'EVERY POUND A PRISONER': At least with cash one has the visibly diminishing evidence of what one's spending

# Decimalisation did not improve my financial savvy

Anita **ROBINSON**

IT'S 50 years since the introduction of decimalisation.

Reared in the era of pounds, shillings, pence and big white fivers, when horses and posh frocks were priced in guineas, I suddenly feel old.

And yes, I remember the hoo-haa the changeover created. The new currency was widely regarded as a tawdry substitute for the real thing – the coins light and tinny, the notes flimsy Bank of Toytown money. The transition was painful, not just in the shift from a base of 19 and 11 pence to 99p, which sounded dearer, but wasn't. Resistance was futile. We mourned the loss of the 10-bob note, the half-crown, the florin, the bob, the tanner, the thruppenny bit, the big brown penny that bought you a Bubbly or four blackjacks and the fairly useless ha'penny.

As a child, I had a rather tenuous grasp of the value of money. This was carefully fostered by my namesake, Aunt Nita. Being a wee late one with a tendency to precociousness and much in adult company, I was occasionally slipped a half-crown by a benign visitor. Aunt Nita was in there before the door closed behind them. "That silver penny is no good for buying sweets," she'd tell me. "Give it to me and I'll give you a nice brown one."

As I grew in age and grace (note the absence of 'wisdom') we children in the street ran errands for neighbours, tuppence reward being the unspoken but understood rate, despite parental decree that we accept nothing. We spent the loot immediately and scoffed the evidence.

Thus began my unequivocal relationship with finance. It didn't improve on closer acquaintance. As a student on a miserly grant, late night calls home regularly produced a big white fiver folded small in a brown envelope from my father. My first monthly teacher's salary was gone in a fortnight. The Loving Spouse, when I was fortunate enough to meet him, was considerably more financially cautious. He drew me a little cartoon once of a jail cell window with a pound sign peering through the bars. "What's this?" I asked. "Every pound a prisoner," he said. Point made. Point taken – though the day he discovered I wasn't paying off my monthly Barclaycard account in full is best not described in a family newspaper. Bless him – he was the most generous of men, but his 'owe nobody anything' roots ran deep.

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They say we're moving rapidly towards a cashless society. Daughter Dear doesn't carry a penny. All her business is conducted by card. She mocks me for using a cheque book for larger purchases, but at least I have paper proof of my serial foolishness. I carry a purse clanking with pound coins. How else are you to tip taxi drivers, waiters, hairdressers, beauticians, use parking meters, supermarket trolleys and access public loos? "Have you got a pound Mumma?" she asks.

I loathe the new plastic banknotes. The slimy little beggars stick together, yet manage to slither out of pockets and creep out of purses – but at least one has the visibly diminishing evidence of what one's spending, otherwise the monthly bank statement reads like a horror comic. Psychologically, a card is the key to instant accessibility and impulse-buying of stuff you neither want nor need. And of course I do have a bank card or two. (See salutary lesson above.) My problem is recalling the PINs – finger poised over the keypad and memory blank. Fail twice and the machine eats your card. And what a kerfuffle ensues if your card is compromised. I was a stricken hour in the bank where I've been a customer for 40 years, conveying my details, in a paralysis of panic when you can't access your own money and days to wait while they sort it out. Moral – always carry emergency cash.

When the Loving Spouse and I returned from honeymoon, we had nothing but a $100 note. We framed it, with the legend underneath, 'IN CASE OF EMERGENCY – BREAK GLASS'. It's down to him that it's there still. Alas, the note itself is no longer legal tender.

## ON THIS DAY

### SEPTEMBER 28 1971

**Resignation Rocks Faulkner**

MR DAVID Blakeley's decision to relinquish the Cabinet post of Minister of Community Relations – he told the Prime Minister, Mr Faulkner in his letter of resignation that internment had alienated the Catholic community at a time when cooperation was vital – brought mixed reaction last night.

Mr Ivan Cooper, SDLP MP, said his decision was 'a decisive indictment of a completely disastrous policy'. But two prominent Young Unionists – Mr Frank Agnew and Mr James Rodgers welcomed Mr Blakeley's resignation and said it was a major blunder by Mr Faulkner to have appointed him. Mr Blakeley (46) [a politics teacher] was Labour MP for Victoria at Stormont from 1958 to 1965.

**'Long Kesh Like Nazi Camp' – MP**

LONG Kesh is a Nazi-type concentration camp, said Mr Tom Gormley, Independent [and former Nationalist] MP for Mid-Tyrone after visiting the camp yesterday. 'This concentration camp has been set up to save the political skin of a Unionist politician who himself lacked the guts to fight against the Nazis during the Second World War', said Mr Gormley.

The MP described conditions as appalling. The accommodation consisted of ordinary Nissen huts with about forty men in each. The huts had no ventilation. They were unlined and so the interior was always damp from condensation. The roofs leaked and there were no toilet facilities, only dry buckets for the internees.

**15,000 at Victims' Funerals**

THOUSANDS lined the Falls Road, Belfast yesterday to watch the tricolour-draped coffins of the recent blast victims, Rose Curry and Gerard O'Hare, flanked by a guard of honour, borne to Milltown Cemetery. Thousands marched in military style in the funeral procession which was the largest yet seen in Belfast.

Rosina Curry (18) and Gerard O'Hare (17) were killed when a bomb exploded in a derelict house in Merrion Street near their homes.

**Irish an Official EEC Language**

IRISH will be an official language of the enlarged European Economic Community, the Irish delegation were told in Brussels yesterday.

**AS THE Red Cross announced an investigation into conditions at Long Kesh internment camp, Faulkner's government was rocked by the resignation of benign ex-Labour MP David Bleakley. Not only had internment alienated the entire Catholic population and removed the main opposition from Stormont but SDLP demands for an end to one party rule were gaining support at Westminster. Faulkner was also under attack from his own right wing and Ian Paisley for his failure to defeat the IRA.**

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