

AT HOME IN THE 90's

A CASE STUDY

The 90's brought unexpected twists and turns to the life of the Upson family. After almost 30 years of secure employment within the education system the Thatcher revolution finally caught up with Keith. Education Authorities, for so long responsible for the administration of schools and the standards of education, were forced into a steep decline as both money and responsibility were passed down to schools. Massive staff cuts became essential as funds were diverted and attractive redundancy packages were offered to staff over 50 to tempt them out the door. Keith, who had just reached 50 was therefore faced with a stark choice – Fight or Flight. This was the third time in 4 years that he had had to reapply for his own job. Each time the reappointment process had become more rigorous. This time he was made aware that any future job would be situated at County headquarters in Maidstone, a 30+ mile commute. Keith and Jennifer sat down and did the sums. Could they thrive on the pension offer of £18,000 per year? What were the implications on the quality of life? Did their vision of their future lives demand more income? Given a future which was unlikely to be any more secure they did not ponder for long. Keith accepted the redundancy package and bade farewell to his career, or so her thought. Before he had had a chance to consider what he would do to occupy his time, out of the blue came a job offer for a three-day per week contract at Canterbury ChristChurch College offering £15,000 per year. Miraculously, therefore, adding this to his pension, he achieved almost the same income with much less work and responsibility. For the following 5 years he was happily employed running management courses for Head-teachers and senior staff until, once more the Government intervened insisting that he would need to gain a qualification to continue. Faced with a training course and affronted that, given his experience, such a thing was necessary, he finally retired for good in 1998.

Just as unexpected given his career journey in the 90's was the extent to which the family accumulated capital. By 2000 they had acquired a bank balance in excess of £200,000! Strangely, their fortunes changed at the time of retirement from full-time work in March 1993. At that time Keith received a lump-sum payment of £50,000 accrued from a cash sum from the pension fund plus, given his years of service, a substantial redundancy payment. With the assistance of a financial advisor they invested in a range of with-profits bonds. They also found they could live comfortably on £18,000 per year. It was indexed linked and therefore rose year by year in line with inflation. This meant that the income they received from their respective part-time jobs were saved. Within 5 years it had accumulated to well over £100,000. Added to this was revenue acquired from a couple of endowment policies they had started in the 70's, including the mortgage endowment intended to cover the £9000 they owed on the house. These performed exceptionally well given the inflationary trends of the times. The £9000 policy, for example, matured at £26,000. There were also conversions of Insurance Companies and Building Societies into Public Companies which netted them a pay-

out of around £10,000. Over time, therefore they added substantially to their portfolio of investments. Strong performance on the Stock Market saw these grow by around 60% giving them unparalleled security for the future. Unfortunately, it was not to last. The turn of the century brought with it a severe downturn in the financial markets and growth went into reverse losing them thousands. It was disappointing but in the end it is all roundabouts and swings. As the Stock market crashed, property prices hit the ceiling and the value of the house reached a staggering £250,000. Overall, therefore, their assets remained at much the same level.

Throughout the 90's, therefore, they lived well and wanted for nothing. It was a strange sensation to have more money than they knew what to do with. They did invest in the house. As a 30's built property it was beginning to demand attention. From the moment they moved in Keith regularly devoted two weeks of his summer holiday to routine maintenance, alternately spending one year restoring and painting the windows and doors at the back of the house and the next year dealing with the front. By 1990 he was spending an increasing amount of time chasing wet rot in the doors and window frames. They therefore decided to replace all of them with UPVC double-glazed units, a process which was organised in three instalments across 5 years and cost around £10,000. The difference was unimaginable. The



house instantly became warmer and quieter. They thought it was a good use of money. After his retirement in 1998, like most people with time on their hands for the first time in years, they began a systematic refurbishment of the interior. They had already replaced the lounge suit and carpet and invested in a new television, Video-Tape-Recorder and a CD audio

system with the money from the 1993 retirement windfall, but the majority of the house had not been decorated since they moved in in 1978. Room by room, therefore, they papered and painted in a more modern style. They replaced the entire fitted kitchen and had a new bathroom suite fitted. The make-over included the installation of an automatic washing machine, something that Jennifer had resisted for years, preferring instead a twin-tub machine. They also replaced the gas boiler which instantly reduced their gas bills. Beyond this they also acquired two new cars – a Rover 1.4 in 1993 to replace the lease car he lost upon retirement from Kent County Council at a cost of £12,400, and in 1996 a Toyota Carina E 1.8, the smoothest and quietest car he had ever owned for the sum of £14,250. All of this was

eminently affordable and, whilst they continued to work, the savings continued to mount despite the extravagances.



The household budget for the year 1999 / 2000 is shown below. Percentage changes since 1989 are expressed as a percentage in Column 2:

Gas	£395.33	-21%	House Insurance	£367.11	+130%
Electricity	311.67	+5%	Contents Insurance	222.61	+83%
Water Rates	166.05	+36%	T.V. License	104.00	+46%
Council Tax	75.00	+11.5%	Gas Service Contract	127.00	+90%
Budget Account	200.00		Trailer Tent Insurance	44.00	
Car Tax	155.00		Denplan	26.09	
Car Insurance	240.52		Car Recovery	50.00	
Car Service	240.52		Camping Club Subs	31.75	

The general living costs expressed in the total of supermarket expenditure was circa £440 per month. By the 90's almost every transaction was made using credit cards and Keith and Jennifer seldom used cash. Insurances in general went up steeply during this period, a result, in part, of the industry being taxed but the overall number of claims also increased too. Since the storm of 1987, which caused phenomenal damage across the country, the weather had become more volatile. Damaging gales and flash-flooding became more frequent leaving Insurers with no option but to raise premiums. Gas and Electricity also became subject to a Regulator during period. His task was to prevent profiteering by the supplying companies. He did a good job!

During the 90's Keith's attitudes to life were completely transformed. Retirement brought him face to face with the prospect of old age. He hadn't really thought about it before. He was forced to think himself out of the work ethic and consider what he was to do with the rest of his life. He surprised himself at how uninvolved he wanted to be once the drive to succeed had dissipated. He had always thought of himself as a people person but found that he had lost the need to be with people. He came to realise that he preferred to be on his own and left to his own thoughts. He began to be aware that precious few people were really interested in him as a person. They were more concerned to pour out their own problems

and anecdotes than they were listening to his. Unlike Jennifer he had no really close friends. His friendships were with work colleagues and were founded upon shared challenges and mutual support. As soon as that ceased the associations dissolved. Things at work moved on without him. They were too busy keeping afloat to maintain any contact. He also found himself less inclined to be patient with other people's opinions and their point scoring tendencies in the public arena of committees. He had one disastrous foray into School governorship which affirmed his intolerances. He was happier on his own. Retirement conferred a freedom the like of which he had not known since childhood. To be liberated from the demands of other people was a wonderful release. To wake up each day to a blank piece of paper just waiting to be filled with whatever took your fancy was akin to being released from prison. He relished it and found himself avoiding commitment to anything outside the home and family. Selfishly, he came to feel that commitment imposed restrictions on his freedom to be himself. He came to realise how much of social interaction ends up becoming role play. You are never truly yourself. You try to be pleasant no matter what the circumstances, you build a persona to fit in, and you try to live up to other people expectations. He felt he had had enough of all that. The sub-conscious yearning for peace, tranquillity and predictability in life was beginning to surface and assert itself. There were some strange rediscoveries and reversals of thought patterns. In the first weeks of his retirement, for example, he came to realise that he had not really looked at the sky since he was a boy! The reflection was symptomatic of a new tendency to look back on life rather than look forward. After all, if the future was to be mostly predictable and free of demands, then there was little need to think ahead. He quickly fell into a routine of living for today and pondering past achievements rather than the possibility of any future ones. This was quite new to him.

Keith was lucky in being able to step down gently from full-time employment to complete retirement. His 5 years at ChristChurch College gave him the opportunity to adjust to more free time and prepare for the complete break. He found it surprisingly easy. He took on some of the household cleaning, found it therapeutic and thoroughly enjoyed it. In 1998 he also joined the local Allotment Association and took on a plot. With one third of an acre at home and an allotment, the old interest in growing their own vegetables was revived and, for some years, they not only supplied themselves with most of the basic staples, but half the neighbourhood as well. It was hard and satisfying work which he loved and kept him fit and occupied. They kept detailed records of their harvests, a great part of which was either stored or frozen down for future use. Jennifer worked hard to preserve vegetables and make delicious jams and pickles. There was nothing more satisfying than sitting down to a Sunday roast lunch, always a religious rite in their house, to a plate full of their own produce. During the winter when he was not so busy outside he always found something to work at during the mornings and was seldom without a project of some description, be it repair work, writing, jigsaws or whatever. In the afternoons they both relaxed to crossword puzzles and reading. Dog walking also became a significant part of Keith's life. Being close to forest, farmland and seaside he spent hours with Ben the Border Collie exploring all the tracks and by-ways overlooked by most people. Walking twice daily they covered in excess of 20 miles per week every week. It was a great joy to him. Keith's interest and involvement in the music scene

took an unexpected turn. A peculiar by-product of Church attendance was Parish pantomimes, and in February 1990 and February 1993 Keith was persuaded to play the role of Dame in the village hall productions of Aladdin and Dick Whittington. Written by the Vicar and with music especially written by the owner of the local brewery, they were hilarious fun. Keith had never before let his hair down so completely on stage. It was a giggle from beginning to end. Jennifer even played the back end of the cow, in the course of which she became very friendly with the front end! They also went with a Church group to an open-air concert at Leeds Castle, near Maidstone. This turned out to be a new kind of middle class binge. People arrived with collapsible tables upon which they loaded feasts fit for a King complete with silver candelabra. The percussion section of the orchestra was augmented by the sound of popping champagne corks throughout the performance and a goodly proportion of the audience of thousands slid happily into a drunken stupor. The evening ended with a rendition of the 1812 Overture complete with canon fire designed presumably to shock the masses back to reality in readiness for the journey home. Needless to say other outings with the Church were more sober and upright. For a number of years, they made a pilgrimage to Canterbury Cathedral by walking six miles through the woods on Easter Monday ending with a service of thanksgiving led by the Archbishop. Also, as in previous years, Keith continued to sing in the choir at major Church festivals and regularly made solo contributions to the annual summer concert and Christmas Carol Service. On a more theological level they also attended, and one year ran, a house group to chew over religious ideas. They felt themselves to be a part of the Church community. Keith also contributed to a number of one-night concerts in aid of various charities during this period. He found no difficulty in filling his time. Boredom was something he had never experienced. He was never at a loss for a challenge and time just flew by.

In the mid-80's Jennifer moved from her job at Woolworths and joined the staff of 'Geerings' – a local newsagent, stationers and gift shop. She was very happy there. During the 90's her schedule settled to 4 mornings and 1 afternoon per week to allow her to balance the demands of work and home life. Despite Keith's help at home, however, her responsibilities began to mount as her mother showed increasing signs of age and frailty. Problems began in the summer of 1992 when she fell and broke her femur and had a hip replacement. Her mobility was permanently impaired and she became affectionately known as 'Nanny Sticks' as she came to rely upon them for support. From that point she seemed to accept her limitations and Jennifer had to adjust her level of care to meet her increasing needs. It was a responsibility she took very seriously. As the years lapsed mother's condition deteriorated. She suffered badly from ulcerated legs, but it was her susceptibility to falling over that became the most alarming problem. There was one occasion when she fainted and fell and could not get up. She spent the entire night on the floor of her bedroom without Keith or Jennifer knowing. The events triggered an increase in vigilance and a reluctance to leave her on her own. This necessarily placed restriction on their ability to go anywhere together. They managed to hang on to a fortnights holiday each year, but only through the good auspices of an organisation called 'Volcare' who provided live-in respite carers. Throughout most of the 90's, therefore, with some trepidation, they handed over to a succession of young girls from all parts of the world and of very different temperaments and abilities and hoped that they would cope. In this way they managed to get away though never with a clear conscience.

Stoical as ever, Mother accepted the upheaval with a smile even though they knew she hated it. Fortunately, there were fringe benefits which they came to value greatly. The carers also offered the service of house-sitters, dog sitters and garden waterers!

Keith and Jennifer managed 9 good holidays in the 90's and a disaster which put an end to their camping days for ever. They enjoyed the independence and freedom of camping either in a caravan or by trailer tent. Jennifer much preferred the security of taking her home with her. They maintained their habit of holidaying abroad in alternate years and enjoyed three magnificent expeditions to Germany and France. In 1990 they camped at Staufen, a small town near the Rhine in southern Germany. It gave them access to the picturesque Black Forest. They were impressed, not only with the scenery, but also the cleanliness and care for property. The contrast with France, just a few miles to the west, was unbelievable. For Keith it was



another area that he had taught about for years which came alive, and he was fascinated. He was equally excited by their next continental holiday to Annecy in the French Alps in 1992. This was the most scenic of all their holiday destinations. They explored the beautiful valleys, took ski-lifts up into the mountains and journeyed by train to the glaciers at Chamonix within sight of Mont Blanc. It was fabulous. Unfortunately, two days before they were due to return home the camp site owner alerted them to problems at home. Jennifer's mother had fallen and was hospitalised. They packed in a hurry, raced across France in one 850 mile journey to be by her side. Their last foray abroad followed in 1995 when they travelled to the Dordogne. This too was a beautiful holiday. The weather was perfect and the camp site excellent. They found that the trailer tent was an ideal mode of camping in the more distant locations and the hotter climes. Easy to tow over long distances, more manoeuvrable, and much more ventilated for comfort, it so proved its worth that Keith and Jennifer invested in a top-of-the-range folding camper in 1994, a 'Conway Countryman' at a cost of £4250. With all mod-cons and enhanced levels of comfort it contributed greatly to the overall success of this venture. In the intervening years they travelled to a range of places in southern Britain. In 1991 and 1993 they towed the caravan to the Isle of Wight and the Stour Valley in Suffolk. The visit to the Island was particularly evocative. They had not been back to Shanklin since their honeymoon 25 years earlier and it was 30 years since the first romantic weekend there at Easter in 1961. Of course it was disappointing. Things had changed and any thought of rekindling the feelings of the past were thwarted. Typical of the English climate, the first holiday in the Countryman to the South Hams district of Devon in 1994 was a wash-out. Although there were some nice days their abiding memory is of dampness and having to invest in rainwear. Paradoxically, the opposite was true of the 10 days they spent in Sandringham, Norfolk in 1996. The weather there was perfect and the visit was far more

memorable. They explored the whole of North Norfolk including the Broads and saw the Queen Mother and Prince Charles at the Sandringham Show. They saw out the 90's with holidays to the Malvern Hills and Goodrington, Devon, in 1987, Lyme Regis, Dorset in 1998 and Ringwood in 1999. Ringwood was the disaster that finished it for Jennifer. Only 24 hours after they arrived Keith suffered from acute food poisoning and spent 3 days on the loo. Jennifer, a non-driver, was stranded with the dog on a remote camp site powerless to do anything. As soon as Keith was able, they packed and raced home. Subsequently Jennifer decided that she was too old for camping and preferred the luxury of hotels or cottages.

In 1997 Volcare began to offer carers to cover weekend breaks and, for a number of years, they were able to make off-season visits to some of the major tourist attractions in the southeast which they had never seen or were worth re-visiting. Consequently, they travelled to Hampton Court, Windsor, Portsmouth Dockyard, Oxford, Blenheim Palace as well as Eastbourne, Lewis, and Midhurst. On each occasion they stayed Friday to Sunday at really good quality hotels. It was nice to wine and dine and taste the luxury. In 1999 another precedent was set when Keith and son Stephen took a holiday together in Italy. One of Keith's aspirations for retirement was to travel but with increasing agoraphobia, mother and arthritis Jennifer was not so willing. Since travelling alone is not so enjoyable Keith eagerly grasped the opportunity and together they toured to Venice, Florence and Rome. It was a magnificent journey through renaissance art and architecture with a splash of ancient Rome thrown in for good measure. It was an amazing experience. To see first-hand the works of Da Vinci and Michelangelo was breath-taking.

In 1997 Jennifer, who was adopted at 9 months, became interested in gaining some knowledge of her birth parents. She understood that they were dead but she was keen to learn something of their medical predispositions for the benefit of the children. An item on the local radio gave her access to a professional detective who specialised in tracing lost relatives and she employed him to research her background. Within 2 weeks she was astonished to discover that her birth mother was still alive and living in Southampton, not far from where she was brought up. The detective made contact to ask whether she had an interest in meeting her long lost daughter and, as a result, telephone contact was made and a meeting set up. It is difficult to understand how Jennifer felt. It must have been horrendously difficult to comprehend and thoroughly nerve-racking to see through. When they met it was like seeing a mirror image, they were so alike. But it was not the emotional reunion that Jennifer might have expected. It was pleasant enough and they learned something of her life story, including the fact that Jennifer had a half-sister. Unfortunately, though there was no apology or explanation for giving Jennifer up for adoption and no information about her father, indeed she seemed not to know! It was as though she had wiped the whole episode from her memory. Far from giving Jennifer the sense of identity she craved, she succeeded only in reinforcing the idea that she was not wanted. It was a great disappointment. For a while afterwards Jennifer kept in touch by telephone but there was little enthusiasm from her mother to develop the relationship and she let it drop. Not, however, before she had met her half-sister. She lived on the outskirts of Paignton, South Devon and they diverted from their holiday in the Malvern Hills specially to see her. That meeting too was pleasant enough. It transpired that they were both the illegitimate

consequences of liaisons with soldiers at an army camp in Wiltshire during the war. Her sister was the eldest. The link between them was tenuous, even unreal. They were not at all alike and there was little sisterly magnetism between them. It was not long before that contact also ran into the sands and petered out. It is an episode Jennifer kept secret from her real Mum, her adopted Mum. She would not have wished to hurt her for the world.

The cycle of life brings forward some predictable phases. One of them is weddings. So just as Keith and Jennifer and their contemporaries were married in the 60's so, in the late 80's and early 90's their offspring were at it and there was a crop of nuptial celebrations. Chief amongst them were the marriages of son Stephen and Donna on June 1st 1991, and daughter Kathryn and Paul on May 22nd 1993 – brother and sister marrying brother and sister.

After little more than a year living in Croydon, both Stephen and Donna found jobs in Bournemouth and moved to a small flat in Christchurch Road, not far from the East Cliff. Jennifer and Keith had always liked Bournemouth. It is an attractive place which held special memories for them, so, although they regretted the distance they were away from them they were happy to see them settle there. In fact, Keith had applied for the Headship of a school there but failed to win through at interview, so they came very close to relocating there too. Happily, Stephen and Donna's relationship grew in strength and commitment and in 1990 they decided to raise a mortgage and buy a flat together. They found a good quality conversion in the central part of Bournemouth. It was a one bedroomed attic flat with a small balcony. The house backed on to the Central Park with a beautiful walk down through the gardens to the Pavilion and sea front. It was ideal for them, but at £52,000 on the expensive side. To tie the knot still further they became engaged to be married and one year later were married. The wedding was fabulous. They adopted a high risk strategy by arranging for an open-topped veteran car to transport the bride to Church and by holding the reception on a pleasure boat cruising Poole Harbour. It paid off. The weather was fine and warm. The bride looked magnificent, there were some very touching moments, and, as the sun set over Poole Harbour there were some fairy-tale aspects to it. It was a unique occasion and an unforgettable few hours.

Kathryn's journey to the altar was not so dissimilar. After leaving home she found work in an Insurance Office and rented a room for a while with a young couple in Walthamstow until she and Paul raised a mortgage and bought a flat. It was above a shop in a parade near the centre of Chingford, Essex, Paul's home town. It was relatively spacious with a downstairs kitchen, a lounge, two bedrooms and a bathroom above, and a reasonable sized garden. Paul, already an accomplished DIY'er redecorated and opened up the loft space to create a super studio. It was an ideal starter home. Their wedding day was also a magnificent occasion, not least that, since both Paul and Stephen as College friends married each other's sisters, the two families came even closer together. The Church service was followed by a reception at a Hotel in the heart of Epping Forest which was more formal and conventional than Stephen's but none-the-less a lively and entertaining evening. For Keith giving his little girl away was an emotional event. Bidding her good-bye and watching her drive away into her future was hard and there was an overwhelming sense of loss.

For the two girls the early 90's was marred by health difficulties which seemed to come to a head around the time of Kathryn's wedding. Both girls were affected by Bulimia which lowered their general health and exacerbated more serious conditions. Kathryn suffered a dose of Glandular Fever which left her with Post Viral Fatigue Syndrome (ME) which pulled her into the depths and made life a struggle in the lead-up to her wedding. At the same time Donna, who suffered from a hereditary blood condition, landed up in hospital for major surgery to remove her spleen just days after fulfilling her role as Maid of Honour at Kathryn's wedding. It was one of God's miracles that things ran so smoothly.

The 90's seemed to be celebrations all the way. Prior to the weddings, Keith and Jennifer reached a significant milestone – their 25th wedding anniversary. This was followed by Keith's 50th Birthday in July 1992, so it was parties and presents all the way. It was not long before the family was celebrating the arrival of grand-children. The family grew apace with the arrival of:

George Daniel Upson born on Christmas Day 1994 to Stephen and Donna

Connor Lloyd Selvey born on May 15th, 1995 to Kathryn and Paul

Jordan Lewis Selvey born on June 15th 1997 to Kathryn and Paul

Mary-Anne Upson born June 23rd 1999 to Stephen and Donna

Jenna Rose Selvey born August 12th 2002 to Kathryn and Paul.

The celebrations of their christenings created a frequent gathering of the clans pulling together members of the wider family, especially the Great Grandparents and Great Aunts and Uncles. The early birthday parties were also an excuse for family barbecues, not to mention Kathryn's 21st birthday in 1990 and the 30th birthdays of all the new Mums and Dads. The celebrations went on and on and the family ties grew ever closer.

The family occasion became a characteristic of the 90's for Keith and Jennifer. Since both Stephen and Kathryn lived at a distance their visits were necessarily infrequent and always involved a stop-over. Contact with the grandchildren was therefore sporadic, the more so with George and Mary-Anne who lived so much further away. Every visit therefore became an occasion which Jennifer would prepare for meticulously. Unfortunately, the frailty of Jennifer's mother meant that it was less possible for Keith and Jennifer to visit them, and whilst they managed day-trips to Kathryn just 80 miles away, they ventured to Bournemouth less and less. For much of the time, therefore, Keith visited Bournemouth on his own, perhaps 3 or 4 times a year, combining his stay with a visit to his Mother in Hampshire, but towards the end of the 90's, traffic congestion on the M25 / M3 motorways made even these journeys unreliable and he ventured forth less and less. At the same time, as the family and the professional commitments grew, Stephen and Paul were less able to spare weekends away, and the gaps between visits lengthened. The result was that they saw less and less of their grandchildren, and, with brief snap-shots of their development every 6 to 9 months, it was difficult to feel involved. Keith and Jennifer envied those grandparents whose families lived close enough to make frequent pop-in visits. It would have been so nice just to have mucked in and done all those grand-parenty things. They did contemplate moving closer to the family,

but which family? In the end they felt it was wiser to stay where they were within their own community of friends. The telephone was their saviour. It helped them keep in touch with the day-today happenings within the family. Kathryn and Jennifer talked to each other for 15 or 20 minutes every day and never failed, and every Sunday they religiously made contact with Stephen and Donna so kept well abreast of the trials and tribulations of parenting in the 90's. They may not have seen much of their grandchildren but they certainly came to know something of their developing personalities.

The 90's were the important home and family building years for Stephen and Kathryn. It was the time when new relationships and responsibilities determined the pattern of their lives for years to come. It was an exciting time of acquisition, experiment and advancement. Both Stephen and Kathryn moved from their pre-marital love-nests into property more appropriate to family life. Stephen and Donna moved from central Bournemouth to St. Ives, a residential area west of Ringwood. Here they bought a 3-bedroomed bungalow at the height of the slump in property values caused by the recession. They lost £14,000 on the sale of the flat, a debt which had to be added to the mortgage of their new home. Undeterred Stephen set about remodelling the bungalow. He was a man of vision. Within hours of taking possession he took the ceiling out of the large lounge to reveal the bare rafters above. Keith and Jennifer thought he was mad, but as his vision unfolded over the following weeks they were forced to yield to his design flair. He created a really pleasing and ultra-modern room. Similar transformations followed throughout the bungalow achieved in snatched minutes from a professional working schedule which sometimes could only be described as lunatic. Stephen changed employment several times during this period, each time moving into more advanced areas of computer aided design. For the most part the end product was destined for the print industry which imposed deadlines, often forcing him to work to exhaustion, 24+ hours on the trot. It was certainly a life style for a young man. Kathryn's Paul in Essex was put under similar pressure. Although his career had moved in a different direction, towards the design of packaging, he too was plagued with tight deadlines and also worked exceptional hours. However, Paul was rather more settled than Stephen and changed jobs less often. Kathryn and Paul also moved house. For them the problem of negative equity was alleviated by the value added to the flat by Paul's loft conversion and make-overs. They bought a 4-bedroomed house in the village of Doddinghurst, about 3 miles north of Brentwood in Essex. It was a nice house in a nice location. There, Paul set about the process of improvement and created rooms straight out of the pages of the glossy Ideal Homes Magazines.

Both new families were fortunate in that they wanted for nothing. From the outset, with credit, they could afford to equip themselves with all the available kitchen and leisure devices – a far cry from Keith and Jennifer's start in life 30 years previously. They started with a cooker and an electric kettle. No Hoover, fridge, washing machine or television. Even in the 90's their old world attitudes of 'make do and mend' were still deeply embedded in their psyche. They were slow to adopt new gadgets and gizmos, waiting for them to prove their worth and become available at sensible prices. They also would not entertain the idea of buying on credit. They did not yearn for things they could not afford – this was not the way of an austere upbringing. Consequently, it was not until 1998 that Keith bought a computer with Internet access and not until well into the new century before he acquired a mobile phone. Even then

Jennifer shunned them both! The same careful and conservative attitudes governed their lives. They weighed expenditure carefully considering benefit versus cost, and they found the greatest satisfaction in the simplest and most basic of pleasures. They were far happier challenging their God given talents than they were splashing the cash on short-term pleasures. They preferred the challenge of camping to the pampering of hotels; the family barbeque to the five-star restaurant; genuine friendships over competitive acquaintances. They were most happy and relaxed working with nature in the garden, dabbling with crafts, painting, singing and strutting the boards for the entertainment of others. These, and the social contact that came with them, maintained their well-being and provided all the diversion necessary to keep the pressures of life in their place. Needless to say such attitudes had become dated by the turn of the century. They defined an 'older generation'. So too did the capacity to complain. Many of their generation were becoming aware that some freedoms were eroding. The most noticeable were the obstacles to travel. By the 90's traffic volumes on the roads routinely reached levels beyond the capacity of the road network. The slightest glitch in traffic flows on some motorways was sufficient to cause tailbacks which could take hours to clear, and in a number of notorious spots there was often gridlock. Motorway journeys became totally unreliable and also more- risky. Traffic overload was one thing. Traffic overload at 70 mph was quite another. The slightest mistake could be fatal. More and more people drove on their nerves, the general level of frustration rose and with it their susceptibility to a new terror – Road Rage. Off the motorway network where there was the possibility of escape from congestion, progress could be painfully slow. It was hardly a satisfactory alternative. Neither were the railways. Years of line closures, cut-backs and under-investment had reduced the network to an inefficient shambles. By the turn of the century, therefore, the freedom to travel was showing all the symptoms of choking itself to death. There were other negative trends that were similarly irksome. It was becoming almost impossible to communicate with manufacturers, suppliers and businesses without running into a barrier of electronic bureaucracy. Sometimes it was impossible to find a human being. Progress was not, therefore without its drawbacks and the Upson's began to tread more carefully still.

For the Upson family the 90's ended in tragedy. In 1998 they were approached by the Dog Breeder who had supplied Ben, their much loved Border Collie, to ask whether they would like another puppy. At 14 years old (98 in human terms) Ben was now an ancient and they were beginning to prepare themselves for the inevitable. As they were on the point of retirement they thought a new puppy a good idea. Training a dog would give them something to do. So they bought Max, a beautiful tri-colour Border Collie – mostly black but with white and tan markings. He was a wonderful animal, super-intelligent



and all that anyone could ask for in a dog. In obedience classes he even showed the potential for competition. He rejuvenated old Ben and they used to run and play happily together. They loved him to bits. When on Christmas morning 1999 he collapsed and died whilst out walking they were beside themselves with grief. He was just 21 months old. One minute he was bright and bushy tailed watching the grandchildren opening their stocking presents, the next, Keith was carrying him home dead in his arms. To explain to 3 and 5 year-old children where the dog had gone on such a festive occasion was beyond dreadful. After a decade of celebration the century could not have ended more cruelly.