

ROBERT TENISON

DEADLY SECRETS & REBELS

A STORY OF CORRUPTION, MONEY LAUNDERING
AND MURDER IN SOUTHERN SPAIN



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About the Author

Robert Tenison was born of Spanish parents in the UK and spent fifteen years as a commercial and investment banker, including a spell in the Cayman Islands. On leaving banking, he worked as a freelance business consultant and authored two Financial Times Management Reports until founding an online recruitment company which was eventually sold to a leading newspaper publisher.

For the last seven years he has been living in Southern Spain, working in the property and financial services sector. As a result, he has had numerous dealings with estate agents, property developers and banks and has an in-depth knowledge of the subject matter of Deadly Secrets. At the same time, he was advised by a number of professionals, such as lawyers and policemen, regarding some of the technicalities covered in the book.

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At the end of the day, this is a work of fiction, so any errors or omissions regarding any of the legal or taxation aspects are purely those of the author. Likewise, any resemblance of any character to any real person, living or dead, is entirely accidental and wholly unintentional.

LATE SEPTEMBER

Andy Montalvo threw his suit carrier onto the bed and walked through to the living room. It had been a busy but productive trip, and he was looking forward to a nice glass of wine to help him unwind.

As he tried to decide whether to open an Australian Cabernet Sauvignon or a Ribera del Duero, the phone rang. From the display he saw it was Mike Cameron, so he picked the handset up.

“Andy, great you’re there – I thought you said you’d be back tonight.”

“Hi Mike, I’ve literally just walked in. I’m knackered and I was about to have a glass of wine before hitting the sack, can it wait until tomorrow?”

“Err... yes... well actually... no.”

Andy couldn’t help laughing. “You sound confused, make your mind up!”

“Ok, listen, I’ve got some exciting news – I’ve been approached to see if I can find buyers for over three million square metres of rustic land which is going to be reclassified to allow a golf course with five thousand residential properties, a commercial centre and a hotel. The price is two hundred and fifty million euros and I can probably get an exclusive – Andy, this could be our first big deal!”

Andy was suddenly all ears. After more than twenty years in the City, and having broken up with his long-term girlfriend earlier that year, he had decided he was ready for a complete change of direction and lifestyle. He was not rich by any stretch of the imagination, no million pound bonuses for him; but with no mortgage on his flat in Kensington, no family commitments, some savings and the villa in Spain, he could afford to look at other options. Mike was an old friend, and in August, Andy had agreed to buy a stake in his estate agency and move to Los Cipreses as soon as possible – it would be a return to his Spanish roots, although his father had emigrated to the UK in the 50s and Andy had never lived in Spain before.

The town and its surrounding area were still relatively unspoilt compared to the rest of the Spanish costas, but things were about to change. The imminent completion of the new coastal motorway, along with the growth in low-cost flights into Malaga and Granada, was making the town and its surrounding area increasingly accessible, and hence very attractive to large property developers.

As a result, a new urban development plan, commonly known in Spain as a PGOU, proposed the reclassification of millions of square metres of land for residential, commercial and leisure use. If approved by the Junta de Andalucía, the autonomous regional government, it would mean a step change in the development of the area, so he and Mike had discussed how to re-position Mike's business in light of these probable changes.

During their discussions it had become clear that a partnership would play to their respective strengths, with Mike's local knowledge and contacts, and Andy's City experience and connections, enabling them to take Mike's business to another level – hence Andy's decision to buy into Mike's business.

This transaction was a perfect example of the type of deal they hoped to get involved in.

“Ok, slow down Mike. That's a potentially big deal – what makes you think it's for real?”

“Well, the person who's approached me is a businessman who's already been involved in a number of successful developments in the area.”

“Fair enough, but what makes this project special? I thought there were proposals for eight golf courses in the area, four in Los Cipreses and another four in El Castillo.”

“There was, but earlier this week the Junta announced that it's only going to allow one golf course in the area.”

“Really? Why?”

“Oh, mainly pressure from environmentalists, but also to prevent excessive development of the coast. The problem is they've not announced which of the eight sites will get the nod, but my contact is very confident that his site is the one which will be approved.”

“What makes you think he's a horse worth backing?”

“He's successful and well connected, at local and regional level.”

“Normal Spanish practices then!” exclaimed Andy, who knew that in Spain it was who you knew not what you knew that got things done. “Who is he? Do I know him?”

Mike hesitated for several seconds. “I'm sorry Andy but I've been sworn to secrecy. I'll give you the low down when you're officially on board but for now why don't we call him Mr. Brown – after all Reservoir Dogs is one of your favourite films.”

“It all sounds very mysterious but I guess it’s understandable with such a potentially lucrative transaction. But why has this Mr. Brown approached you – surely he knows plenty of developers who’d be interested in such a project?”

“He knows I’ve got connections with major foreign investors via my property management clients.”

“And why does he want foreign investors?”

“Because he says they have much higher design and construction standards than local developers, as well as better access to foreign buyers, who, at the end of the day, are the main target market.”

“There’s certainly logic in that. Do you know which of the eight sites we’re talking about?”

“No, he’s not willing to disclose which site it is until he’s got acceptable references, a signed Confidentiality Agreement and a five-million euro reservation deposit’s been paid. Also, the deal needs to be agreed before the new PGOU is approved, which leaves us three months at most.”

Andy thought about this. “It’s not going to be easy to find investors for such a big deal so quickly.”

“I know, but it’s a unique opportunity, so there should be significant interest. Also, with completion being conditional on the land being reclassified, it’s relatively low risk.”

“That’s true – apart from the five-million euro deposit, of course. So, have you made contact with any potential investors yet?”

“Not yet, I wanted to tell you first, but I’m going to approach one of my clients whose villa I look after – he’s got excellent connections with leading international property developers and investors.”

“Sounds promising. What commission has this mysterious Mr. Brown offered you?”

“One percent of the total purchase price. What do you think?”

“Not bad! Two and a half million euros, even after tax, means you could quite happily retire.”

“Yes it would be great, but I’m not quite ready to retire and go walking in the hills just yet. What I really want to do is to slow down a bit and spend more time with Sonya and the kids.”

Andy knew that when Mike had split with Ann earlier that year he had begun to see Sonya, a divorced expat with two children. He was happy that Mike had found solace

in a new relationship instead of going off the rails, but was also a little concerned about the speed with which it had happened. In his experience rebound relationships tended not to last.

“Good. I’m looking forward to getting to know Sonya better, she’s obviously very special. So what’s next as far as this deal’s concerned?”

“I’ll contact my client tomorrow to see if he has anybody who might be interested and who can provide acceptable references – then we can start the real negotiations. We’ve also got to get the paperwork sorted regarding your investment in the business.”

“Quite, but the problem is, as you know, my notice period doesn’t end until mid-November and I’ve got a couple of major cases that need to be tied up before I leave, so I’m not going to be able to come out for at least a month.”

“Don’t worry, it’ll wait. We’ll stick to the terms we agreed last month, whether this deal comes off or not. My word is my bond, as you City boys say!”

“I’m not worried. I’d trust you with my life Mike, you know that.”

LATE OCTOBER

Mike and Johan had been propping up the bar for over three hours. Aside from them and the owner Pepe, the Cutty Sark was empty.

“One more for the road?”

“Why not,” replied Johan. “I’ll have plenty of time to sleep my hangover off before my weekly visit to the kids. What are you doing?”

“I’ve got to go and see my lawyer about my divorce – it’s becoming a bit messy.”

“Why? Is she trying to screw you?”

“Yep.”

“So what are you going to do?”

“Unless she sees sense, the lawyers will have to sort it out. Thank God she doesn’t know about the big property transaction I’m working on, or she’d want a share of that too.”

Mike slipped off his chair and walked uncertainly in the direction of the gents. Johan sobered up quickly on hearing Mike’s reference to the deal he was working on. Unbeknown to Mike, he knew all about it and wondered how many other people Mike had discussed it with; hopefully none.

“So what’s this property deal you’re working on?” Johan asked when Mike returned.

“Oh, that’s top secret,” Mike replied, tapping his nose with his forefinger, “but, anyway, it’s not about the money.”

“If it’s not about the money what is it about then? Surely money is what it’s all about!”

Mike glanced around the bar. It was still empty, but he could hear Pepe clearing up in the kitchen. He leant forward and lowered his voice:

“Listen Johan, I can’t say anything about the deal except that if it goes ahead I’ll get a very nice fee, but what I really want is to bring one of the parties involved to justice. The problem is that I still haven’t got enough information to go to the authorities – but I should have soon.”

“Sounds intriguing – what do you mean bringing one of the parties involved to justice?”

“Oh, forget I said that, I’ve drunk and said too much already, so no more questions – let’s finish up and be on our way,” said Mike staggering to his feet, the effects of the night’s drinking now all too apparent.

“Ok, but who else knows about this deal?” said Johan rising from the bar stool and towering over Mike, his dark expressionless eyes carefully regarding Mike as he fumbled to put his three-quarter length padded jacket on.

“As far as I know, no one except me and the owner of the land. Now, come on, point me in the direction of my car.”

Mike’s keys slipped through his fingers and fell with a dull thud onto the beach as he approached his jeep, which was parked on the beach directly in front of the Cutty Sark. Fortunately, using the light of the moon he was able to find them. “Sonya’s going to kill me,” he said to himself, as he clambered into the driver’s seat “but at least she’s a lot more understanding than Ann ever was.”

He started the jeep, reversed on to the road and drove along the beachfront towards Cerro Grande for a few hundred metres and then turned down a dirt track on the right. This was the shortcut to Sonya’s house; however, it did mean that he had to drive past his own house in Los Romeros.

Johan sat in his car and watched Mike drive off. As soon as Mike’s jeep disappeared from sight, he took a mobile phone from the glove compartment – it was a popular flip-lid model which had been bought anonymously on a pre-paid basis – and punched in a nine-digit number.

As Mike drove unsteadily, but slowly, along the bumpy track, he recalled how he and Ann had acquired the house for a song from a distressed seller during the property slump of the early 1990s. They had subsequently lavished much care and attention on it and, following the recent boom in property prices in Los Cipreses and the surrounding area, he reckoned that the house was now worth about one million euros. There was no mortgage on the property, and he thought his offer to Ann of a cash payment of six hundred thousand euros and to see Emily through university was more than fair. In fact, it was more than she was entitled to under Spanish law. Unfortunately, now she wanted a share of the proceeds from Andy’s investment in the business as well as some of his offshore “pension fund.”

As he approached the house, he saw that the lights were on and could just about make out the figures of Carlos and Ann standing in the living room, talking in what

appeared to be an agitated manner. “Nothing new there then,” he muttered to himself, driving past the house.

Initially, it had been a shock to be supplanted by a younger man, especially one who appeared to be clinging to the fast-disappearing stereotypical image of the macho Andalusian male, but, now he had Sonya, he realised it was the best thing that had happened to him.

Carlos was tall for a Spaniard, with classic dark hair and smouldering eyes. He was in his late twenties and Ann, like many other women, had been attracted by his Antonio Banderas-type looks and his Latin charm.

Ann’s relationship with Mike had fallen into routine and complacency a number of years ago. Emily’s departure to university a couple of years ago had left her with even less to do, while Mike devoted more and more time to his business. It was a dangerous combination, and Carlos had blown away the remaining vestiges of her relationship with Mike like a category-four hurricane hitting a beach hut.

As she listened to him, she remembered the first time she had seen him in El Boqueron, one of the most popular restaurant-bars on Los Cipreses beach. He was dressed in the classic black waiter’s trousers with a white shirt and a black waistcoat. He walked upright, head held high and without shuffling his feet, which, along with his looks and easy smile, distinguished him from his fellow waiters. She was smitten and had asked her friend Carmen if she knew who he was.

“Oh, he’s new in town. Rumour has it that he comes from Marbella but had to leave in a bit of a hurry because of some woman trouble. Hot but dangerous apparently!”

“Very hot!” Ann had replied, making a mental note to return to El Boqueron in the next day or two more appropriately attired. One thing had led to another and a few months later she and Mike separated, although it was Mike who had left the family home and who had recently decided to formalise their divorce.

She was jolted back to reality by his raised voice. “Sweetheart, I know six hundred thousand euros is a lot of money but it won’t buy us a half decent villa with a garden and pool – more like a two- or three-bedroom apartment in one of those non-descript blocks on the beachfront. Surely you’re entitled to more?”

“Carlos, my lawyer says all I’m legally entitled to is fifty percent of the value of the house – which is five hundred thousand, give or take. When I talked to Mike earlier

this week he told me that he's going to pay me from his offshore account, which means it won't be subject to tax either."

Carlos paced agitatedly round the Jali coffee table. "You've been married to him for twenty years, had his child and supported him through thick and thin, forget the law – don't you think you deserve more?"

"You told me Mike's got over a million euros in his offshore account and I bet he's about to get a nice sum for selling a share in his business to Andy Montalvo – I tell you, he can afford to pay you more!"

"Carlos, calm down, Mike started the business before we were married so under Spanish law I'm not entitled to any proceeds from its sale. The offshore account is in his sole name and if we bring that up in court it would open a can of worms with the tax authorities. Remember, he's also setting aside some of that money for Emily's education so I don't think it is fair to ask for more."

She looked at him imploringly. She hated confrontation with Carlos, something which seemed to be occurring with increasing frequency. "Listen darling, we don't need a villa with a pool overlooking the sea. There're only two of us and I fancy buying a finca inland to do up. I'm fed up of the beach and the in-crowd on the Punta de Palermo and Cerro Grande, and it's only going to get worse as the area becomes more popular."

Carlos stopped pacing and turned to face Ann. "Sweetheart, that'd be very nice when I'm in my forties – like you, or as a weekend hideaway, but there's going to be plenty of opportunities to make money here over the next few years and I want us to be part of that. Actually, I've recently been offered an interesting business so the more money we can get from Mike the better."

"Alright, alright – I'll try and talk to him one more time before he starts formal proceedings."

"Now you're talking," said Carlos, sitting down on the sofa opposite Ann "but I don't think asking politely is going to get you anywhere. He needs to feel that it's in his best interests to pay you more than he's currently offering."

"What do you mean?"

"Well, imagine if the tax authorities were to find out about his offshore bank account. They're getting very hot on all this black money and tax evasion stuff. Mike could lose all of that money and more, not to mention potentially spending some time inside

Alhuarin gaol. Wouldn't be in his best interests to give you more money from the offshore account in return for the authorities not finding out about it?"

Ann stood up and moved over to the bar. "Actually, that's not a bad idea," she said turning to face Carlos, "but I wouldn't want to resort to overt blackmail. It'll have to be done subtly because, if he feels threatened, Mike is quite capable of making the money in that account disappear."

"Ok, so be subtle," said Carlos in a quieter voice. "By the way, does Mike have a Will?"

"Yes, actually we both have Spanish and English Wills."

"And what are the provisions of these Wills?"

"Each of us inherits the other's assets inside and outside of Spain. Mike's also made a provision for Emily to receive a lump sum of four hundred thousand euros from his offshore account. Why do you ask?"

Carlos ran his fingers through his hair. He had calmed down and looked more pensive.

"Sweetheart, forgive me for thinking out loud but if Mike were to die you would inherit all of his assets. This would presumably include the house, the offshore account and the shares in the business, less Emily's four hundred thousand euros of course."

"And since when were you an expert on UK and Spanish Wills?"

"Ah, my love, in my relatively short life I have met a lot of people and discussed many things, including the consequences of death."

"Anyway, it's immaterial, I can't imagine Mike dying. He's not as fit as he used to be and he's still drinking too much, but his last annual checkup gave no cause for concern."

Neither of them noticed the lights of Mike's car as he drove past the house on his way back to Sonya's from the Cutty Sark.

WEDNESDAY, 14TH NOVEMBER

The night air was still; the smell of the sea lingered in the air as Johan Gaards retraced his steps back to the office.

A metal security blind covered the large, single-pane window from top to bottom. To its right, a second security blind hung, half-mast, over the frosted glass door, leaving just enough room for most adults to enter without stooping. The door was closed but a soft glow emanated from inside, so Johan turned the handle and pushed. The door remained closed. He knocked on the glass. "Mike open up, it's me. I've been waiting for you at Luque's for more than half an hour."

He waited a few seconds, knocked again, and, when there was still no response, he stepped sideways and pressed his face against the security blind. As he peered through a small chink in the blind, he thought he caught a glimpse of flames flickering in the corner of the office. He immediately started kicking at the door, but to no avail – the reinforced frame and five-lever lock Mike had recently installed held firm. Giving up after a few kicks, he turned, ran the five hundred metres back to Café Luque, and rushed over to the bar.

"Luque, quick, call 112, it looks like there's a fire in Mike's office. The door's locked so I can't get in and I don't know if he's in there or not, but that's where I left him more than thirty minutes ago."

A couple of minutes later, just as Luque and Johan were about to try and break the door down, a Guardia Civil Nissan Patrol screeched to halt outside the office. Two burly officers exited the vehicle. "Stand back," one of them shouted at Luque and Johan and the small crowd that had gathered, as they began to batter the door, one using his feet and the other his shoulder. After a few hefty blows, the door gave way, violently swinging inwards and allowing a cloud of acrid smoke to escape the enclosed space.

The bystanders shuffled forward, led by Luque and Johan, trying to peer inside the office. Smoke was now billowing out of the door into the night and orangey-yellow flames could be seen dancing and leaping ever higher at the back of the smoke-filled room. One of the officers turned to face the crowd, stretching his arms wide and forcing them back. His companion crouched on the pavement close to the entrance,

covering his nose and mouth with a cloth, scouring the room for any signs of Mike Cameron.

He was momentarily distracted by the sound of the fire engine's alarm, as it hurtled towards them down the beachfront road, but then he saw a body slumped on the floor under the solitary desk in the left-hand corner of the office. The sofa next to the desk was being engulfed by flames, which were growing fiercer by the second, but he dashed in, grabbed the inert body under the arms, and dragged it into the street.

Johan Gaards stood to one side, watching dispassionately as the Guardia tried to resuscitate Mike Cameron. After a few minutes, when the officer finally gave up his attempts, Johan walked across the road to the beach, took out his mobile, and made a brief phone call before returning to join Luque and the growing crowd of onlookers.

FRIDAY, 16TH NOVEMBER

Ordinarily he looked forward to driving the last few kilometres to Los Cipreses. This stretch of coastline, with its cliffs and promontories, pine-filled valleys and hidden coves, always left him awestruck. Looking along the ragged coastline he could see a few white houses in the distance clinging to the side of the cliffs, desperately resisting the pull of gravity which sought to send them tumbling into the sea far below.

But today was no ordinary day. The news of Mike Cameron's death had come like a bolt out of the blue and, given recent events, Andy approached Los Cipreses with a sense of trepidation, wondering what secrets lay waiting to be discovered.

Only a few days ago, Mike had told Andy that he had finally received references from the potential property investors, and had passed them on to the mysterious Mr. Brown. "They're great references so he should respond favourably – but we've only got a few weeks to complete the deal. Get down here as soon as possible so you can help me with the negotiations."

The timing could not have been better for Andy. He was finishing his three-month notice period that very week and had been planning to fly down to Spain the following week to finalise his acquisition of fifty percent of Mike's business.

"By the way, just so you know, I'm officially initiating divorce proceedings next week."

"About time too," Andy had replied. He'd never been terribly fond of Ann, who had rather a sharp tongue and aggressive manner, and he had often wondered why Mike had stayed with her so long. He assumed it was because of their daughter, but Andy didn't believe that a couple should stay together for the sake of the children. Nevertheless, Emily had not appeared to suffer too much from her parents' constant bickering and Ann's difficult personality, so maybe it had been the right decision. Anyway, who was he to judge, with several failed relationships and no children in tow, he had thought to himself.

"I suppose so, but now she's putting pressure on me to give her more money than I'm offering her."

"What do you mean, putting pressure on you?"

“She’s threatening to tell the Spanish tax authorities about my offshore account unless I give her at least a million euros plus a share of the proceeds from the sale of the business to you.”

“That’s outrageous,” Andy exclaimed. In truth, given the nature of his job, Andy felt a little uncomfortable about Mike’s offshore account. Nevertheless, he was sure that Mike had earned the funds legitimately and, so, in the end it was a personal matter in which he didn’t want to get involved.

“Tell me about it. Personally, I put it down to Carlos, he’s out for all he can get and she’s totally besotted by him.”

“So what are you going to do?”

“It’s very complicated and I’ll tell you all about it when you’re here, but don’t worry, I’m not concerned about the Spanish tax authorities and you can be sure that there’s no way she’s going to get what she’s asking for.”

“Good, you’ve offered her a fair deal so stick to your guns. Listen, let me know as soon as Mr. Brown gets back to you, but I’ll book a flight for next week anyway.”

Little had he known that was to be the last conversation he would have with Mike; his sudden death not only meant the loss of a very good friend but also a rethink of his plans.

Andy had been a regular visitor to Los Cipreses since childhood, when his parents had bought a villa on the Cerro Grande headland, and its charm and beauty had attracted an eclectic mix of both Spanish and non-Spanish residents. He had many friends in the area, including Mike Cameron, who he’d first met over twenty years ago during the long summer following Andy’s finals. Mike himself had stumbled across Los Cipreses earlier that summer, as he travelled around the Mediterranean searching for a purpose in life.

There was only a year between them and they bonded immediately, enjoying a wild summer, partying late into the night and then recovering lazily by Andy’s parents’ pool or on the beach during the day.

Those were the heady days when Spain had just joined the then European Community and was moving full steam ahead to catch up with its Northern neighbours. Optimism abounded and Mike had decided to stay, believing that Los Cipreses would provide him with opportunities for a relaxed but profitable life. It had been a very good

choice as his estate agency, the first in the town, had grown steadily, providing Mike with regular income from property sales, rentals and management.

At the same time, Andy's career in investment banking had thrived as he became a leading expert on international financings, from mergers and acquisitions to major infrastructure projects.

However, Andy had become increasingly disillusioned with the money-is-king, greed-is-good, attitude that pervaded the City. So a couple of years ago he had accepted the role to head up the City of London Police serious fraud squad; Andy's experience in international finance had proved invaluable in successfully achieving a number of high-profile prosecutions.

He and Mike had maintained contact, predominantly through Andy's flying visits for the occasional long weekend, which had continued after his parents passed away and he inherited their villa. Andy's desire for a change and their discussions that summer had convinced him that the new PGOU presented many opportunities, hence his decision to buy into Mike's business and move to Los Cipreses.

But Mike's unexpected death changed everything and Andy needed more time to gather his thoughts before his meeting with Ann, so, as he approached the Cerro Grande tunnel, he took the sharp right turn onto the old coast road which climbed over and round the Cerro, offering even more stunning views of the coastline.

As Andy drove along the old coast road, Vicente Maldonado was sitting at his desk in Granada looking at his computer screen. He moved the mouse with his right hand, placed the cursor over the green Skype button and clicked on it. It was their preferred way of talking, since Skype calls were impossible to trace. A few seconds later Javier Urquiza answered.

"Don Javier, what's the latest news?"

"My source within the Policia Nacional says Mr. Cameron's death is being treated as an accident."

"No surprise there. Does he know whether UDYCO are investigating Project Pulpo or any of your other activities?"

"No, but he's spotted nothing unusual in internal communications and there are no rumours of any investigation, so it looks as if Project Pulpo is still on track."

"That's good news. We can go ahead with tomorrow's meeting. How do you want to handle it?"

“We’ll tell them that in light of Mr. Cameron’s death, you’re taking over the negotiations with the investors. Then we’ll confirm how the deal’s going to be structured as well as the financial arrangements.”

“Ok, let’s meet down at the marina tomorrow at twelve and go over the paperwork before the meeting.”

Andy pulled over just after the derelict Moorish watch tower, which stood where the furthest part of the Cerro jutted into the sea, and got out. His body felt taut after the flight and car drive, and he stretched his limbs to loosen up. He was just under six foot in height and of medium build, with a full head of shortish brown hair, tempered by flecks of grey, hazel eyes and well-defined lips. He was a regular gym goer and so was in good shape, despite a love of food and wine.

It was a glorious day – the sea was calm, the sky clear and blue, and as he stood surveying the sweeping horseshoe bay of Los Cipreses, a slight breeze brought the faint, but familiar, smell of the sea to his nostrils. Above him, seagulls glided and swooped on the currents and eddies rising above the Cerro. Directly in front of him, at the far end of the bay, was the Punta de Palermo. This wooded headland, with its fabulous views back across the bay and out to the Mediterranean, was where the elite lived in the villas which were dotted all over the Punta.

He turned his head slightly to the left to view Los Cipreses itself. Like many towns and villages along the coast, the majority of the houses were located on a hill approximately one kilometre inland from the beach. In the old days this afforded residents some security from the constant raids of the Barbary pirates. This was known as the Casco Antiguo, or Old Town, and was mainly the preserve of older generation Spaniards and a few foreigners who were buying up old town houses to renovate.

In front of the Old Town, clustered in the lee of the Punta de Palermo, close to the beachfront, was what appeared to be a separate village which comprised, at most, a hundred traditional Andalusian white houses. This was La Caleta de Los Cipreses, or La Caleta for short, and was where the fishermen had lived and plied their trade for generations until competition, pollution and tourism had finally made their efforts uneconomic. A few hardy souls still went out at night in their boats to catch whatever fish they could, but it was a very difficult way to make a living and they were a rapidly dying breed.

As he took one last look at Los Cipreses, the sunlight suddenly faded as a solitary cloud passed directly in front of the sun, casting a deep shadow over the town. It only lasted a few seconds, but he wondered whether it was an omen. With this thought fresh in his mind, he climbed back into the car to complete the short drive to his villa.

When he arrived at his villa Ann was sitting in Mike's old pick-up waiting for him. He parked, got out of his car and gave Ann a quick hug. He stepped back and looked at her. Her hair had been permed and highlighted with blond streaks since Andy had last seen her, but he wasn't sure it suited her. She was not an unattractive lady but it was clear that too many years in the sun and too many long lunches were beginning to take their toll. Her face was fleshier and weather worn, making her small eyes appear more sunken. Nevertheless, her snub nose, which Mike had considered "cute," continued to be a redeeming feature.

"How are you doing?" he asked her.

"I'm bearing up but I am beginning to feel rather tired – it's been a long couple of days."

"I can imagine. I'll fix us a drink and then you can tell me exactly what happened."

He unlocked the front door and ushered Ann through the hall and into the living room. The house was full of sunlight as all the external window blinds had been raised, at very short notice, by Alejandra, his regular cleaner for the last four years, in preparation for his arrival. She was his life saver and he was very grateful for the economic crisis in Argentina that had brought her and her family to Spain in search of work.

"Tea or something stronger?"

"Tea is fine. I think anything stronger will knock me out."

Once the kettle had boiled, Andy carried the two mugs of tea through to the terrace. The house had been one of the very first built on the Cerro Grande headland nearly forty years ago and, although it was now surrounded by other properties, none blocked the view from the terrace across the bay to the Punta de Palermo.

Ann was standing with her back to Andy admiring the view and turned to face him as she heard him approach. "Sit down and tell me all about it when you're ready," Andy said, pulling out two chairs from under the round teak table which occupied the centre of the terrace.

“Actually, there’s not much more to tell you. Mike was out drinking with Johan Gaards at the Cutty Sark and by all accounts they were pretty smashed by midnight. According to Johan, they decided to go on to Luque’s but on the way Mike stopped off at the office to check for an email he was expecting from a client.”

“Why would he want to check an email in the middle of the night?”

“Apparently, the client was arriving later that morning and the email was meant to give him the flight details so he could collect him from the airport.”

“Typical Mike, still doing the airport pick-ups himself,” remarked Andy.

“Yes, he’s always liked to provide a personal touch. Anyway, Johan left Mike at the office and went straight to Luque’s but when Mike failed to turn up a bit later he went back to look for him. The rest is what I told you on the phone.”

“And you said he was already dead when they pulled him out?”

“Yes.”

“What was the cause of death?”

“They think it was suffocation from the smoke.”

“And how did the fire start?”

“The Guardia Civil and fire department think that an electrical fire started under the desk and that Mike probably panicked while trying to put it out, banging his head in the process and knocking him out for long enough for the smoke to overcome him.”

Andy thought about this. “If crime novels and CSI programmes are to be believed, it takes a lot of smoke to overcome a relatively healthy adult. Surely there wasn’t sufficient time for that to happen?”

“They think the waste paper bin under the desk caught fire and that the old sofa he kept for clients, which was next to it, went up in flames pretty quickly, releasing all sorts of toxic fumes.

“Mike didn’t have a chance. The fact that he’d locked the door from the inside hampered the rescue attempts. That’s it really, but we’re still waiting for them to do the autopsy to confirm the cause of death.”

As Ann took a sip of her tea, Andy asked: “And when are they expecting to carry out the autopsy?”

“Early next week.”

“Why so long? They’re usually pretty quick with these things.”

“Oh, the investigating judge wants the senior pathologist from the Institute of Legal Medicine in Granada to do it. He’s away on a conference in the US and returns over the weekend.”

“Well, the sooner the better, then at least you can bury Mike. By the way, do you happen to have the name and phone number of the Guardia Civil officer in charge of the investigation?”

Andy knew there should be no particular reason why the Guardia Civil would want to talk with him, but he felt he ought to tell them about his agreement to buy into Mike’s business and about the golf course transaction Mike had been working on so that they were fully in the picture.

“Actually, although the Civiles would normally be given the case, the investigating judge has allocated the case to the Policia Nacional. A Chief Inspector Diaz is in charge and he’s based in El Castillo.

Andy looked perplexed. “That’s a bit odd. Do you know why?”

“No, but I think it’s probably because the Chief Inspector speaks English,” Ann said, rising from the chair. “I need to go; Carlos is expecting me for lunch. I’ll call you later with his number.”

Andy accompanied her to the front door. “By the way, how’s Emily? Is she flying out?”

Mike and Ann’s daughter was in her second year of university in England and he had known her since she was born, although, as she had grown older and developed her own social circle, Andy had seen less of her during his occasional visits to Los Cipreses. Nevertheless, Mike had kept him up to date with her exploits, from her first serious boyfriend to gaining entry to university.

“As you can imagine, she’s very upset. She was closer to Mike than to me. She’s due to arrive tonight on the last flight in, so I’ll leave for Malaga at about nine-thirty to pick her up.”

“Give her my love and tell her I’ll call her tomorrow.”

When Ann had driven off Andy took a beer from the fridge, went back to the terrace, sat down on the swing seat and pondered over what she had told him.

She was not looking forward to lunch as she was expecting Carlos to continue to pressurise her for the money to buy Bar Salamander, especially as Mike’s death meant she would now inherit the house, the business and the offshore funds.

She had seen enough bars open and close in Los Cipreses to know this was probably not a good investment. Carlos was a waiter, and a good one when he put his mind to it, but running a successful bar was a totally different ball game which required hard work, late nights, a personal touch and a fair amount of luck. He might have the charm but she doubted he was ready to make the necessary commitment. More likely, after an initial splash, he'd hire a manager and it would become a drinking den for him and his friends.

Maybe I'm being a bit harsh, she thought, and perhaps I should give him the benefit of the doubt, as well as the opportunity he deserves. After all, it was only one hundred and fifty thousand euros and she had discovered that morning that Mike's offshore account actually contained close to two million euros. Of course, Carlos didn't need to know that, but it brought home the fact that Mike had been trying to short change her with his offer of six hundred thousand euros.

She pulled up outside the house. Carlos opened the front door before she could put her key in the lock, his tan and dark complexion perfectly setting off the orange floral-pattern swimming shorts and stone-washed Billabong T-shirt that she had recently bought him. He does look dead sexy she thought and couldn't resist reaching up and giving him a quick kiss while squeezing his left buttock.

"Careful sweetie, or lunch will be served late. How was Mr. Montalvo? Is he amenable to buying the business?" Carlos asked, as Ann edged past him into the living room.

"You don't waste any time do you? All he wanted to know were the circumstances surrounding Mike's death. It wasn't appropriate to mention the possibility of him buying the business."

"So what did you tell him about Mike's death?"

"The truth of course."

"And what did he say?"

"Nothing really. Just that he wanted to call Chief Inspector Diaz in case he needed to talk with him about anything."

Carlos looked pensive. "At the end of the day, him buying the business is not that important anymore; Mike's death means you inherit everything and, from what you say, there's over one million euros in his offshore account."

"True, but you know that legally I can't touch that money until probate is granted on his English Will, even if it's held in an offshore account."

Carlos approached Ann from behind and put his arms round her waist, squeezing her close to him. “As ever, you’re right cielo, but I might need that money next week. Jorge says that someone else is seriously interested in the bar and so I have to confirm by this afternoon that I can go ahead. You’ve got the online login details so you could transfer some funds to your account in Gibraltar and then go and withdraw the cash next week. Nobody will be any the wiser and, anyway, the money does belong to you,” he said, nuzzling her neck and moving his lips up to nibble her ear lobe.

Ann sighed and turned to face Carlos as he relaxed her grip. “It’s something I’d rather not do but if Jorge is serious and you’re prepared to put the effort in to make a go of it then tell him you can go ahead. Now leave me alone for a second while I call Andy with Chief Inspector Diaz’s phone number. Then maybe we can skip lunch and have a siesta,” she said, looking into his eyes with a knowing smile.

Carlos smiled back. This woman will do anything I want, he thought to himself, so long as I keep her happy; and that really isn’t too difficult.

As Andy finished his beer the phone rang. “Hi Andy, here’s Chief Inspector Diaz’s number. He said he was going to Granada for the weekend so it’s probably best to call him first thing Monday morning.”

“Great, thanks Ann. I’ll do that. Do you happen to have Johan Gaards’ number handy? He was the last person to see Mike alive and I’d like to talk with him too.”

“Yes, hang on a second – here it is.” She gave Andy the number and then continued, “I don’t think he can tell you anything I haven’t told you but, if he does, let me know.”

“I will.”

“Oh, by the way, I almost forgot. I understand Mike was in the process of selling fifty percent of his business to you. Since I’ll inherit the business, I was wondering whether you’d be interested in buying it lock, stock and barrel from me. I don’t need to work and Carlos doesn’t think estate agency and property management are his thing.”

Andy was taken aback at the insensitivity of the request so soon after Mike’s death. He knew Mike had intended to exclude the business from the divorce settlement, despite Ann’s attempts to pressurise him into giving her a share of the sale proceeds, but, since the divorce had not been formalised, presumably Ann would now inherit everything.

“I don’t know Ann. You’re right, I had agreed to but into the business, but nothing’s been signed and now I’m not sure it would make any sense for me to buy a business whose principal asset is no longer alive,” he responded, managing to maintain an even tone.

“Well, give it some thought over the next few days and let me know.”

“Will do Ann, but let’s bury Mike first before you start selling his assets,” Andy said hanging up.

Later that evening, Andy drove down the hill and almost the entire length of the beach to Casa Luque, which was located in La Caleta. He had known Luque since the summer he had met Mike and Luque had established the bar at the end of that summer in a beachfront unit which belonged to his father. Over the years it had evolved from a simple beer and tapas bar to a more sophisticated café-cum-restaurant serving brasserie-style food. As a result, it was very popular with the resident expats and out-of-town holidaymakers. However, eating was not compulsory and Andy had spent many a late night there knocking back the beers.

“Hombre, que tal?” said Luque, spotting Andy immediately as he walked in. “I haven’t seen you since the summer and I guess you’re here for all the wrong reasons.”

“I’m afraid so. I was meant to be coming out next week but Ann called me yesterday with the news and here I am. I see you’re busy,” he said, surveying the restaurant.

“Have you got a table for me and perhaps a little later we can catch up over a beer.”

“Yes, the good weather has brought the usual crowd down from Granada and Jaen for the weekend but things will calm down in an hour or two. There’s a table in the corner by the kitchen – not a great spot but, unless you want to wait a while, it’s all I’ve got.”

“No problem, at least it should be quiet – aside from the kitchen door flapping in my face every few seconds,” replied Andy, smiling.

After ordering a Caesar salad and French omelette, Andy looked around the restaurant. The restaurant and outside terrace overlooking the beach were full with about twenty-five clients – Luque had space to handle more but didn’t want or need the aggro.

The bar was semi-circular and was at the far end of the dining room. It was usually busy early evening and after eleven, when the diners had finished and the late-night drinking crowd moved in, but tonight Andy could see a group of four men at the bar talking animatedly. From where he was sitting he couldn’t see them properly and

could only catch snippets of the conversation when they raised their voices above the general din of the restaurant, but he thought he recognised Carlos as being one of the party. He'd never met him, but Mike had pointed him out once and he was sure it was him. By the looks and sound of him he was quite drunk.

An hour later, as the restaurant slowly began to empty, Luque pulled up a chair at Andy's table. "Finally, some breathing space! So, tell me Andy, what have you heard about Mike's death?"

Andy proceeded to tell Luque what Ann had told him that afternoon.

"Yes, that's the chain of events but until the autopsy is carried out we won't know for certain how drunk Mike was and whether he actually knocked himself out."

"You sound dubious, why?"

"Well, let's be honest, it's quite difficult to knock yourself out."

"I agree, but he was drunk and found under the table close to the source of the fire. Also, the door was locked from the inside so he must have been alone."

Luque cast a glance over his shoulder to ensure no one was within earshot and then, lowering his voice, said: "You probably don't know, but there is another door in the back office which Mike used as a storeroom and which is accessed via the garage at the rear of the building."

Andy looked at Luque in surprise, "You mean there's another way in and out of Mike's office? Ann didn't mention that to me."

"As I said, the door is in the storeroom and, to my knowledge, Mike never used it but I am sure he would have had a key to that door and to the garage."

"I assume the police are aware of this?"

"Yes, I mentioned it to Chief Inspector Diaz."

"And who owns the garage?"

"The family that owns El Boqueron. They use it as a storeroom and the youngest son, who is over there at the bar with that Carlos, sometimes stores his motorbike there," Luque said, turning his head in the direction of the bar.

Andy was perplexed. Why had Ann not mentioned the rear office door to him? Did she think it was not relevant? Of course, it was conceivable that she knew nothing about it. On the other hand, surely she had been in the storeroom at some point in the last few years and would have seen, or even used, the door. It was probably not

important but he made a mental note to ask Chief Inspector Diaz whether it had any relevance, if he agreed to meet with him.

“Also, don’t you think it’s a little odd that the Policia Nacional have been given the case instead of the Guardia Civil? After all, the Civiles have jurisdiction in Los Cipreses and were first on the scene.”

“Ann thinks it’s because the Chief Inspector in charge speaks English but who knows, maybe there are some local rivalries involved or favours to be repaid – you know better than me what it’s like here.”

As the restaurant began to empty, the noise from the bar increased; it now looked as if Carlos and his friends were drinking vodka shots or something similar.

“Don’t worry Miguel, I’m a rich man now and I’ve promised you that there’ll be room for a man of your capabilities in my new venture. It’s going to be the hottest bar in town, full of pussy and THE place to be seen,” Carlos was shouting.

“Charming isn’t he?” Luque said to Andy.

“I thought he was a waiter, so why is he saying he’s rich and is going to open a bar?”

“It appears that he has suddenly come into some money but I bet he’s sponging off Ann. Anyway, I’m going to ask him and his friends to leave before they get too carried away.”

Before Luque could get up to ask Carlos to leave, Andy saw a smartly dressed woman, followed closely by two men, enter the restaurant. They stopped inside the doorway and began to talk. From their demeanour it was clear that she was controlling the conversation but she did so in a self-confident, rather than haughty or arrogant manner.

She was probably in her mid-thirties, of above average height, with shoulder-length ash blond hair and a slightly angular face. The black skirt of her well-tailored two-piece suit finished just above the knee and Andy could see that her calves and ankles were slim and she had what looked like an athletic figure under her suit. They finished their brief conversation and began walking towards the bar, steering away from the side where Carlos and his friends were standing. Luque got up and approached her.

“Good evening Cristina, can I help you?” asked Luque.

“Hello Luque, we were wondering whether you are still serving food,” replied the woman in a firm and slightly husky voice.

“I’m afraid the kitchen closed ten minutes ago but I think El Boqueron may still be open. More traditional food I’m afraid, but food nonetheless.”

“Yes darling, try El Boqueron. I’m well connected there so if you leave Tweedle Dee and Tweedle Dum behind and come with me I’ll make sure you are well looked after – if you know what I mean,” interrupted Carlos, lurching towards her.

“Thank you, but we don’t need any help finding somewhere to eat and it seems to me that you’re the one that needs looking after before you fall down and do yourself an injury.”

“We’ve already had one of those accidents here earlier this week. Bit unfortunate really, but he probably had it coming. But don’t you worry about me darling, I can look after myself. It’s you that needs looking after.”

“Ok Carlos, that’s enough. You are very drunk, hassling my customers and insulting Mike Cameron, so please leave before, as the lady says, you find yourself in need of assistance. And don’t bother to come back – you’re not welcome here.”

“Suit yourself Luque, this place is a shit-hole anyway – full of old fogies and snotty bitches like madam here. My new bar will be the place for the in-crowd to hang out, just you wait and see.”

On that note, Carlos and his three cronies staggered off. One of them, a small wiry man with a pock-marked face, turned to Luque, “He’s a bit boisterous tonight but it was a bit over the top to ban him, Luque. I’m sure you’ll change your mind.”

“Not a chance Miguel and, while I’m at it, the rest of you are banned as well. Good night.”

Luque turned to Cristina, “I’m sorry about that. They’re the unsavoury side of Los Cipreses but fortunately there aren’t too many of them here, yet.”

“Don’t worry, I can look after myself. Thanks for the recommendation but I don’t fancy beach-restaurant food so we’ll pop up to the Old Town to see if La Cantinetta is still open.”

As they turned and left the restaurant, Andy cast her an admiring glance. He hadn’t managed to catch her eye during her exchanges with Carlos and Luque but he wished he hadn’t eaten so he could go up to La Cantinetta, order a veal escalope and find an excuse to talk with her.

“Well, well, that was quite a little fracas. Tell me all about the beautiful Cristina.”

“You don’t miss a trick, do you? Yes, she is a bit special is our Cristina and you won’t be the first, or the last, to fall for her.”

“Ok, Ok, let’s not get carried away. She’s attractive and has a certain air about her, which is very unusual down here, so I assume she’s from the city and down for the long weekend?”

“One out of two. Her name is Cristina Ibañez and she’s from Madrid, but she arrived here a few weeks ago. She’s the area manager for Samesa, one of Spain’s biggest property developers. Her role is to buy land for development under the new PGOU.”

Interesting, thought Andy to himself, I wonder if she’s aware of the golf-course site; maybe we’ll end up being competitors and, as they say, you should always keep close to your enemies and your competitors.

“Is she married?”

“Apparently she’s recently divorced from some hot-shot lawyer in Madrid and is in no mood for dalliances. Believe me, a number of people have been making a bee line for her office on the pretext of having land for sale and most have been shown the door rather rapidly.”

“What about her two companions?”

“They work for her. Samesa already have approval for a two hundred and fifty unit development the other side of Cerro Grande, overlooking the protected nature reserve. Jose Luis is the Project Manager and Paco the Sales Manager for that development.”

“Well, she’s a very attractive lady and I’m sure that she is used to being pestered, including by lowlifes like Carlos. Tell me, is he always so obnoxious?” asked Andy, as he took a sip from the Lepanto brandy Luque had poured him a little earlier.

“As far as I can tell, aside from his supposedly classic Andalusian looks, there is nothing remotely appealing or attractive about him and I don’t know what Ann sees in him – youth and energy I assume,” he said with a shrug. “He’s been in Los Cipreses for about a year and has already broken up Mike’s marriage and fallen in with a bad crowd.”

“You mean the three musketeers?”

“Yes. Miguel’s a nasty piece of work and I have it on good authority that he’s mixed up in drugs. The other two are never far from him. As I said, one of the others, Alvaro, is the youngest son of the owner of El Boqueron and he has a fancy Harley Davidson, while Miguel and Paco drive smart cars. None of them have any visible means of support other than working in El Boqueron from time to time.”

It was now half-past eleven and Andy was feeling tired after a very long day which had started at four o’clock in the morning in London. He had a lot to think about

before trying to arrange a meeting with Chief Inspector Diaz. As for Ms. Ibañez, he was sorely tempted to pop up to La Cantinetta for a night cap, but it was late and hopefully he'd have plenty of time to get to know her better.

“Things certainly seem to be getting more interesting in Los Cipreses these days; I'd like to know where Carlos is getting his new-found wealth from. Anyway, I must be off, it's been a long day and I can't handle hangovers like I used to! I'll catch you again in the next day or two,” and he left, just as a few late-night revellers walked into the bar.