

# *The Cottage*

M I C H A E L  
P H I L L I P S



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This is a series about generational legacies, those that extend in both directions. As I have written these stories, my thoughts have been filled with influences that have come down to me from my own parents and grandparents and ancestors even further back, including their Quaker heritage. And I am constantly reminded of those who have followed, namely Judy's and my sons and grandchildren, and whatever my life has been and will be capable of passing on to them.

More than two decades ago I dedicated books of a series to our three sons. They were young, and my father's heart was filled with visions of the years ahead we would share together. Now they are grown men. Whatever legacy a father is able to pass on to his sons looks much different to me at today's more mature vantage point from which to assess life's unfolding and progressive journey—both mine and theirs.

Therefore, to our three sons and the men of spiritual stature they have each become, I gratefully and lovingly dedicate the volumes of this series.

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*The Cottage*

to

Robin Mark Phillips

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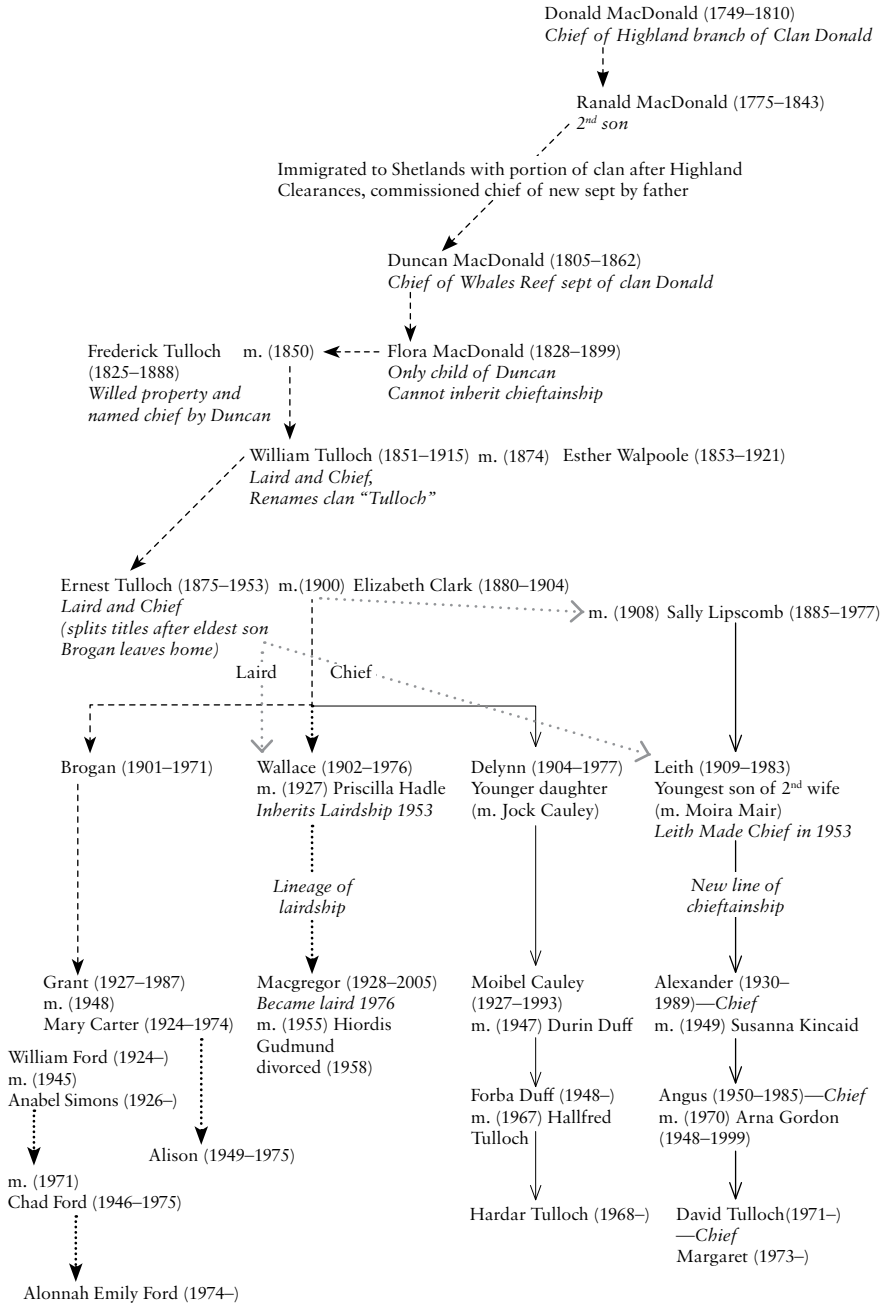
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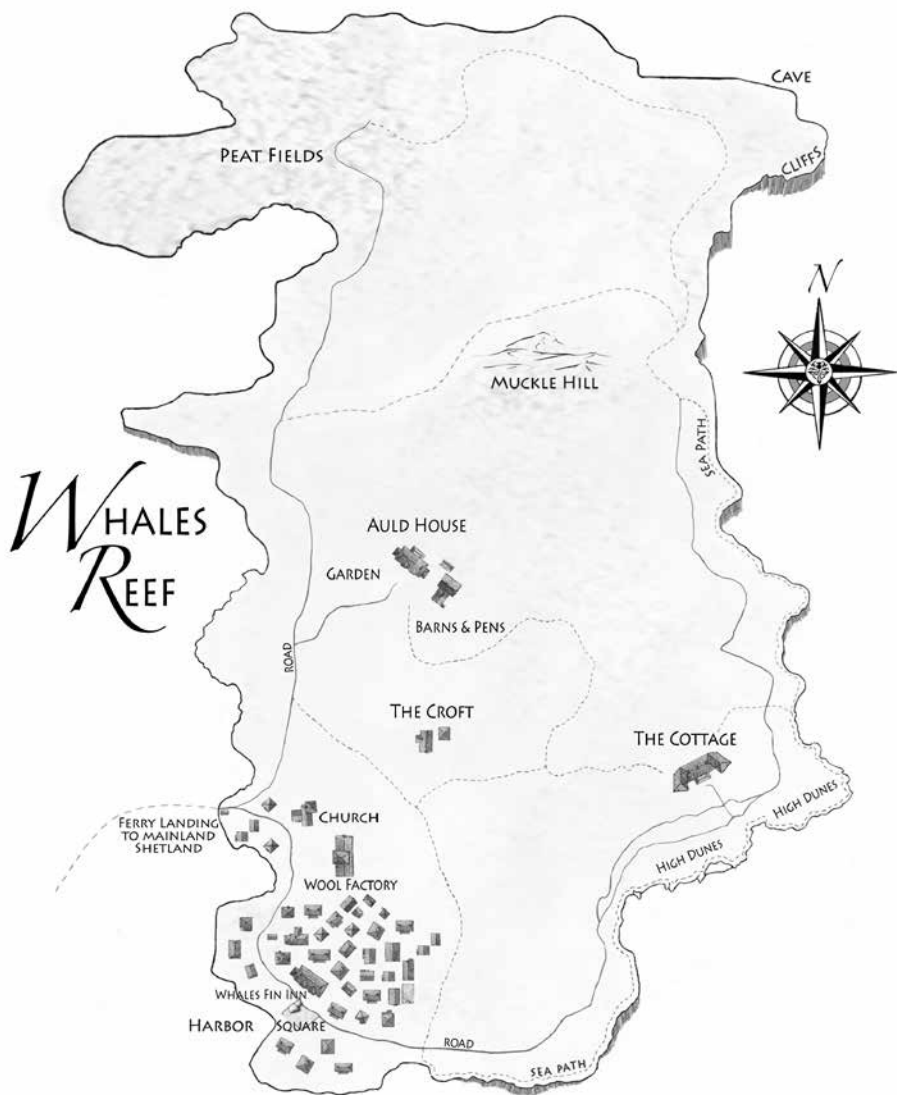
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## Whales Reef Tulloch Clan Family Tree (Descended from Highland Clan Donald)



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PART 1

July 2006







# Life Turned Upside Down

## WHALES REEF, SHETLAND ISLANDS, SCOTLAND

The letter two weeks before had been brief. Less than half a page. Yet in an instant it had turned her life upside down.

Alonnah “Loni” Ford— orphan, athlete, and financial executive in training—was still reeling from the impact of the sudden change to her fortunes.

She pulled the single folded sheet from the pages of the journal in her lap and read it once again.

*Dear Miss Ford:*

*Last year in the small Scottish fishing village of Whales Reef in the Shetland Islands, Mr. Macgregor Tulloch passed away leaving no will and no immediate family. After an exhaustive search in a difficult and controversial probate, we finally have been able to locate your whereabouts and establish contact with you as the closest living heir to Mr. Tulloch’s estate. His holdings are sizable, and the estate includes the Cottage which was Mr. Tulloch’s lifetime home, as well as most of the acreage and properties of the island of Whales Reef. These will now pass to you.*

*Unfortunately, time is of the essence in this matter. As it has taken us so long to locate you and, working with attorneys in the U.S., to confirm your identity by certificates of birth and marriage, it is urgent that you sign documents and take possession of the property in person within two weeks. After that time it will pass to the next in line.*

*If you could email me of your receipt of this letter, and your plans, I would be honoured to establish a time when we could arrange for you to meet me in Lerwick and make plans for you to see the property.*

*I am,*

*Sincerely yours,  
Jason MacNaughton,  
MacNaughton, Dalrymple,  
& MacNaughton  
Lerwick, Scotland  
U.K.*

And now two weeks later here she was—on the remote island with the quaint name, in the Great Room of the so-called *Cottage* spoken of in the letter. She was sitting facing a huge stone fireplace, gazing into a fire she was proud to have made herself, its earthy bricks of peat glowing orange and hot.

*Hardly a cottage*, Loni thought as she glanced about. Everything Lerwick solicitor Jason MacNaughton had told her about the “manor house” of the former head of the Tulloch clan of Whales Reef had been confirmed the moment she’d walked through the front door.

*Not exactly a castle either*, she supposed. Yet in spite of its austere stone exterior, it was the nearest thing to a castle she had ever been in.

“Perhaps you are under a misapprehension about the term cottage,” MacNaughton had told her. “The word is not always a designation of size. By the standards of the rest of the island, it is a very large dwelling indeed. Mr. Tulloch lived in it alone, however, along with his butler, housekeeper, and gamekeeper.”

He was right. The place was huge.

*A butler!* Loni smiled as she remembered her reaction to the so-

licitor's list of occupants. She could not help being curious why she hadn't seen these three residents of the Cottage since her arrival. She wondered if the mysterious butler would be wearing a tuxedo and tails.

Her bewilderment over the time warp she had passed through continued as MacNaughton went on to tell her about the island and its clan chief and something called a *laird*.

"Times have changed," he explained. "The two titles—laird and chief—are now separate. But Whales Reef has deep ties to the Highlands of the Scottish mainland. These islanders march to a different drum than most of Shetland. The chief, who is more of a figurehead these days, lives in the other large dwelling on the island. The Old House, it is called. You, of course, as heir, will be the new laird—the traditional Scottish term for lord . . . landlord, if you will. You will basically own the majority of the island. Its tenants will pay you rent."

She still couldn't wrap her head around *that* idea. If she accepted the inheritance, she would be the "laird." A *title* to go with the inheritance, for goodness' sake!

The interview with MacNaughton had taken place two days ago. Loni's brain was still spinning. And if she signed the papers awaiting her back at MacNaughton's office in the Shetland capital, this Cottage where she now sat, and all the land and houses and buildings in the village . . . the entire estate of old Macgregor Tulloch would be *hers*.

She still could not help but think they had the wrong person. Yet MacNaughton repeatedly assured her there was no mistake. She was the long-lost great-great-granddaughter of Ernest Tulloch, the man they called the "Auld Tulloch." As such she was the closest heir of Ernest's childless grandson, Macgregor Tulloch.

This unbelievable turn of events was all the more unexpected in that she had grown up knowing virtually nothing about her mother's side of the family. From out of the blue that unknown heritage had led her to this out-of-the-way place and a legacy she never knew existed. Her lengthy visit yesterday with retired veterinarian Sandy Innes opened whole new doors into her past. The aging Shetlander was old enough to have been acquainted with the Auld Tulloch, Ernest himself. Listening as he told about the family gathered for Ernest's funeral fifty years before, the heritage of Loni's dead mother gradually came to

life. Through the mists of the past emerged an actual genealogy that she was part of.

She had initially not planned to accept the inheritance. She had almost not even answered MacNaughton's letter. But after the urgings of her boss, Madison Swift, back in Washington, D.C., along with a few unexpected tugs at her heart from the unknown past, she had decided to at least check out the situation. She would either sell the property or let it go to the next in line. Two of her distant cousins had been in consideration before she came along, according to MacNaughton, including one of the island's fishermen. Either of them, thought Loni, would deserve the inheritance more than she.

After a day and a half on the remote isle, however, and after her remarkable visit with Sandy Innes, she was viewing her decision through altered eyes. She still planned to be on her way back to the States in what she assumed would be a few more days. Yet everything was beginning to feel much different from when she had arrived.

She didn't know what she would finally decide. All she was sure of was that she had to give it more time. She had temporarily postponed her return flight. How long "a few more days" might be, she had no idea.

Loni folded the fateful letter from MacNaughton and replaced it in the journal on her lap. On the small table beside her sat a second leather-bound volume that had been occupying much of her time since her arrival—the journal she had recently discovered that had belonged to her great-grandmother.

For now she couldn't think about the many implications of the decision before her, whether to accept the inheritance or not. The overwhelming facts were too much to take in, that everything around her—this huge house, its furnishings and antiques and books, the sheep and horses and land, and most of the village she planned to visit this afternoon—by just signing her name, would all *belong* to her.

She had to absorb it slowly. Under most circumstances, she would have talked to Maddy, who was not only her boss but also her best friend. But this was a decision she had to make on her own.

She glanced at her watch. Thinking of Maddy reminded her that she needed to update both her and Hugh on her change of plans.

But she didn't want to telephone. She was enjoying the feeling

of isolation. She didn't have an international cellphone anyway, and she didn't want to try to figure out the landline at the Cottage. They would probably try to talk her out of staying. She could already hear Hugh chuckling at the mention of chiefs and lairds. But for some reason Loni wasn't laughing. These people took their traditions too seriously to make light of.

*Maddy might understand*, thought Loni. Still, she wasn't in the mood to talk to either her boss *or* her boyfriend just yet. She had to let the silence and peacefulness of this place do its work. Hopefully before too much time passed she would know what she was supposed to do.

She would try to find a fax machine somewhere and notify Maddy in writing that she wouldn't be on the plane tomorrow.

Since this morning's breakfast of oatcakes—her supply was already running low—she had been trying to write down what she could remember of yesterday's visit with Sandy Innes, along with reading in her mother's grandmother's journal from ninety-two years before.

An hour later she was still seated with her feet up in front of the fireplace. On the low table beside her sat a large mug of tea, appropriately doctored with milk.

All at once she was startled out of her reverie by the musical chimes of the doorbell. Loni set aside the journal, rose, and walked through the entryway. She opened the door to see a man about her own age, with unruly brown hair falling over his ears and forehead. He was even taller than she was, which was saying something since she stood half an inch short of six feet.

"Good morning!" he said with a smile. "You are, I take it, Miss Ford?"

"Yes, that's right," said Loni, returning his smile. Her eyes flitted to the vase of carnations, chrysanthemums, and American flags she had set outside, a gift from Hugh delivered the previous afternoon.

"I noticed them too," said her visitor with another smile. "Quite a lavish bouquet, I must say . . . and very American. My trifling little offering certainly pales alongside *that!*" he added with a hearty laugh.

He held toward her a small sprig of purple heather tied with a tartan ribbon.

"I picked this for you," he said. "It seems rather a paltry gift now, but it is all I have to offer. I am David Tulloch. I came by to welcome you to Whales Reef."