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THE INGWELL SAGA - CHAPTER 31

This message is to wish you and all our friends a Happy Christmas and best wishes for the New Year. We have made a special effort to start writing early this year, in view of the difficulties with flooded roads and cracked railway lines etc etc, but already mid-month approaches and we haven't despatched any cards. But, Railtrack-willing we trust this reaches you in good time and that it finds you in good health.

It has been a busy millenium year and we've managed a visit to the Dome (which we thoroughly enjoyed) but not the London Eye - we've deferred our ride until next year when we hope to choose a clear, spring day to take in the view. As ever the year has flown but early retirement still beckons - Stuart went to a Pensions Seminar in the springtime and returned well and truly convinced that its health and happiness that matter. It's just as well that wealth comes further down the list since we started to dabble in Hi-tech .COM shares in the middle of the year and are now convinced that having 'Ingwell' on the register of share holders is the kiss of death for any company's share price! On the health front we are both well, give or take the odd 'hot flush' (Bridget) or back-twinge (Stuart). We are both trying to cultivate an interest in Golf - it seems to fit the retirement image, and Stuart goes to a Keep Fit for Men class every Monday, but any good it does is negated by the subsequent visit to the pub to round-off the evening. Bridget plays tennis fairly regularly and enjoys the occasional team competition but these days its usually the veterans league.

Daniel, Jo, Sam and Lorna are well but Jo is just recovering from a sudden attack of viral meningitis during which she was hospitalised for 10 days. She is now on the road to recovery and is even well enough to cope with the Christmas party scene. She needs to be back to full strength and fitness because they have just moved house and as you can imagine there are lot of jobs to do. Sam goes to a local nursery school two mornings each week and his drawing skills are amazing - by which I mean he can colour-in shapes really well . Lorna looks angelic with a head of blond curls but is actually a demon wrecker if left alone in any room for 2 minutes.

Charlotte and Shaun are very much a couple and are beginning to plan their future together. They are hoping to buy a house in Epsom and if all goes well they will make a purchase in the

Spring. They are coming ski-ing with us over the New Year holiday and we have taken apartments at Bareges in the Pyrennees. We intend to let the lift system do the work with some downhill whilst Charlie and Shaun are planning to try snowboarding - our friends Alan and Christine (who are sharing with us) intend to really work-out on the cross-country routes.

Bridgets' mum is travelling down from Leeds to spend Christmas with us and she must be in top form because she has decided to travel down by air to Heathrow rather than risk the trains. She is certainly well for her age and we are looking forward to her joining us for the festivities.

Bridget is still working 2 + 1/2 days per week at the Primary School (6 year olds this year for a change) and Stuart remains with BAE SYSTEMS. We would both like a big change of job and will probably jump off the job train and move into more sedentary occupations (charity work or occasional consultancy) in a couple of years time. We remain happy here in Warfield, although our neighbourhood and surroundings have changed dramatically over the last 5 years with wall-to-wall development on green field sites. This is a very hectic area to live and we are beginning to feel the need for a slower pace of life. We do however still escape to Labenne as often as we can and this gives us a chance to relax and stay on an even keel. Our ideal remains a life of luxurious retirement with constant round the world cruise holidays punctuated by stays in Labenne. What Bliss! Whilst for the moment this remains a distant vision, if you would like to contribute towards making it a reality then feel free to e-mail your credit card particulars to the above address.

Well as they say "that's all folks" - we shall think of you all as we raise our glasses to toast absent friends. Have a Happy Christmas.

Lots of Love.