THE STORY OF A LITTLE REFUGEE

'I HAVE MANAGED TO AVOID MARCONI AND DOTCOM CRASHES AND SPLIT INVESTMENT TRUSTS, BUT NOTHING COULD BE SAFER, I THOUGHT, THAN RAILTRACK'

uring World War Two, I was a small child with long, blond, curly hair. My earliest memory is of being held up by my mother to the window of the air-raid shelter, dug in the back garden of our bungalow, to watch the searchlights criss-crossing the sky during the Great Auchenbothie Blitz. I have since decided that this first memory must be false since I am pretty certain that air-raid shelters would not have had windows.

During the raid, there was a direct hit on the bungalow next door, and our own house and our air-raid shelter were demolished. I will not bore you with all the injuries to my family, or with my bravery and suffering and being mothered by nurses who went goo-goo at the sight of my little blond curls against the pillow of my hospital bed. In those days, families were forced to take in evacuees whose homes had been destroyed in the Blitz.

So it was that we found ourselves living in a small town, 15 miles down the river from Auchenbothie. By modern standards, how we lived – how the other family lived – is almost unimaginable. I am not just talking about the lack of sun-dried tomatoes or televisions, DVD players or computers, or mobile phones. It was worst than that.

TV programmes, dealing with this period, always show evacuees, or refugees, or whatever, being welcomed at a Jane Austen-style country house. This was no country house. It was a small semi, with, I would guess, two bedrooms and two rooms downstairs. The two families, the hosts with a fixed smile on their faces, tried to keep apart, staying in separate rooms, barely speaking to each other.

During these years, I was sent to school for the first this time, wearing a blue overcoat and beret. Heaven knows where these came from. Probably they had been rejected on taste grounds by a clothes collection for other refugees. I can remember waving to a lorry, on the back of which stood Italian prisoners on their way to pick potatoes, but, otherwise, I was totally unaware that there was a war going on elsewhere.

To be fair, Mrs McCafferty, my first teacher, did mention the war when she announced that we should bring some bawbees with us every Friday, so that we would be able to buy savings stamps, which, if we saved carefully, would make us rich when the war was

over. As I have always wanted to be rich, I always bought extra money every Friday. I can still remember the colour of the savings stamps, winged figures in pale blue, the same colour as my little overcoat.

One day, Mrs McCafferty announced to the class that we were going to have a special treat on Friday afternoon, and that we should bring all of our savings stamps with us. Friday afternoon came, and we were led in a crocodile down through the town to the river, past the files of housewives queuing outside empty shops. Past the park where women were scrabbling on their hands and knees for acorns for the evening meal. Past the three cinemas, which changed their bill twice a week and to which my grandmother would take me to see a new film every day after school and on a Saturday afternoon.

Eventually, the crocodile reached the seafront, which, in those days was protected by barbed wire and pill-boxes. Though, thinking back on it, it is hard to think of where a sea invasion was meant to come from. Iceland? Ireland?

A squeal of excitement went through the infants' class, as we were led through a gap in the sea defences to see a flying boat drawn out of the water onto a slipway. "This, class," said Mrs McCafferty, "is whit they cry a Catalina flying boat. Ahm gaun tae take yir savings stamps noo and climb up this wee ladder."

We handed over our savings stamps to Mrs McCafferty, who climbed up a wee ladder to the fuselage, on to which she stuck the stamps. I will repeat that – she stuck our saving stamps to the fuselage.

Ever since I watched Mrs McCafferty lick the back of my savings stamps and reach out to stick them on the fuselage of the Catalina, I have never wanted to trust other people with my savings. If truth be told, my savings have always been very small, but most of them seem to have been looked after by a modern Mrs McCafferty. The ghost of Mrs McCafferty first struck when I put some savings into a very cunning tax avoidance scheme, investing in student accommodation. The students listened to her ghost and decided that they did not want to rent the accommodation.

Since then, I have managed to avoid Marconi and dotcom crashes and split investment trusts, but nothing could be safer, I thought, than Railtrack. Safe, secure, and as solid as the rail lines stretching out to the horizon. Mrs McCafferty struck again. I had some initial doubts about putting some more of my puny savings into British Energy, but Homer Simpson, after all, works in the nuclear power industry, and his boss, C Montgomery Burns, has never seemed short of a bob or two. Oh, yes, safe, ever-lasting, a constant source of power – and of profits and dividends. I had forgotten about the ghost of Mrs McCafferty.

By now, Mrs McCafferty will have climbed the steps of her wee ladder all the way to the gates of Heaven, but I am certain that her ghost is still walking the earth. **JF**