence three days later on the return trip when we had all learned some home truths about each other's ideas and inclinations, second home-wise.

It is generally accepted by those who have done it that going on holiday with family friends is the best way to really get to know them. Often, it's also the best way to lose them.

Mix in five additional strains imposed by going on a mutual mission to locate a property matching the aspirations of four or even more different people, and you have a recipe for complete disaster.

During a handful of trips across the Channel with what were originally regarded as our sort of people, we speedily found (as they doubtless did) that they weren't.

As an admittedly obsessive sort of individual, I for one found it very hard to accept that the majority of our potential business partners actually believed that they were on the main to enjoy themselves as well as cover as much viewing territory as possible in a couple of days.

One of the wives found it hard to drive past a pâtisserie without stopping to stock up on cream cakes, another couldn't leave a toilet behind without using it 'just in case we don't find another one soon'.

The husband of the alcoholic turned out to have a severe case of cat-bar constipation, and couldn't pass one without topping up his alcohol level. This meant he spent 72 hours in a permanent haze, and couldn't remember a single property we visited in that time.

Worse still was the realisation when it was too late that, whatever

they had said in the job when planning the trips, all of our carefully selected future partners in the great adventure proved to be non-starters for a plethora of reasons.

Either they had literally just come along for the ride, or purely as a result of my hypnotic (if completely inaccurate) word pictures illustrating the joys of spending the next five years' worth of holidays with a paint brush in one hand and a glass of claret in the other.

Once seeing the scale and magnitude of what the average property would require to make it even habitable, let alone characterful, their enthusiasm for an older property would quickly wane. A sure sign that this stage had been reached was hearing them whispering comparatively in the back of the car about the rapidly increasing attractions of a timeshare in Tenerife.

Some even had the audacity to admit, having stocked up on the day free and arrived safely back on home ground, that they couldn't really afford the investment anyway, but had wanted to see what they would have got for their money had they had any.

But most irritating of all were those sincere couples who had all the qualifications with regard to available cash and income ... but had the poor taste not to agree completely with ours.

Some of them didn't actually relish the thought of spending their spare time working on and living in a cow-dyke. Others simply lacked the vision to suspend their disbelief for a few years that a roofless wreck with running water in all rooms (down and even up the walls) could ever become a private poscard foreign residence.

Mind you, to be fair to this variety of potential partner, it has to be said that the French in general do nothing to encourage prospective purchasers to spot the potential of any country property for conversion. But more of that later.

Suffice it to say that, having exhausted the possibilities of creating a *convention communale* with two, four or even more former friends, we soon realised that we would have to go it alone, which severely limited our choice of remotely desirable property.

As with anywhere else in the civilised world in property terms, we quickly learned that you get (with the rare exceptions proving the rule) exactly what you pay for in France. You just happen to get a lot more of it.

And here lies the rub, I believe, of what sends so many people off on a frustrating and inevitably frustrated search for an ideal second home in France.

Fed on a relentless diet of tall tales and misleading reports always featuring a socially improbable low-bidder which has been sold by the time you enquire about it, most property seekers cross the Channel in the firm belief that they will be shown a succession of scruffy but sound properties in need of some light restorative work to bring out their true characters.

Having worked out their budgets, the usual routine is to allow the maximum possible amount for actual purchase price, and the barest of ill-judged minimums for restoration.

Shortly thereafter, the potential buyers find themselves standing in a derelict property which will obviously cost much more than the asking price to make even habitable.

The sad condition of so many rural French properties for sale comes about for a number of reasons.

Basically, there are a lot of farmhouses and cottages in the countryside which have not been lived in for decades or even centuries.

Unlike Britain, where the situation has been reversed by the middle classes invading rural areas and setting up old properties over the past thirty years, the dream of most French country dwellers is to live in a new home with all mod cons, situated on a private estate convenient to a local village, town or motorway.

Having been brought up to live full time with the horrors of rising damp, wet or dry rot in all those picturesque beams, eccentric electrical and sanitary facilities, the average young French country couple can't wait to move in to a bland and boring but completely insulated and problem-free new house.

And who can blame them?

Also, France is more than twice the size of Britain with about the same population, and with the decline of farming and other rural activities over the centuries, the vast majority of people now live in or around major cities and towns.

Adding to this the fact that DIYery in France is not the main obsession it is in Britain and that the general jolting builder seems virtually unknown in France, it's little wonder that there are so many empty and abandoned country properties with huge potential ...and problems.

Another reason for so many Brits being so disappointed with what they find when arriving with a view to making a killing in rural France is that comparisons with costs in the UK inevitably lead them to want the most for their money.

Despite being patiently advised a thousand times by those in the know that they should not concentrate merely on what a similar property would cost in the UK, the natural bias for getting the most for their money leads all too many would-be cottage owners to seriously consider the grander attractions of a chateau or manoir.

When one sees details of a ten-bedroomed farm manor house complete with towers, spires, crenellations and acres of courtyard at the price of a terraced house in the home counties, it is hard for the most practical of persons to understand that more property means more work and restoration costs.

Much more work and restoration costs.

I have known people who have bought a share in a 15th-century manoir for under £30,000, then been faced with the prospect of spending three times that amount – if they had it – to restore their part to some semblance of its former glory.

I also know of a lady who bought a derelict barn near Limoges for £10,000, then managed to spend more than £100,000 in turning it into the sort of place she could have bought in the first place for around £80,000.

This is known in the trade as *Le Gold Tap Syndrome*, where a property is bought relatively cheaply, then huge amounts of cash latched on changing it from what it was to what it shouldn't be at any cost.

Another compounding factor in the condition of so many properties for sale in France is the iniquitous Capital Gains system, which once again apparently springs from a long-held socialist government conviction that people should not be encouraged to sell their homes and actually improve their circumstances and bank balances.

Not only having to pay taxes when buying a property, the vendor will probably also have to pay a swinging tax on whatever margin is made from selling it, with no allowance for the personal time and work put in to its improvement.

Basic and structural builder's bills for repairs and necessary improvement work can be weighed against the profit as assessed by the estate agent before the re-sale, but travelling and accommodation expenses, time, sweat and worry cannot. Ergo another reason for the lack of enthusiasm by the average French householder for doing-it-himself.

Often, it will pay the vendors to avoid taxation on an otherwise higher selling price by taking most of what we would call the more usually permanent fixtures with them.

Accordingly, a space where the bathroom used to be and the absence of the kitchen sink, let alone the light fittings, is usually not so much a sign of Gallic right-mindedness as of a natural reluctance to pay tax on something that can be used in the new home. And, of course, the universal desire to put two fingers up at the taxman whenever and wherever possible.

Another interesting and inevitable aspect of property exchange arising from the usual situation in France is the 'under the table' transfer, when the price on paper is not the actual sum exchanging hands between vendor and buyer.

This is a widespread but illegal and therefore non-recommended practice for British buyers.

It may happen, however, that both parties to any transaction may wish to work out certain accommodations and private dealings (usually in the office of the notaire's office just before the completion of contracts) to mutual advantage.

That, like their choice in style and location of French property, is entirely up to them.







HOME THOUGHTS FROM ABROAD AND THE MEAL FROM HELL.

It was with a heavy heart that we said farewell to the red-tiled fisherman's cottage we had so lovingly and painstakingly converted on the boat from Portsmouth to Cherbourg. But we still had hopes that our new agent would make good his promise to find us something even better.

A kind, thoughtful if sometimes vague young man who occasionally bore the distant expression of someone just remembering he had left a cake in the oven on the planet Mars, Mark was also much given to large and dramatic hats, long flowing overcoats, loud trousers and odd shoes.

Living proof of the metropolitan Anglian expat who becomes more English for every moment spent away from home shores, he had arrived on the peninsula some two years before with a smattering of French, even less money, and a mission to make his fellow countrymen aware of the delights of owning a house in le Cotentin.

Ironically, having delivered the standard lecture about not taking on too much in the shape of grand and severely dilapidated buildings to so many British buyers, Mark was himself in the process of selling his smart flat in Cherbourg and taking on a rambling rural chateau.

In his case, however, the move was based on fairly sound fiscal reasoning.

With marriage approaching fast, and the responsibility of facing up hundreds of property seekers each year with temporary accommodation, it had occurred to him that a combination of steady home, office facilities and a steady income from B&B to subsidise the adventure could be achieved.

Consequently, he was shortly to complete on the Chateau Mont Epingueot, which was to be our base for many a foray into the depths of La Manche. It was also to provide the perfect venue for memorable evenings spent in front of a roaring fire with a bottle or three of good but very inexpensive wine, and an endless supply of anecdotes about clients and their successes and failures in finding the perfect property.

And also their very individual reactions to the challenge of conversion.

Amongst them were, for instance, a cello-playing property developer with a soft spot for ruined manors, the Lady with the Palm Roller, and The Mart with the Sledge-Hammer Maria.

All characters who we were yet to encounter, but who had actually done what we had dreamed of for so long.

By this time, however, we had already noted that the sort of people who actually buy unusual or redundant properties in France do not come from the common mould.

Those having chosen to make an oft precarious living out of selling them had, we found, their own fascination.

By now having a more than passing acquaintance with a handful of English expatriates who had opted to settle in France and force a hopeful listing as property agents, we had wittily detected broad similarities between the diverse types with whom we had dealt.

The fact that several were married to French women may go some way to explaining why the majority seemed to like the country more than the people.

Inevitably, when initial barriers-of-reserve were broken down over a drink at the end of a long day in the field, their conversation would turn to just how different the French were from 'us'.

Generally, these differences would be exemplified in terms of almost affectionate berisements, or sometimes, and as the evening wore on, open hostility.

In the course of hearing these home thoughts from abroad, we were also to learn some useful lessons about the nation of the region in which we wished to make a future home.

We were, in the process, also to make some interesting conclusions about the Englishman in voluntary exile. Without exception and no matter how well they seemed or claimed to have adapted to their new environments, every agent or other sender we met had his own list of common home pleasures now sorely missed. Regardless, ironically, of whether or not they pursued them with any particular vigour when at home.

The list was usually headed by English newspapers and an English country pub on a summer's evening. Or a fish'n chip shop or ethnic restaurant on any evening, while the most-missed grocery inventory invariably read like a shopping list for a chronic cholesterol addict.

Some listed after frozen faggots, others after tinned steamed meat puddings. All spoke wistfully of hard English cheese in all its regional variety, and others of thick and lumpy custard and cans of beans in really sweet tomato sauce.

What this says about true British taste and the current fads of UK food snobbery could make for an interesting debate. As it was, the gastronomic longings of the English abroad provided us with the opportunity to set up a thriving trade in bartering for services.

From the early stages of our increasingly frequent trips to France on home financing missions, we learned to cram the car with uniquely British foodstuffs which would win us a night's free stay. Or at least the use of a telephone for a bargained number of minutes.

The going rate for a steamed meat pudding was usually an invitation to share our host's evening meal, while a whole currying block of Cheddar cheese easily defrayed the cost of a night's bed and breakfast.

One self-called Briton we knew would even throw open the doors of his *Chambre d'Alibi* for a weekend in return for a complete Indian meal ferried across in a cooler box, complete with mango chutney and a brace of poppadums.

On reflection, we could probably have had the keys to his 18th-century Norman farmhouse in return for a year's worth of movable feasts from our local Chinese takeaway.

Ironically, these idiosyncracies of the English palate did nothing to lessen the bewilderment of their owners at the strange social habits and customs of the French, as related over a series of crises involving kippers, pickled red cabbage and spaghetti hoops.

The French, we were told, can have some really funny ideas about the proper ways of eating and drinking.

Never, for instance, take a cheap bottle of wine as a courteous contribution on the rare occasion of being invited to eat at a French home.

In complete reverse of the inverted snobbery of the English middle class obsession with bargain bottle hunting, your boss would not take kindly to your having popped in to the local supermarket for a bottle of reasonable red at a half of what it would have cost in Tesco.

Quality, every expert agreed, is all when it comes to matters of food and drink as far as the French are concerned. Offering a cheap and therefore obviously inferior wine at table for a proper meal can be the most deadly of amiable insults.

Similarly, if ever hosting French guests for a meal, we were advised to steer well clear of overdoing it on the vegetable front.

We had already noted the lack of the wide selection found in British supermarkets, and this apparently had its roots in French aspirational values and social history.

Most come from a farming if not peasant background, where vegetables were the mainstay of the traditional diet. As fish and shellfish, once the abundant and cheap staple food of the English working class was until comparatively recently perceived as second-rate provender in the UK, so the majority of French people would view more than one or two small vegetable offerings

on their plates as a reminder of past hard times ...and even had breeding.

As we were shortly to discover.

Soon after meeting one English couple who had settled permanently in the Cotentin, we were invited to join them and their Norman neighbours for our first proper dinner party on French soil.

On the way there, I suggested that we had been asked to provide a balanced input of witty banter and amusing commentary on the latest news from home.

My ever practical and worldly-wise wife suggested that the invitation might have more to do with the fact that we had a box full of British convenience food. She had already struck a deal with our host's wife that two tins of processed peas, a frozen cottage pie and a jacket of shredded meat would be a fair offering to bring to the feast. Whilst we would doubtless be dining strictly in the French style in honour of the other guests, our contribution would be rebuffed by our hosts in private at a later date.

The occasion began badly, and got worse.

Having been handed a glass of pinkish sparkling wine as an aperitif by our host's neighbour and asked for an opinion, I politely (I thought) compared it favourably to Ribena, and asked if it was his idea to add the blackcurrant juice.

After a short silence and a heavy sigh, our fellow guest explained that the mixture of oeno and champagne was the legacy of the great Bishop Kic, and universally acknowledged as the finest spiritus known to France, and therefore to Man.

From then on, I took care to reserve my judgements and comments until I read the be of the land. I would not be responsible for any contempt brought about by my uneducated palate and ignorance of the finest traditions of Norman/French cuisine.

As it happened, our host had other ideas.

As his suitably embarrassed wife later explained, he had become increasingly used-off with the (as he saw it) patronising responses

of his neighbours to any and all of his efforts to impress them with his adaptation to French cooking, or introduce them to the delights of British fare.

Having failed to win them over, he was determined to take them on. And we had been invited as suitable allies for the continuation.

Our meal began with a liberal helping of *consommé soup à la Anglaise*, the empty tins of which were deliberately displayed on the kitchen worktop as we sat down to dine.

Then followed the most complete of roast dinners, based on the leg of one of the few English lambs (as our host pointedly pointed out) which had managed to reach its destination in France. To accompany the well if not totally overdone joint, there was mince jelly (straight from the jar) and more vegetables than our fellow French diners had probably seen, let alone eaten.

As his neighbours sat and stared with barely concealed horror at the mountain of parsnips, leeks, onion, carrots, peas, mashed swede and roast potatoes capped with a dressing of reconstituted instant gravy granules, our host encouraged them to get stuck in. There was, he announced with grim relish and a sly wink in my direction, plenty more where that lot came from.

And if they cleared their plates, he promised, they should have their pudding. The *pudding à la française*, he revealed, would be that great British delicacy, spiced dick and custard.

Dinner, of course, from the tin.

From then on, the situation deteriorated rapidly.

Having dined with his meal like a bomb disposal expert dealing with a particularly volatile device, the normally polite Norman apologised stiffly, and pointed out that his and his wife's stomachs were not up to the consumption of such an amount and variety of vegetables. With regards to the roast lamb, he went on, their highly developed taste buds were attuned to flavours less, how could he put it, bland...

This opening volley was met with most able men by our host,

who had obviously been preparing for just such an attack.

He was, he said, surprised and sorry to hear this. To begin with, he had always been led to believe that, while the English ate to live, the French lived to eat. Thus the generosity of the portions.

As to the alleged blandness of the meat, history recorded the real reason for the French predilection for piquancy over true taste. The original systems for distribution from farm to town being so inept, virtually all meat was frozen by the time it reached the home, leading to the necessity of inventing all those clever French sauces to mask rather than enhance the flavour of the meat.

Understandably, the conversation now became somewhat heated, with the two combatants locked in a fierce battle of thrust and parry, large and riposte.

To the claim that the English would die without chips with everything from fish to pheasants, our host scored a decisive victory by pointing out that it had actually been a French cook who had invented french fries. And that only by accident after having to re-cook a pair of spuds which were ruined because, surprise, surprise, a train bearing the anticipated diners was late.

Inevitably, the topics for debate now expanded beyond matters culinary, and literature, language, fashion, politics and social attitudes entered the agenda for disavourable comparison.

As the discussion began to move heavily through five hundred years of intrigue, invasion and mutual distrust, my wife and I made our excuses and left.

Our exit went largely unnoticed, as our host was at this moment graphically describing the origins of the traditional V-sign insult.

According to him, it all stemmed from the French army's unseemable penchant for stripping off the two honouring drawing fingers of English archers captured during the battle of Agincourt.

'Well, that was interesting,' I remarked as we made our way

back to the bowl. 'I didn't realise we originally stuck our fingers up to show contempt for the French, and that we were still ready and able to go on crushing them...'

'Yes,' my wife replied dully, 'nothing much has changed, has it?'



BEWARE OF THE DOGS

Having spent the previous three months looking at thousands of property details and hundreds of actual properties, it was with mixed feelings that we discovered Mark had only a handful in our price range.

This was not because of a lack of homes for sale on his patch – there were hundreds – but rather that we had by now adopted

a new realism and were determined only to view what we would be able to afford.

During past excursions we had made the common mistake of falling into the trap of looking at what we liked, rather than at what we could ever hope to own.

Surprisingly, this frustrating practice had often been instigated by our agent at the time. After seeing our faces as we looked at drollish terraced cottages with nothing much between road floor and eaves, he would turn a page and tempt us with the details of something so vastly superior that we would just have to see it. Curiously, it always seemed to be conveniently located just up the road.

Whether this ploy was brought about by an over-assessment of our financial situation or a genuine desire to show us what could be bought by using our cash as a deposit and taking on a mortgage is open to question. The result was always the same. Having been shamed by seeing just how little our petty fund of cash would buy us, we were then thrown into even greater depths of depression by seeing what could be had for so comparatively little when compared with UK prices.

What we had paid for our drab town house in Hampshire would buy a virtual palace in Normandy. The fact that we couldn't afford even a relatively giveaway palace made us even more frustrated.

The classic case had occurred some months before and further south in the Mayenne region, when our then agent had apparently grown tired of taking us round a collection of hopelessly distant properties. Without telling us the price, he whisked us through a vast forest to see a totally restored farmhouse on the edge of a miniature estate.

It was, of course, everything that we had ever wished for, with mineral galleries, huge stone fireplaces and an elevated patio overlooking the distant meadows.

It also exceeded our cash reserves by a factor of four.

Though so amazingly cheap by UK standards, it might as well have been on sale for 1000,000 rather than francs.

The net result of the visit was to plunge us all – especially the