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We use designs from leading architects and have an approach to building that produces stylish solutions with a minimum of disruption.

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These chocolates and truffles are made for Sainsbury's by two renowned chocolatiers, Caluwe and Gavarny of Antwerp.

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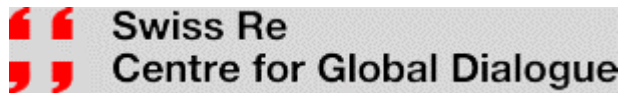
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(National Bank of Australia Financial/ Recruitment)

Profile 1  
James McClenaghan

**My Dad was a fisherman.**

**He's spent his life at sea trying to stay  
one step ahead of the fish.**

**I'm in derivatives, and I see myself as  
doing the same thing.**

I started at NAG five years ago and recently got into commodity derivatives.

The job is to separate out the risk element that all commodities bring with them.

And that's usually about price fluctuations.

We handle the risk, so our clients just handle the commodity.

It could be anything our clients deal with on a daily basis: Aviation fuel, copper, sugar or sliced bread

In particular I'm after new ideas.

Ideas that ultimately help our clients concentrate on their core businesses.

I don't surf the waves, of course. But for inspiration I do surf the net.

For example if I find an interesting site on Aluminium cans, I'll think up a way of to do something for our clients who produce and bottle soft drinks in Scotland.

I would say NAG is a good place to work. It's not the obsessional work frenzy place of a more American style institution. There's more balance.

Like you'd expect from an Australian bank, there's an element of fun.

On weekends, I'll play a round of golf with the guys upstairs.

But if you're serious about a career there's a lot you can do here.

Sure it's got a few things I would change.

But put it this way. For four years I've looked forward to coming into work every day.



Profile 2  
Andrew Maclean

**I'll never forget the interview I had when I first joined age 16.**

**I don't think the interviewer will, either.**

This man sat across the table from me and I asked him the same question 15 times over.

Starting with: "What's happens when you get promoted from Bank Teller?"

"Ledgers Clerk" he said.

"What happens when you get promoted from that?"

"Foreign and Securities Clerk."

And then after that?

"Then, Branch Accountant".

"And after that?"

"Branch Manager".

"And then after that?"

I kept going for another ten questions. By the end he said: "That's it. That would make you C.E.O. for the whole company and there isn't anything after that."

I suppose they could see I had character.

I'm a credit controller now and supervise loans of between 3 to 25 million pounds.

And I know a lot about banking and almost as much about the businesses we serve.

And I would say I've developed as much as the job has.

I've picked up a degree in Finance and an MBA enroute.

I've worked in New Zealand for a year, and travelled to Fiji. I've seen pretty much every aspect of the operation.

Some has been glamorous, some plain hard work.

But you can't succeed in the glamour bits unless you know your way around the graft and craft of the less exotic end. That's what I think, anyway.

My advice to anyone starting now is it doesn't matter exactly what section you work in.

As long as you keep a sense of vision. And just go for it, with honesty and a little hard work.



Profile 3  
Gary McMahon

**You get some pretty unlikely people working in a bank.**

**People like me.**

I don't think I ever made a conscious decision to work in a bank.

It was something of an accident.

Music and playing the trumpet was my main interest at the time I left school.

I wasn't exactly what you'd call front office style either.

I had the scariest Ziggy Stardust hairstyle, so the cashier job seemed a useful fill in.

One day, however, a human resources manager came round and he offered me a deal.

"Get yourself a haircut", he said, and I'll find you something more challenging.

Apparently, the bank needed software written for all sorts of devices because back then there was no such thing as plug and play peripherals.

Part of my youth had been spent getting to know the inner workings of a Sinclair ZX computer, so it was perfect for me.

The hair cut was a bit of a drawback, but I figured I could always get the length back to its old Ziggy Stardust splendour by stealth.

And that was how I started in IT. And I loved it.

It was a small team that was looking at a wide range of technology and business issues.

I discovered I had other abilities too. I could explain the complex technical stuff to the CEO so he would understand it. And he liked that.

I could also explain it to a conference of 300 people so they felt they understood it too.

What was also becoming clear around that time was the huge potential of the internet.

We persuaded the CEO that we should beat the competition to getting the first website up and running.

And we did.

This seemed like scary interesting work, much more fun than just having a scary haircut.

My role in IT is now one of a consultant architect and I spend my time working with Group staff and vendors.

We have a lot of experienced IT staff in the Group and I've found that adding the academic qualities brought by students produces particularly good results

Like this one PHD guy.

They didn't know what to make of him anywhere else in the bank, but I could see he had this amazing enthusiasm and depth of knowledge.

Sometimes, he'll jump on a plane from Glasgow and we'll crack a presentation in the living room of my cottage in Newtonards overlooking the sea.

He reminds me a bit of myself at that age only, scarier.

Not that that's a bad thing.

Maybe I should tell him to get a haircut?



**The Eurasia Fund: Multi strategy, but one goal.**

The Eurasia fund is a multi strategy equity fund that aims to achieve and preserve long-term capital by investing in the emerging markets, primarily India.

One of its unique features is that our management fee is only taken out once the fund has delivered 12% growth or higher.

In other words this is a fund that is focused on delivering to the investor, not the management company.

But that's not the only thing that makes the fund interesting. This brochure will tell you more about the portfolio and our approach to creating it.

**Why India, why now?**

India is on its way up after a cyclical 7 years of downturn.

Most Indian Corporations have been demonstrating strong growth, with many companies announcing double digit growth figures.

There's a strong impetus to deregulation, with a burgeoning middle class that promises to drive growth.

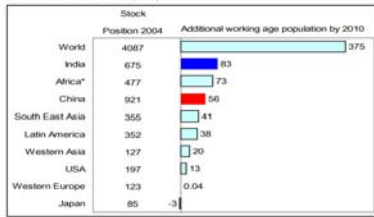
From an investment point of view, India offers a stability associated with a democratic west, whilst having much of the opportunity of the east. According to Morgan Stanley it could give China run for its money on growth, despite having a far smaller downside.

The statistics on India tell much of the story.

Market capitalisation worth US\$200 bn. US\$1.5 bn is traded daily, with 100 stocks with market capitalization at over US\$ 250m.

This makes it a good candidate for long and short equity strategy.

**Global Growth in Working-Age Population (15-64) Over the Next Six Years (Mn)**



\* Note: Africa includes a group of 56 countries.  
Source: UN, Morgan Stanley Research

## Our approach.

The Eurasia fund is aimed purely at the sophisticated investor.

And although there is a distinct element of risk, it's one we've gone to great lengths to research and quantify.

Our approach to finding performance within that area comes down to a thorough screening process.

The management team advising on The Eurasia fund have over 100 years of investment expertise behind them. We've used this to create a carefully balanced portfolio.

Shortlisting over a 1000 companies, the Eurasia fund has picked the best 200 to invest in. We have filtered them by analyzing them in terms of liquidity, gearing and basic value.

We have taken time to visit companies, preferring face to face interviews over telephone calls.

We have assembled stock to deliver a certain risk profile. We've looked at up and downside by industry sector, exposure levels, position in the industrial cycle and forward currency cover. We've emphasized diversification and eliminated concentrations to spread risk.

Picking the right companies to invest in has been a two year undertaking, but one we think will deliver.

**"We believe that India's aggregate share in the global commercial services trade will start outpacing China's share in the next five to six years."**

**Mihir Kapadia, CEO Jermyn Capital**

**The fund particulars.**

The minimum investment is US\$100,000. Redemptions are quarterly with one month's notice and the fund is based in Mauritius. There is a 2% handling fee that we only take out once growth has passed 12%.

If you're a sophisticated investor and would like to know more about investing in this continent with an experienced team ready to do so, call us on 020 73992020 or click on [www.eurasia.com](http://www.eurasia.com)

Jermyn is regulated by the FSA and is a member of the LSE.

**PHILIPS**

Medical / technology

## **Solving MRI's image problem.**

**A startling 30% of us experience claustrophobia like symptoms before stepping into an MRI scanner. And between 5 and 10 % percent of us just don't want to subject ourselves to it at all. This was the starting point for an interesting interdisciplinary project at Philips. How do you make the world's safest imaging system less scary?**

You might think MRI was the answer to every doctor's prayers. With its crisp 3D views of any human tissue it's the world's most successful type of imaging system. No side effects, no irradiation risks, and no invasive procedures, and no radioactive chemicals to be ingested. Just remove your wristwatch. That's the view as doctors see it.

Patients tend to see things differently. Right up there with syringe needles and drilling fillings, MRI scans are our least favourite choice of medical event.

Even professionals used to working on MRI systems admit to a little anxiety when entering the claustrophobic interior. So you can imagine what it's like for a child or patients with some possibly serious disease. If you are already psychologically vulnerable, MRI starts to look less harmless.

### **Louder than a jet, and more enclosed than a tunnel.**

The reasons for the scare factor aren't hard to guess. First, MRI involves a giant, intimidating 2 million dollar installation. The imposing architecture of this is reminiscent of many sci fi sets. Secondly, the MRI process makes a loud pumping sound for which you need ear

defenders. (The noise level is over XX Db, which equates to a 747 passing overhead). Finally, a small enclosure to insert your entire body for the best part of an hour is always going to feel claustrophobic. From a patient's perspective, the MRI experience has all the classic ingredients for an anxiety attack.

The question, posed around five years ago was how could you reduce all these ingredients, to make this wonderful device less intimidating?

This was more than just a question of aesthetics. Unlike nurse with needles, access to MRI equipment is expensive. For every patient hesitating for 5 minutes before they are persuaded to lie down and take the scan, there is a significant waste of scanner time. A less scary installation would increase productivity. But that wasn't the only motivation for finding a more friendly form of scanner. As US hospitals gear up from having 'patients' to 'customers', a friendly scanner pays dividends. Patients notice the difference, and, as they pay the bills, more and more US hospitals are now specifying friendly scanners. Friendliness affects the bottom line.

But just painting a mural behind the machine wasn't going to allay patients' fears. And redesigning the shape radically is difficult, to say the least.

### **The Geometry takes shape.**

Unlike say an electron microscope, the geometry of the installation is closely associated with the quality of the image. The magnetic fields that align hydrogen atoms in the body's tissue as part of the imaging process need to be as strong as possible. Field strength is a function of geometry. So changing the shape affects the power of the imaging system.

This is one of the problems when designing less intimidating scanners. There isn't that much scope for changing the shape. Of course, field strength is only one part of the equation. There are a multitude of complex formulae that relate image quality to structure, so designers mess around with the basic architecture at their peril.

But what the team had going for them was Philip's unique way of working. Where other companies are sometimes dominated by technology or profitability with other things coming second, Philips integrate design right from the start in a way few other companies do. In this instance it meant the team could choose the least scary magnet configuration from the start, and then do as much cosmetic stuff to improve it thereafter.

### **The view from the Panorama.**

For the basic magnet configuration, the front-runner design that they chose to work with was the Panorama configuration. Patients could look around a full 360-degree horizon as they lay down. This magnet layout, it seemed, had the psychological potential to feel 'open'. This geometry however, did mean there was a power penalty to pay. 1.5 T is the maximum practical magnet strength this configuration allows. It's many times stronger than a bar magnet, but not as strong as the classic old-fashioned cylinder shape.

What the designers were going to give this shape was a visual makeover to increase every perceived cubic millimeter. Like a clever interior designer masking faults in a small room, it meant using every aesthetic trick in the book.

The basic process was an investigation with different projections on walls and different bits of Styrofoam. The 3d design team considered all sorts of shapes and forms for this project. As they investigated different shapes, the team was after how people would react emotionally.

Jeroen Raijmakers, Global head of design for Medical explains "We would project 3D CAD pictures of possible designs on a screen to get a sense of how they would look. We built styrofoam models, because there's no substitute for seeing how people actually behave around these forms." They simulated elements of what happens to a patient going through the whole process from seeing the MR for the first time, to sliding into the actual scan space. Emotional responses were monitored with every machine configuration, at every step. Hundreds of people in Philips Medical Systems from Best and Cleveland participated, and radiologists at the ECR in Vienna and in the U.S. provided a clinical perspective.

The work made it very clear exactly how small changes in angles, shape, and size of an MR design can make a huge difference to patient emotional response and convenience for clinicians. It has helped inform future developments of MR systems at Philips.

### **You are entering the Patient zone**

Colours were also given a makeover. Making the bottom frame a different colour from the top also enhanced a sense of openness.

"What emerged was the new patient zone concept. We use a warm yellow colour in the areas that are closest to the patient. They experience this as a sort of restful cocoon instead of as a cold sterile machine. Our research also led us to use silver to give technical parts of the machine an extra high-tech look and feel."

What was a giant washing machine had transformed into something more akin to an elegant sixties bunk bed. Patients could now see around them as far as the walls. The reduction in claustrophobia was clear.

Other components were rethought too. The Radio Frequency coils, 'accessories' which had to hug the body, were considered from scratch. A close fit is also crucial to a good image quality, but how do make that non-intimidating? With some simple lateral thinking, the team started investigating clothing as a way of hiding the coil systems. Patients would wear a shirt or a blanket rather than inserting themselves into restrictive bangles.

Finally the whole room that houses the installation was rethought too. Now, if say, a seven year old walks into the hospital they'll be asked what sort of wallpaper they want. This information is put into a little tag that plugs in whenever they go for a scan. So when they visit the scan room, as well as having a 360 view of the room, they'll also have their favourite décor scheme projected on it.

### **A different view of imaging.**

The results have generated enthusiastic reactions from doctors and of course, patients. Patients, (or clients as

we are now calling them), will often specifically request open MRI. But the success of this design has been recognised outside the clinical arena The Panorama range has received a silver IF Design Award and is an I.D. Award winner (Design Distinction Winner in the Equipment Category).

Perhaps more than anything the MRI Panorama project demonstrates how, if you get all the right people in on the start of the project, with the right project management, you can see your way through apparently impenetrable obstacles. Rather like the MRI technique itself.

[www.medical.philips.com/main/products/mri/products/panorama/index.html](http://www.medical.philips.com/main/products/mri/products/panorama/index.html)



invent

Hewlett Packard

### **[ABSTRACT]**

Back pain is a costly and growing ailment for today's office worker. Yet understanding its causes and trends is proving elusive.

### **[MAIN ARTICLE]**

## **Back pain. Is it time to sit up and take notice?**

Probably more than any other ailment except the common cold, back pain is responsible for a huge loss of production. America spends \$4 billion each year in lost working days alone.

In England at least 5 million adults consult their GP every year, and figures show 90% of us are going to have a disabling episode with it at some point in our lives. Since the 1950's the UK has paid out ever increasing amounts for back pain and invalidity benefits. Similar trends have been observed elsewhere in Europe. And as these figures have been rising dramatically in recent years, is it time to sit up and do something?

### **Back in the 19<sup>th</sup> Century**

Outbreaks of complaints about back pains aren't new. Back in the 19th century rail travel was accompanied by a multiplicity of symptoms and public debate about "railway spine". Victorians travelling on the new railway system had come across a "novel and hitherto unfathomable ailment". Like back pain for the office workers of the 21st century, Railway Spine was a much discussed ailment. And with a clutch of lawyers ready to press for compensation against wealthy train companies, 19<sup>th</sup> century England also saw a large rise in back pain complaints.

### **A pain that's hard to pin down.**

Despite high-tech tests and procedures, doctors admit back pain isn't that well understood. For example, up to eighty percent of all cases have no clear physiological cause. Many people with absolutely no symptoms show a kind of bulging in their discs when they go in for an X ray.

It's also difficult to predict which individual will develop back pain. Strength, fitness, and back X rays are not good at telling you who will suffer and who won't. One major study concluded that the only useful predictor apart from whether you've had it before, is whether you smoke.

### **Are you sitting comfortably?**

Long periods of typing with a poor workstation set-up, stressful work conditions and relationships, can all cause problems. Also problems in your personal life may be linked to injuries. So much isn't in dispute. How to remedy the problem is.

The first school of thought believes that the best posture for your spine is when it is entirely supported. Weight is relieved by having the body well off the vertical, and with this comes comfort. The other school of thought, advanced by Galen Cranz and her followers, says that no amount of ergonomic tinkering can correct the classic right angle seated posture which is intrinsic in chairs. The solution, claims Cranz is to copy people in the third world.

### **Honouring the Ground.**

People in third world countries often do not use chairs, but sit on the ground or floor instead. These peoples have retained the ability to sit upright without back support, otherwise known as "autonomous" sitting. The Cranz school points out that in these countries back pain is relatively rare. The reason, they say is that people are training their muscles to be strong rather than weak. And we should be copying them.

## Europe is back on the case.

The issue of back related illness is likely to become more pressing as governments take up the health problem. Legislators in Brussels are considering how to tackle the issue, and the government will publish mandatory guidelines next year on the use of office equipment by public sector workers. The path into the private sector will presumably follow shortly afterwards.

But some observers have suggested that rather than a true rise in the incidence of low back pain, people are simply more willing to complain. They point to a suspicious lack of severe cases in amongst the statistics. Instead, our increasingly office bound lifestyle generating problems for our backs, we are simply more likely than previous generations to seek help.

These observers, like Peter Croft, professor of epidemiology at Keele University point to "Railway Spine" as an example of how epidemics can be created by a population that has simply become aware of a disease.

Croft says that when any problem attracts a lot of media attention, the inevitable result is a high level of self diagnosis.

Whatever the true cause of the increasing statistics, the billions spent on treating cases seems set to climb.

### **Do's and don'ts of sitting at a computer.**

First, make sure your monitor is at eye level. Adjust the chair if necessary. The screen should be bright enough to avoid squinting, but not so bright that it dazzles. Make sure you can tilt your screen rather than having to move your neck.

Adjust the seat so that the work surface is elbow high. Your hand should be able to pass easily behind your calf and in front of the seat edge to keep your legs from being pressed too hard. Your knees should be level with your hips. When you have adjusted everything, close your eyes and relax. Then slowly re-open them. Where you first gaze as you open your eyes should be the centre of the screen. Finally make sure you take a stretch break periodically.

The severity of early symptoms can vary but in extreme form they can lead to carpal tunnel syndrome, tendonitis, and other disorders. The full list of symptoms can be found on HP safety and comfort guide, [www.hp.com/ergo](http://www.hp.com/ergo)

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## Best Man Speech

Hello. Good afternoon.

Or for any Brits who've just got off the plane good Evening.

I'm Gideon by the way, a Best Man.

One of the ironies is that what Best Man has to say comes about 3 hours too late for the bride to do anything about it.

Though as Simon reminded me this is the US so it's never too late for someone's lawyer to do something about it.

Or indeed, one of Linda's Sicilian cousins.

It is good to see them both happy here.

I got to know Simon when we were working on scripts together, usually in a pub.

And the work session would invariably start as follows.

What you drinking?

Bottle of Steinlager please?

No this beer is warm. Do you have another one.

Certainly sir. I'll just get you one from the back of the fridge.

Psssscht. Glug glug glug.

No that's not really cold either.

We then proceed to empty every beer from the fridge to determine whether it's cold enough.

Draught lagers cold sir.

How cold?

Well I couldn't tell you how many degrees, sir. But it's cold enough for most of our customers.

Could you pour me a little so I can check?

Sorry sir we can't do that.

Have you got any other drinks that are cold.

Orange juice with ice in it.

Is that freshly squeezed?

Bill, is our orange juice freshly squeezed?

Nah.

Progress on the scripts was slow.

Changing just one scene could require 20,000 temperature tests.

And I realized he was doing the same thing to his bosses at work.

Only difference being that they usually served him up a P45.

That's a Pink Slip as you say over here.

Anyway over a pint, Simon tells me of his plan to seek fame and fortune in the states.

England wasn't quite right for him.

The women weren't right for him. The Jewish girls were too Jewish and the non Jewish girls, well, too non Jewish.

But this doesn't surprise me.

In a way Simon had always been an American Citizen trapped in an English body.

He had the NY Yankees baseball cap. Looks stupid on anyone English, but it's ok here.

More significantly he had committed to memory whole tracts of the US constitution.

Nerdy, but impressive.

In England we don't have a written constitution just to stop people like Simon memorizing it.

So America was the right place for him.

That's not to say there weren't a few setbacks though.

He's held up at gunpoint by an armed robber with a Smith and Wesson 38.

Pretty frightening.

One of the downsides of the second amendment this man is indeed exercising his right to bear arms.

Simon can't remember if his assailant has the right to point it at him.

But for beverages served at the correct temperature and freshly squeezed OJ one has to make a few sacrifices and this is it.

To this day, the robber is still trying to figure out how Simon managed to give him a trick wallet with absolutely no money in it.

In England, Simon had been 999 thousand nine hundred quid short of a million pounds.

But in the USA Simon was only 999 thousand nine hundred dollars short of a million bucks.

But interestingly it wasn't stopping women queuing up to date him.

We were in Nate and Al's restaurant and we were just about to pay, correction, I was about to pay, when a really nice girl comes running up to me and says I think your friend is really cute would he like my telephone number?

I mean if that's not a reason to emigrate here what is?

Actually I remember Simon was non-plussed by this.

But being a good bloke, he didn't want to say no and accepts the date anyway.

On the day, crosses the road to greet her and gets run over by a car and carted off by ambulance to A & E.

First time anyone had wound up in bed before a first date not after it.

But while he's checking that the saline they're delivering is the right temperature it occurs to him there is a hole in his world.

Then around a restaurant table in 1996 he has this experience that changes his life.

His hamburger was a little underdone; the mustard a little weak, the salad very definitely could have used more dressing, but the girl sitting opposite was interesting.

Not just interesting. Attractive, educated and cultured in a European sort of way, and good career right in the middle of the media industry.

Enter Linda.

True she was an Italian which meant she only had about 2000 years of Catholic neurosis against his 5000 years of Jewish angst.

But what's a little guilt between friends?

Above all, she was a soul mate.

But for a man who took 15 minutes to choose a drink at a pub, choosing a wife was not going to be easy.

There had to be something wrong with her.

Some way she could fall short of the very high consumer standards, Simon had always set himself.

And eventually he found something.

Linda, had it seemed an inadequate knowledge of the life and work of Charles Eames.

Unforgivable.

Posters of Eames chairs were put up in her living room so she could study it and improve herself.

Of course this was a waste of time, because Linda had a detached retina at the time.

One of the reasons no doubt that Linda regarded Simon as very good looking.

Then Simon did something that only happens very rarely in one's lifetime.

He grew up.

Why he should do this after 37 years of extended adolescence, I have no idea.

But I think Linda has something to do with it.

And for that we can all breathe a sigh of relief.

Especially the bar staff on both sides of the Atlantic.

So I'd like to raise a glass of luke warm unfreshley squeezed orange juice and propose a toast.

May all their beer be cold and their love warm.

To Simon and Linda.