

The end of my great adventure

Continued from page 1 of different cameramen to handle, oh and then there's the fact that you've never done any TV presenting in your life and have a steady stream of very loud Shanghaiese in your earpiece when you are on.

It was a truly unique experience and being at the coalface of Chinese censorship gave me tremendous insight.

For one, I learnt that pictures and references to riots are beyond the pale for the censors, as is Pippa Middleton's bottom. But corrupt officials, food scandals and transport operators are fair game.

Chinese people have taught me about seizing these kind of opportunities, you can't keep them down. Put a red light in front of a Chinese scooter driver and he will get as close as he can to the passing traffic until he spots a gap and wends his way regardless.

Road blocks, bans, firewalls, legislation – whatever it is, they find a way around it. They are indefatigable. Come up with an idea here and the response is “How quickly can you do it?”. In Britain it's “Ooh, I'm not sure about that”.

And 1.3 billion people with a can-do attitude coupled with resourcefulness and a desire to improve the common good explains more about China's growth rate than anything else.

My lasting impression will be of the kindness of Chinese people. In my experience, when you are friends with a Chinese person, nothing is too big a favour to ask and no problem is so big that it can't be solved.

Living in China has given me a world view. I can see Great Britain's place in it as a small island in a continent that plays second fiddle to America and China. I can see that our country is too inward-looking and would kill for the kind of long-term strategies that China has. I can see that the West can, should and will end up learning many things from China.

One of the best aspects of expat life has been meeting inspiring people from all over the world (at a typical house party there will be at least four languages being spoken). I leave China counting a Chinese, Chilean and French girl among my closest friends.

Being an expat has taught me once and for all that we are responsible for creating our own realities. What you project, comes back to you. That means that if you were a go-getter; ambitious,



fun-loving and energetic in the UK, the people and experiences to complement that will find their way to you in China.

It also means that you bring all your weaknesses with you. It's a common expat misconception to think that you check in your problems at Heathrow and they won't follow you.

If you were hopeless at managing your workload in London, you won't be any better in Lanzhou. If you had your heart broken in Hatfield, it will remain broken in Hangzhou. If you had problems trusting people in Somerset, it won't be any different in Sanya.

Expats who leave Britain to escape family problems, work frustrations and relationship difficulties, soon realise that the same difficulties manifest themselves wherever they move to in the world.

Expat life has also taught me to reach out to those around me more. As foreigners together we need each other to go further for one another more quickly than usual.

If someone's new in town, you call them up and see if they are all right. Regardless of how long you have known someone, you become their proxy mother or sister, when they need it. It's

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not a bad policy to try and take home. So how has living in China changed me personally? I am more assertive; you have to be here. I worry less. I've learnt to rely on common sense and logic to fill in language gaps. I have learnt to adapt.

I have needed to be determined to carve out a career abroad from scratch. I'm proud of myself for sticking it out and leaving on my own terms, despite times when I felt like jacking everything in. Above all, perhaps I haven't changed, I'm just more myself.

So if living in China is so great, why am I not staying? Fundamentally, it is probably because if you keep living for the day, there comes a point when you realise you have no plan for the rest of the month.

My existence in China does not feel long-term. I have nothing to keep me here. I have no roots. Everyone who has returned to make a life in their home countries tells me that they look back on their time in Shanghai as if it was almost a dream. It feels completely unreal, almost as if it never happened.

Call it an existential crisis but I want something more meaningful to be left behind me than a few Google searches tying me to China.

Having said that, the prospect of re-entry is fairly terrifying. I keep telling myself it has to be easier to return to England than it was to leave in the first place. But will it be?

The things that drove me mad about England still drive me mad, and if anything I will have less tolerance now I have lived in a city where everything works efficiently and is open 24 hours. I can't remember a single train I was waiting for ever being cancelled or delayed since I've been here.

Here, convenience or *fangbian* is the first and last word; in London it's a dirty word. People who comment on my Expat blog say they give me six months tops back home. China has undoubtedly changed me.

So will my friends still want to be around me? Will I want to be around them? I think that I may now have more in common with the immigrants than the natives in my own country. Plus, a lot has changed in my absence. For one, all my friends are now married. I will need to carve out a new existence in much the same way I did in China.

So, what should you know if you're about to do the same thing I did? Don't waste your time buying salt and vinegar crisps. Don't closet yourself away in the



Above, Josephine in Shanghai. Left, after playing rugby sevens for Shanghai against Shangrao in Jiangxi province, 2009. Far left, trying out face masks during the H1N1 scare, 2009. Right, not a gas attack, just sleeping workmen



expat bubble. Learn Chinese as soon as you arrive if not before, because you are guaranteed to stay longer than you think, and the more you know the better life gets. Join a sports team – all the best friends I made in China are connected in some way to the Shanghai Rugby Club, which I fell into joining in my first year.

“Does that mean you're back for good?” is a question I keep being asked a lot by people at home. Hmm, let's look at the evidence. Between the ages of seven and 13, my mother moved us all around the country, clocking up 16 different homes and six different schools. I studied at a university at just

about the furthest end of the country from home. And then at 23 I went to live in Australia for a year. I think it's fair to say there is a pattern developing.

“I'll be back for now” I tend to reply. It's more realistic and, after all, why stick to one country when there is so much out there waiting to surprise you?

Money in minutes comes at a price

Continued from page 5 bank accounts in preparation for the new year.”

He added: “Banks know very few of their customers leave them because of their international payments services. As a result they take advantage of a captive market. We as consumers only have ourselves to blame if we continue our general lethargy around this and other banking services.”

Good for: Fast, with good exchange rates and range of options
Bad for: Really small amounts unless you use an internet transfer service

Money transmission services

If you don't know your recipient's bank details or they aren't online, then money transmission services can work – but at a cost.

These services are often used for emergency cash but they can also be used to send cash presents.

The two best known are MoneyGram (which you can access through British Post Offices among others) and Western Union (which has agents in newsagents and other shops).

Their great advantage is that money can arrive in a matter of minutes and the recipient simply needs to turn up at the agent with identification to get the money.

But convenience can cost: it can be around £10 to send £100 although it gets there in minutes. As such, it's best used for emergencies or for friends or relations in distant places.

Good for: Small amounts sent very quickly
Bad for: Cost can be high

Internet transfers

If you want to send small amounts and don't mind the lack of surprise, then an internet transfer can be ideal. PayPal,



PayPal internet transfers will be familiar to anyone who has bought goods on eBay

Moneybookers and Travelex all offer services. PayPal, which you'll know about if you've ever used eBay, charges 3.9 per cent plus 20p for currency conversion which means it would cost £4.10 to send £100 abroad.

To send money via PayPal, you will need an email or mobile number for the recipient and they will then have to log on to PayPal.

They will need to set up a PayPal account if they haven't got one and can use your gift to buy goods straightaway from any website that accepts PayPal or withdraw the money to a bank account where it will be credited within three days.

A spokesman for PayPal said: “Christmas is a very busy time for PayPal. People use us to buy presents and to send money to other people – as a present and to pay their contribution for Christmas parties and drinks.

“We've made easier to send money to others. In the past, people would have used a bank or a money wire service to do this – if they'd done it at all.”

Travelex's ‘Send Money Now’ service allows you to send up to £2,500 to any bank account worldwide for 99p for a five-day delivery or £7 if you want it to

arrive within two days. You can track your transfer on line.

Moneybookers charges a maximum of €0.50 for transfer. There's a currency exchange loading of 1.99 per cent on the wholesale rates. The money gets to the recipient straightaway.

Good for: Small amounts sent instantaneously
Bad for: Need to be organised

Pre-paid cards

These offer the element of surprise, as you can put one in a Christmas card. They look like a credit card with Visa or Mastercard branding and can be used in retailers which take either of these.

You buy the card and load it with cash and then the recipient can use it to buy things or withdraw money – although there's usually a charge for cash withdrawals from ATMs. There are many prepaid cards on offer, and you may have to pay for the card.

You'll probably have to take a card out yourself as the main holder and then take out a second card for the recipient: FairFX, for example, has a family and friends card which costs an extra £6: the main card is free as long as you load £50 on it.

The card has the recipient's name on it but will be sent to the main account holder (i.e the sender). They can then load the card up and send it to their chosen recipient, and in future can just add extra funds to the card for presents.

Do make sure you send the card securely: you need to use one of Royal Mail's international tracked and signed for delivery services, such as Airture, which costs from £5.98 on top of the cost of airmail and means your item will be delivered in between two to six days.

Good for: Surprise element
Bad for: Security and possible withdrawal charges

Protecting yourself in volatile times

Continued from page 5 economic situation worldwide, extreme volatility is expected to continue. You have two options to choose from.

Firstly you can opt for a regular payments service offered by many currency specialists in the UK that fixes the exchange rate for six to 12 months.

In addition, if you set up a direct debit, many do not charge you for this service. They will also not charge you any fees made by your local overseas bank because they either absorb the cost or have negotiated a discount for their clients.

HIFX, a specialist offering this service, says that since British banks charge between £10 and £30 each month your pension is sent abroad and overseas banks' receiving charges are typically 0.4 per cent, you could save £300 in costs annually.

“Alternatively,” said Andy Scott of HIFX, “if you are uneasy about fixing the exchange rate for up to 12 months and are more bullish about sterling's future, you should shop around for better exchange rates and compare them with those offered by your banks in the UK and locally with a currency specialist. Look for one with an online service for smaller amounts of money.

“We allow customers to quickly and securely transfer amounts of £250-£70,000 at rates which beat both the high street banks and other international money transfer specialists such as PayPal and Western Union.”

The situation in the eurozone is worrying me as I'm planning to move there early next year. How can I protect myself from being caught out by currency movements?

Changes in exchange rates are impossible to predict, especially with all the uncertainty around at the moment.

However, that doesn't mean you can't protect yourself from currency fluctuations. If you'll be making regular payments in euros

using money in the UK, specialist foreign exchange brokers will allow you to fix your rate for up to two years.

Max Johnson, a broker at Currency Solutions said: “The simple option is to set up a monthly direct debit with your broker that locks in a rate for a fixed period of time, usually up to two years.”

You'll have to pay a deposit – typically equal to a month's transfer. The risk is that you are stuck with that rate for the time being but at least it gives you peace of mind

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With the threat of further quantitative easing in the US, the dollar could weaken as this policy has undermined it before

that you won't suddenly find yourself short of funds.

Alternatively, if you're looking to send a lump sum to Europe in the coming months you can set up a stop loss or limit order which gives you a top and bottom price range to buy euros.

If the rate hits your ideal price, the broker will automatically buy euros for you and if the market suddenly drops the stop loss prevents you losing out.

This could be a good time to move into euros, as many analysts expect the euro to weaken because of the eurozone debt crisis.

Max Johnson said: “My advice is to make payments on an ad hoc basis over the short term. Then, further down the line you should speak to your broker and take a view on whether or not fixing the rate would be a worthwhile option. Either way, in this

particular instance I can only see positive options for you financially.”

I'm buying a house in the United States. What are the pros and cons of buying dollars now?

In the past two years the exchange rate has fluctuated between \$1.42 and \$1.68 to the pound. So trying to guess when to buy dollars is extremely difficult.

At the moment, the dollar is at its highest level versus sterling for 14 months. The main reason is that the dollar is seen as a relatively safe currency, particularly since the Swiss and Japanese have taken steps to stop their currencies strengthening.

William Poole, a strategist at FC Exchange, says: “For anyone looking at buying property in the States, the dollar poses an increasingly difficult obstacle, with favourable exchange rates, more often than not, being achieved by luck as opposed to judgment.

“The GBP/USD rate has largely been dictated by the weightier influence of the dollar. Amid the current global financial distress, the dollar's dominance seems entrenched. With the global economic situation remaining vastly uncertain, it would be reasonable to suggest continued dollar strength this year; indeed it is likely.”

This would suggest that the dollar is likely to remain at current levels. Your decision depends on whether you've based your decision to buy on the current dollar rate and can't afford to see the dollar go up any more.

If, however, you're happy to ride your luck, he adds that there are some possible clouds on the horizon for the dollar. “With the threat of further quantitative easing looming in the US, we could see the dollar weaken as this policy stance, in the past, has actively undermined the greenback.”

Should you decide to hang on in the hope that the dollar will fall back a bit, then you should at least consult a foreign exchange specialist and set a minimum level below which you cannot afford the dollar to fall.

Baccalaureate could be best choice for all-rounders

Continued from page 2 confidence to make offers to IB students in the knowledge that they will be successful on the courses.”

Julian Metcalf, the assistant head teacher at Dartford Grammar School, where the IB has been taught since 1970, said that schools were now happy with the offers they received, “although there remains some disparity at the top end”.

The schools where the IB is taught said they did so because “it is established around a set of principles, core values and qualities, is structured, rigorous and academic as well as being open and imaginative” (Sevenoaks); because it offers a broader based curriculum and lends a “competitive edge and a highly respected qualification” (Queen Ethelburga's).

Those that resist do so because “the IB is not immune from the problems of exam marking quality and reliability that

have plagued all major examination systems. A-Levels have stood the test of time and, whilst further improvements can still be made, they are not broken” (Uppingham); or because whilst “the IB has the advantage of greater breadth, greater breadth offers less chance for pupils to specialise” (Oundle).

A number of schools – Fettes, Greshams – offer both (something pure A-level and IB schools sometimes reject as a costly marketing tool designed to appeal to international students).

Gemma Gray, director of marketing at Fettes, dismissed this. “We introduced the IB to complement the A-levels we already offered because we believe the two curricula offer different courses and styles of learning that suit different students,” she said. “Students in the sixth form have the choice so each one can play to their strengths and choose a pathway that suits them.”

The sentiment was echoed by David Miles, deputy head academic at Gresham's, who observed “there is a marked difference between the A-level and IB curricula. The IB is more about an ethos of an educational style whilst A-levels place more emphasis on individual subject knowledge.”

There is also the question of which children are best suited to the IB. Ms Gray said: “[Children] need to be methodical, hard workers who are well organised. It is a myth that it is only the very clever who thrive on the IB but the very clever can be stretched to achieve high 40-plus scores.”

Research carried out by The Higher Education Statistics Agency found that 19 per cent of IB students obtained first class honours degrees, compared with 14.5 per cent of A-level students, while 55.1 per cent obtained an upper second class honours, compared with 52.6 per

cent of A-level students. The discrepancies are small, however, and without an A-level or Pre-U option fewer children would gain places at university in the first place. Perhaps Janette Wallis, from the *Good Schools Guide*, was right: “I don't like to speak of the ideal IB candidate. I'd rather speak of the non-ideal candidate. A-levels and the Pre-U are a godsend to the kinds of teenagers who know what they like – and what they don't like. For them, being able to drop the hated subjects and focus on what they really enjoy is not only likely to bring better results, but can make the difference between an alienated kid who is turned off school and one who is full of enthusiasm.”

Indubitably the IB is a sound, rigorous, broad and international curriculum. But it isn't for everyone. It's a choice. Which makes it all the more important to understand it properly.

Continued from page 4 of extinction, but Mr Cheatle is adamant that this is not the case.

“An iPhone can't build a relationship with a top maitre'd who can get you into a fully-booked restaurant,” he said.

Nor can it use its judgment to assist a father who has to work, by suggesting activities to keep his child and a qualified career busy.

Another example of what Mr Cheatle's company can offer is cultural awareness. With nearly 15 years of experience in the business, he has come to learn how best to deal with the different nationalities.

Americans will offer a complete brief detailing exactly what they want, but Russian members will offer up half a brief with a view to making changes as they work with one of Ten's experts.

While the British members are happy to receive communication from Ten via

email, the Russians prefer a phone call, the Chinese a text message.

And as far as the “in-pats” go (those new to the UK), experience tells Mr Cheatle and his staff that Americans prefer Notting Hill, while the French would prefer to live in Chelsea.

So, what next for Ten? Well the rise in UK student fees coupled with a growing popularity in study abroad programmes in places such as China has given rise to what Mr Cheatle refers to as “student-pats”, a burgeoning market that can benefit from his service.

“What is important, however, is to bear in mind that China is just as complex as continental Europe, with Shanghai and Beijing being as different from each other as France and Poland, so it's about hiring the right people so that we are always doing the right thing for our members, wherever they are and wherever they may be.”