Working with Trees For Life, to be Ethical and Sustainable

50+ Magazine is pleased to support the award-winning charity Trees For Life by working with our print partners Manor Creative. Manor Creative have a corporate grove with the charity who are restoring the Caledonian Forest which formerly covered a large part of the Scottish Highlands. Only 1% of the original forest survives today as isolated stands of mostly old trees. Since 1989 they have been helping to bring this forest back from the brink, both through natural regeneration and by planting trees.

The charity works in partnership with the Forestry Commission, RSPB and private landowners, they also own and manage the 10,000 acre Dundreggan Estate. The long term goal of Trees for Life is to restore this forest to an area of 600 square miles in the north-central Highlands, west of Inverness. In addition to working on the forest itself, the work involves advocating the reintroduction of the missing species of wildlife, such as the beaver, wild boar, brown bear, moose, lynx and wolf which formerly lived in the forest.

Each year Trees For Life run over 45 Conservation Holidays. Hundreds of volunteers join groups annually in planting over 100,000 trees in protected areas, and carry out other restoration work such as seed collection and propagation of young trees and rare woodland plants. Since its inception, the charity has planted over 800,000 trees.

Scotland is a prime candidate for ecological restoration work, as it is one of the countries which has suffered most from environmental degradation in the past. The Highlands in particular have been described as a ‘wet desert’ as a result of the centuries of exploitation which have reduced them to their present impoverished and barren condition.

Manor Creative have a 10-point business pledge entitled Manor Earth part of which is to plant trees on behalf of major clients on an annual basis. The tree planting is a further contribution towards addressing the issue of global warming and is a positive ecological action in the UK to assist in the natural regeneration of this forest, which once covered over 1.5 million hectares of land with majestic Scots pines, interspersed with birch, rowan, juniper and aspen trees.

For more information on Manor Creative you can visit their online Tree Grove at:
http://www.treesforlife.org.uk/groves/manor_creative.html
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Disclaimer: Opinions expressed in these pages by contributors, other than Officers of the Association writing in their official capacity, are not to be construed as the formal policies or opinions of the Association. Neither the Editor nor the Association has the resources to verify the quality or bona fides of any services referred to in the Magazine, which are brought to the notice of readers in good faith but without responsibility. The Editor reserves the right to abridge, alter or refuse to publish submitted material.
A Warm Welcome to the 2010/11 Edition of 50+

This is my fifth and final issue and I have tried to make it my best. From 1 March a new Editor will take over and you can read all about David on page 8. The decision to give up the Editorship was not an easy one but I made it for two reasons. Firstly, I believe that any publication benefits from a fresh approach every few years and, secondly, I realised some time ago that most of my other interests had fallen, very gradually, by the wayside. There is a tendency to become more ambitious with each year that passes and that sometimes means actively seeking material and increasing the amount of writing rather than just editing. There is such a rich vein of experiences among our members and so many tales worth telling that there could never be enough time to do them all justice. However, a big bonus is that in researching many of the stories and talking to contributors I have learnt a good deal about some subjects which were new to me and I look forward to extending that knowledge in the future when I have an abundance of leisure. Needless to say, I have loved producing the Magazine and I shall, of course, miss it greatly. In particular, hearing from all the contributors and getting to know so many members of the Association has been a source of tremendous satisfaction. I don’t intend to lose touch with any of the new friends I have met during the past five years and I hope to continue serving the Association in some way and becoming more involved with my local Area.

So, what does this issue have to offer? I was, once again, privileged to interview Stephen Hester and I found his confidence in the future of RBS reassuring. Those of us who still hold shares may have some time to wait before we start receiving a dividend again but it will happen eventually. Among the features, readers may notice that there is one which has a title which, being in French, is recognisable from last year. I hasten to say that it is not a repeat but a follow-up that was sparked off by the account written by Leslie Bennett of a journey to visit branches in France in 1944 following the liberation of Paris. This year’s story centres on the closure of the Bank’s French operations announced in 1993.

On the lighter side there are three pages of jokes - but none quite like ‘Little Lucy’ which appeared in the last issue. A few people took exception to that one but I’m pleased to say that the majority of members did find it as amusing as I did. I don’t think anyone will be upset by this year’s offerings but any complaints concerning jokes or anything else in this edition should, obviously, be sent to me and not to the new Editor. I can always pass on any constructive suggestions for David’s consideration.

I am delighted that there has been such a lot of Scottish input to this, my final effort. I remember my first issue in 2006/7 when there was not a single contribution from north of the border. It is heartening to see how that has changed and I feel sure the trend will continue. Also, I must express my gratitude to Group Communications in Gogarburn for the generous donation of tickets to the Edinburgh Tattoo and the Highland Games. As in previous years, I did try to get tickets for the cricket or any other event sponsored by NatWest which was taking place south of the border but, unfortunately, there were none to spare as they have all been allocated to customer loyalty schemes. It goes without saying that I owe huge thanks to everyone who has contributed features, articles, letters, jokes, poems, short stories and ideas during my tenure as Editor. In particular, I thank those regular contributors whose names appear from year to year and who can be relied upon to come up with something innovative and readable. Everyone involved has made my task enjoyable and rewarding and I am indebted to you all. Thanks too, to the Areas who have done me the honour of inviting me to their luncheons and have made me feel so welcome. Lastly, I wish David every success. I hope he finds as much satisfaction and pleasure in the role as I have and benefits from your continued support.

Val Phillips, retiring Honorary Editor

All competition entries must reach the new Editor by Wednesday 7 September 2011

Contributions for the next issue must reach him by Friday 30 September 2011

As always, it will be most helpful if text and photographs are sent as e-mail attachments wherever possible.

Remember to visit the GPA website at www.rbsgpa.org.uk
As I write the country has just heard about the Spending Review and I guess, as pensioners, we are delighted that we can retain the bus pass, winter fuel payment, free eye test and, for certain pensioners, a free TV licence. It could so easily have been worse for the older generation.

So far as the Bank is concerned, we were all pleased to see a first-half pre-tax profit of £1.14bn and the Chief Executive was happy with the progress so far. Despite the improvement, the Bank is currently barred by the EU from making dividend payments because it received a bail-out.

Earlier this year, Gordon Pell, the Deputy Chief Executive of the Group, retired in March 2010. Miller McLean, Group General Counsel and Group Secretary, also retired in April whilst in October, Neil Roden, Group Director, Human Resources, decided to leave the Group for pastures new. We thank them all for their contributions over the years and wish them well for the future. We are delighted that Elaine Arden has been appointed to replace Neil and we wish her well in her new role.

In similar fashion, at our own AGM, our Treasurer, John Jenkins, stood down having completed his term of office and we thank him for his sterling work over the years and wish him well for the future. Our Assistant Treasurer, Derek Burton, has moved up to take on the mantle and we welcome Tony Kilbee as our new Assistant Treasurer.

From its inception in 1963 the basic purpose of the Association has been to keep friendship alive and to encourage contact between former colleagues. Our successful functions throughout the UK are testimony to the success of the organisation. Areas have many different social occasions ranging from coffee mornings, lunches, afternoon teas, walks and rambles, various visits to places of interest, theatre trips, river trips, weekend breaks home and abroad and holidays in this country and abroad. Of course, there are many who do not attend such events, owing to old age, infirmity, distance from centres and in some cases sheer indifference. Somehow all these have to be catered for and this is where our Newsletters and Magazine come to the fore as they enable members to receive news about the Association and what it is doing and they provide the glue to help everyone feel that he or she belongs and also that someone out there in the great unknown is caring. I believe that no pensioner or widow(er) is far from help when required. I am always concerned to know of any case which may have slipped through the net and if any of you are aware of any member who needs assistance, can I ask you to contact us please so a Volunteer Visitor can give attention to the problem.

The first issue of the Magazine was in National Provincial days when the Association was started and was little more than a News Sheet consisting of seven pages, mainly information on the progress of the new Association. Our Areas were few at that time, and therefore there was not much to talk about. But, like Topsy, the Association ‘growed’ and so did the Magazine, slowly at first, but then gathering momentum. At the time of the merger of Westminster Bank and National Provincial Bank the Magazine reached a reasonable size, by which time the many talents of our membership had been thoroughly aroused. At first, small contributions were received together with items of personal news and the publication built up issue by issue until the present time. If any of you would like to submit an item for publication, then please do not hesitate to send it off and see what happens. You may well be very pleasantly surprised!

I mentioned earlier that some of our members are unable to attend our functions for a variety of reasons. This is where the Volunteer Visitor Scheme assists as it provides friendship and it tries to oversee the wellbeing of our more senior pensioners and offers help and assistance where appropriate. Whilst we are lucky enough to have a good number of Visitors, we are always looking for more members who are willing to give up a few hours to meet, listen and empathise with the needs and concerns of those who would like to be visited. If this appeals to any of you, do please let us know.

So, the Association started in 1963 which means that in 2013, which will soon be here, the Association will celebrate its 50th year. A question for you - how do you think we should celebrate this event? Let us have your suggestions please.

Finally, can I thank all the Officers of the Council and the Officers of the local Areas around the country for all that they do for the Association. I would also like to thank the many Areas who have invited my wife, Pat and me to visit them. The warmth of your welcome and hospitality is always very much appreciated and we look forward to further visits in the future.

I hope you all had a peaceful Christmas and I send you my very best wishes for a healthy and prosperous year ahead.

Peter Easton, President

Fresh Horizons
It does not seem that long ago that I was putting together last year’s news from the chair. I wonder where the time goes. However, I then started to consider the activities of the past year and got some idea of where I have spent my time on the Association business.

Firstly, though, I want to acknowledge the work done by John Jenkins as our Treasurer over the last five years and as Assistant Treasurer prior to that. John stood down in September and is replaced by Derek Burton as Treasurer, who in turn was replaced as Assistant Treasurer by Tony Kilbee.

Another change will come about during the early part of 2011 when Val Phillips will complete her work on the Magazine. This is the fifth Magazine that Val has masterminded for us – all excellent and crammed with good material, articles and information. I am very pleased that we have a replacement for Val – David Williams who, in taking over as Editor, will be the first who has not worked for the Bank. David has a background in journalism over many years and will bring a wealth of experience to the job. What David will require, though, is not just a continued flow of material but for all of us to help with providing the background to articles and input to ensure that he appreciates the basis of our organisation. I am very grateful to those who helped in our search for the new Editor.

As I write this short article for the Magazine and my input to the newsletters I am always aware that this is one way communication in that I do not get nearly enough feedback about what I am writing. Having said this the Benevolent Fund applications increased after the piece in the newsletter and I was very pleased about this indication that it was read. I can only repeat my comments in the September newsletter when I asked that you all inform me if I am not covering the things that you want in my communications (by e-mail if possible please to derekegrant@o2.co.uk and my response will be in the next newsletter).

During my visits to Areas I make a point of asking about what you require from the Association and also having read the President’s ‘The way I see it’ I am more convinced than ever that the fundamental purpose of the Association is in providing a varied and enjoyable social outlet for our members. Peter speaks of the glue that holds us together and it was while I was at the West Midlands Area AGM that a member said that it was the social contact that provided this “glue”. I do not forget our excellent Volunteer Visitor Scheme and the time that is given by the many volunteers as we must continue to look to the welfare of our members also.

So, while I and the Management Committee have been and will continue to be busy with ensuring that the Association runs in the best possible way, I am only too aware that it is in the Area activities that our real success and continuity in the future lies.

The Association faces a constantly changing environment and there are many challenges that we will need to overcome in the next few years. For example, I have found, while speaking with Area Officials, a common theme in the difficulties they have attracting new Committee members or just helpers.

To overcome this we must find ways of awakening our membership to the need for support in the Areas which will ensure their successful futures.

The Bank has been reducing services it has provided, no more diaries or obituary lists. Both of these were looked upon as helpful sources of information and I know many members have complained to the Bank about this as has the Association but to no avail I am afraid. These are examples of how we might ourselves consider the provision of new services (although it is not in any way possible for us to provide the obituary list).

Another issue that is very current with many members is the forthcoming transfer of branches to Santander and the effect this has on their accounts. There is nothing new to say on this, we will continue to monitor the process of the negotiations and bring you information whenever we have this.

I am very grateful for all of the efforts from the Management Committee over the past year and I am sure that I can continue to rely upon them so that we continue our work in making sure that the Association can meet the challenges it faces.

And finally I am going to repeat two things. Firstly, good communication is essential and I and all other Committee Members will continue to look for your input and, secondly, to appeal for your involvement with your local Areas even if this is only attending some of the events provided. Much better would be to help out in the organising!

I wish everyone well for 2011.

Derek Grant, Chairman
Meeting with the Group

The annual meeting took place on 17 May 2010. The Association was represented by the President, Chairman and Vice Chairman and the Bank was represented by Neil Roden, then Group Director, Human Resources, Peter Hurcombe, Head of Group Pensions, Lesley Davie, Head of Group Pension Services and Mary Locke, Manager, Group Pension Services.

Sale of Branches

The Association asked what would happen to pensioners’ staff (ie YourBank) benefits if they continued to bank at a branch which became the property of a new owner. The Bank was unable to give an informative answer because, at the time, the identity of the new owner was not known. However, the YourBank website (www.yourbankrbs.co.uk) now confirms that Santander is the buyer of the RBS branches in England and Wales and the NatWest branches in Scotland which are being sold by RBS Group as part of an agreement with the European Commission. The site says that the sale is likely to be complete within 12 to 18 months and ‘details will be made available well in advance of the final transfer date allowing you plenty of time to make any arrangements you may choose to’. See UNITE for a useful list of the YourBank benefits available to pensioners whose accounts are operated on staff terms.

Bank pensioner website

The Association was advised that Group Pension Services is developing its own website for use by all pensioners. It will have access by PIN with a unique number for each pensioner. It was not made clear how information included on the site would be made available to those without internet access.

YourBank

In 2009, the Association asked the Bank to consider reducing the qualifying period for pensioners from 30 years’ service to 25 years’ service and extend eligibility for YourBank terms to spouses and partners. The Bank reported that, following a review, there would be no change in eligibility criteria.

News from all Corners

National Insurance Numbers on Statements

The Association drew the Bank’s attention to the fact that NINOs appear on Bank statements. The NINO is a unique identification number used by the DWP when crediting bank accounts with the state pension. The GPA expressed concern that if this number is known, together with the corresponding name and address, the risk of identity fraud could be increased. The Bank undertook to raise this point with the Department of Work and Pensions to see if the NINO could be omitted.

Bank pensioner lunches

The GPA asked whether the number of places available at the Edinburgh and Glasgow lunches could be increased in 2010 as, for the first time in 2009, the Scottish lunches were oversubscribed. The Bank agreed to consider the request but responded to the Chairman in October saying that, despite the number of applications having increased in 2010, there will be no change to the number of places made available.

Diaries

The Bank advised that the 2010 diary would be the last to carry specific pensioner-related information and the 2011 diary would be the last to be issued to pensioners. See In Council for further information.

Pensions

The GPA asked the Group to consider harmonising the rules relating to the annual review for NatWest and RBS pensioners. The Bank confirmed that, although it is happy to review the situation each year, there are no plans to change the existing rules relating to increments and pension abatement (clawback) for the foreseeable future. However, Peter Hurcombe advised that if the date at which the state pension becomes payable is extended beyond the 60th birthday, the application of abatement will be changed commensurately. The Bank advised that a paragraph concerning the outcome of the triennial review of the Pension Fund will be included in the annual pension increase letter in April 2011 and will be fully covered in the annual Pension Fund update sent to all pensioners in July/August.

Retirements and Obituaries

The Bank sought legal opinion and has been advised that the publication of this information is a breach of confidentiality. As a result, details of retirements and obituaries will not be issued, in any form, in the future. The Association will continue to advise Areas of the death of a member as soon as the information is available from Group Pension Services.
Phasing out of cheques

At the April meeting a delegate proposed that the Association should oppose the intention to phase out the use of cheques by writing to the various bodies concerned. The matter was discussed and a number of delegates suggested other methods, apart from cash, of collecting money from members for Area events and activities. Following a vote, the proposal was not supported.

UNITE

Robin Haggett, Chairman of the RBS Group Pensions Committee in UNITE, attended both the April and September Council meetings. He confirmed that the Union has raised the issue of pensioners who would be affected by the sale of NatWest branches in Scotland and RBS branches in England to Santander. At the time, the Bank admitted that it had not considered pensioner accounts which are operated on staff terms but ‘undertook to build this into their discussions with Santander’. See previous page under Sale of Branches. Robin produced the helpful chart given below to remind pensioners of the benefits they receive if their account is operated on staff terms.

<table>
<thead>
<tr>
<th>Item</th>
<th>Staff</th>
<th>Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>C/A credit interest</td>
<td>AER 1.85%</td>
<td>AER 1.5%</td>
</tr>
<tr>
<td>Advantage Gold</td>
<td>Free</td>
<td>£12.95 per month</td>
</tr>
<tr>
<td>Holding sealed envelope</td>
<td>Free</td>
<td>£15 per annum</td>
</tr>
<tr>
<td>Holding small box/parcel</td>
<td>Free</td>
<td>£45 per annum</td>
</tr>
<tr>
<td>Holding large box/parcel</td>
<td>Free</td>
<td>£65 per annum</td>
</tr>
<tr>
<td>Inspection re: deposit of box</td>
<td>Free</td>
<td>£10</td>
</tr>
<tr>
<td>CHAPS payment</td>
<td>Free</td>
<td>£21 between branches</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£23 between banks</td>
</tr>
<tr>
<td>Sterling Travellers Cheques</td>
<td>Free</td>
<td>1% min £3 – max £50</td>
</tr>
<tr>
<td>Bankers Draft</td>
<td>Free</td>
<td>£12</td>
</tr>
<tr>
<td>Duplicate statement</td>
<td>Free</td>
<td>£5 per request</td>
</tr>
<tr>
<td>Stopping a cheque</td>
<td>Free</td>
<td>£10</td>
</tr>
</tbody>
</table>

as at August 2010

Newsletters

There was a good deal of discussion on whether the number of newsletters issued should be reduced to three per year. It was agreed to maintain the present arrangements whereby newsletters are despatched four time a year in February, April, July and October together with the ‘Letter from the Chair’. A summary of minutes of the April Council meeting will be included with the July newsletters and a summary of the AGM meeting in September will be sent with the October newsletters.

Bank Diaries

The withdrawal of the diary and the letter which accompanied the final 2011 issue was discussed at the September meeting. It was felt that the letter was unclear and seemed to imply that a diary would continue to be issued to some pensioners. Mary Locke from Group Pension Services was in attendance and explained that the diaries had not been issued to serving staff for some time and were now going to be withdrawn from all pensioners. She gave the reasons as the cost of providing diaries for over 56,000 pensioners and the staff time involved in updating and checking all the non-Bank, pensioner-related information that was included. Following the meeting, several members wrote to either GPS or to Neil Roden, then Group Director, Human Resources, and, as a result, the Bank said that the matter had been given further consideration but the decision remains unaltered.

Group Pension Services has stated that some of the Bank-related information which was in the diary is likely to be included in the annual Pension Fund update which the Group sends to all pensioners in July/August and will be posted on the new website for pensioners which the Bank is developing.

New Editor

David Williams was introduced to delegates as the prospective new Editor of 50+ Fresh Horizons. See page 8 for further details.
Election of Officers

Derek Burton, the Assistant Treasurer was elected as Honorary Treasurer, unopposed, of the main GPA accounts to replace John Jenkins. John was retiring from the post but will continue as Honorary Treasurer of the GPA Benevolent Fund. Derek Grant thanked John for his valuable work, first as Assistant Treasurer and then for five years as Treasurer. At the September meeting John announced that, after talking it over with his wife, he had decided upon a camera as his leaving present. Tony Kilbee from Kent Area was elected to fill the vacancy of Assistant Treasurer. See below. All other officers of the Management Committee offered themselves for re-election and were accepted en-bloc and unanimously.

Venues for Council meetings

The April 2011 meeting will be held at the Warwick Conference Centre and the September 2011 meeting will be held at the Royal Agricultural College in Cirencester. In response to a request that using locations in other parts of the country be explored, the Secretary asked Areas to consider suitable venues and to send him any relevant information by 30 November 2010. He has received several suggestions for new venues since the September meeting and will report again at the April 2011 meeting.

more news...

Elaine takes over at Human Resources

Elaine Arden started in the role of Group Human Resources Director in October 2010. She is a graduate of Strathclyde University and began her career with the Bank in 1990 as a graduate trainee. She worked in branches and in the International Division before moving into the Industrial Relations Department for a number of years. In 1996 she joined Clydesdale Bank as Head of Employee Relations, responsible for all aspects of employee relations and employment policy. She returned to RBS two years later and headed up the Technology Human Resources team until the Bank’s acquisition of NatWest when she moved to support the Credit Card businesses as they delivered their integration plan. There were three further moves prior to taking up her current position: a period with Lombard Asset Finance, as HR Director for RBS Insurance and an appointment as HR Director, Business Services in 2005. Elaine lives in Edinburgh with her husband and two young sons.

Loss of Two Vice Presidents

It is with great regret that the Association learned of the death of two of its valued Vice Presidents during 2010. Brian Hopkins died on 17 February and his funeral took place the following week at St Mary’s Church, Charlton Kings, Cheltenham. Mike Burmester, Bristol Area Chairman and national Vice Chairman, was among the many mourners. Brian leaves his wife, Connie, who has been ill for some time and resides in a home for the elderly, their daughter, Jill Mariner, their two grandchildren Tamsin and Nathan and two great-grandchildren aged four and one year.

Alfred Fletcher died on 1 July having suffered a sudden heart attack whilst walking to his car to drive to the nearby shops. His funeral was held a week later at the Worcester Crematorium where family and friends gathered from all over the UK to say their farewells. Amongst those he left behind were his wife, Mary and eight great-grandchildren of whom was born shortly before Alfred died and one who was born just a few days following his death.

Introducing the new Assistant Treasurer

Tony Kilbee joined National Provincial Bank in Folkstone in 1957. He enjoyed a varied career, serving in Staff Department and Inspection before moving to Bath in 1969 to set up Bath Area Office at the time of the merger. He returned to the south east in 1973 as Administration Manager at Canterbury, Longmarket and three years later was posted to Guernsey as Assistant Lending Manager. By 1978 he was back on the mainland and served first as Area Personnel Manager for Maidstone and then for Kent. An appointment as Manager at Sandwich Branch followed and, finally, he went to Canterbury Business Centre as Business Manager before retiring in 1997, precisely 40 years after joining. Tony is married to Sally and has two daughters, Louise, who is a Veterinary Surgeon and Sarah, who is a General Practitioner and two grand-daughters, Isabel and Chloe. He is a School Governor and a Rotarian and would like to play more golf - if only he could find the time.

The GPA website

The webmaster, Peter Boyd, reported that only 12 Areas were utilising the space allocated to them. The remaining Areas were urged to produce reports and consider putting their latest newsletter on the site (minus personal details if so wished) so that members of other Areas could read them and, possibly, join in events.

Changes to the Constitution

There were several minor changes to the wording of the Constitution regarding voting rights at Council meetings. A copy of the Constitution can be obtained from the Secretary, John Babey.
Neighbourhood Watch Honour

Robin Harman from Roundswell, Barnstaple, who retired from Lombard North Central in 1991, was presented with a Certificate of Excellence as a finalist in the Devon and Cornwall Community Watch Association’s Co-ordinator of the Year. His nominators (a full time police officer and a special constable) said he went beyond the call of duty, was a major benefit to the community and they found meetings with him to be a pleasure as they always knew the outcome would be positive and productive. Robin, who is co-ordinator of the East Wester-Moor Drive Neighbourhood Watch forum, served as a special constable in Barnstaple from 1960 to 1969 and received a certificate from the then Chief Constable of Devon and Cornwall Constabulary in recognition of his service.

Williams Deacon’s Luncheon

Williams Deacon’s Bank pensioners attended their London re-union luncheon on 27 July 2010, held at the Beauchamp Hotel, Bedford Place, where they enjoyed a three course meal followed by coffee. Their next London luncheon will be held at the same hotel on Tuesday 19 July 2011.

Your next Editor

David Williams, a retired journalist and features editor, will be taking over the editorship of 50+ Fresh Horizons with effect from 1 March 2011. He started out as a junior reporter on the Essex Weekly News and progressed to become Managing Editor of a local newspaper group. He then moved on to the nationals and was a Features Sub-Editor with the Daily Mail and The Sun for more than 20 years, freelancing as a sub-editor on magazines in his spare time. In 2001 he accepted voluntary redundancy from News International, publishers of The Times, The Sun, Sunday Times and News of the World, in order to launch a freelance reporting, feature writing, travel writing and sub-editing agency, working from home. Since then he has supplied features and articles to a wide range of English-language publications around the world and has undertaken sub-editing on a casual basis for the Sunday Times (Business) and the London Evening Standard. Also, he was a guest lecturer in feature writing at the School of Journalism, Highbury College, Portsmouth, teaching mature students studying for the NCTJ examination. At present David is working on a number of projects but feels that 50+ Fresh Horizons, being an annual magazine, will fit well alongside his current commitments.

The new Editor has no banking background although he has written on financial topics. He is keen to learn all about the Association and the Bank as quickly as he can and made an excellent start by attending the September Council meeting. He spoke to many of the delegates as they relaxed in the bar on the evening of the first day and introduced himself to everyone during the working session the following morning. He has one big advantage over the current Editor and, possibly, all previous Editors in that he can touch type and is skilled in Pitman’s shorthand. He learned both when he trained as a Secretarial Clerk in the RAF and won his intake’s prize for the best shorthand writer. He launched a station newspaper at RAF Aird Uig in the Outer Hebrides and received a commendation from the Air Officer Commanding for his efforts.

David is married and lives in Farnborough, Hants. He has a great variety of interests but is seriously keen on cycling and rides three times a week, pedalling up to 20 miles each time. He is looking forward to producing the 2011/12 issue of the Magazine and says, “I’m impressed with all the contributions which members send in each year and there are bound to be a few things which will have to be explained to me but I know I have only to ask.”

GPA Benevolent Fund

A message from Peter Bodycombe, Chairman of Trustees

From 1 March to 31 October 2010 we approved 33 applications totalling £32,968 which compares with 22 applications totalling £20,940 in the full year 1 March 2009 – 28 February 2010. Of the 33, approximately eight cases came from the Fresh Horizons Magazine distributed in mid-January, five came from pensioners in contact with Volunteer Visitors, one request came direct from GPS at Croydon and 19 resulted from the paragraph in the Chairman’s newsletter at the end of June.

Many applications were for a figure in excess of £1,000 and the majority of the forms were downloaded from the website, confirming that an increasing number of pensioners are accessing the internet. Assistance was granted for the purchase of hearing aids, mobility scooters, garden fencing, spectacles, orthopaedic chairs and other items including contributions towards new central heating boilers.

The increase in the number of applications is welcomed and the application form has been redesigned to remove the ceiling of £1,000 (the form is on page 94). However, the Trustees do reserve the right to seek further financial information from the applicant if they feel it is relevant.
Celebrations for Christine

Christine Cookson (nee Richards), the Association’s Assistant Secretary and Luncheon Secretary for Kent Area, and her husband, Derek, celebrated their Golden Wedding Anniversary on 6 August 2010. The occasion was marked with a party in their garden with family and friends. Their honeymoon, in 1960, was spent in Montreux, Switzerland travelling overland by coach and part of their celebrations was a return trip, this time by train starting with Eurostar from St Pancras to Paris Gare du Nord, across Paris to Gare de Lyon then through France by TGV into Lausanne, Switzerland. Continuing the ‘Golden’ theme, trips in Switzerland were on the GoldenPass trains to Rochers-de-Naye and the Swiss Chocolate train with a visit to the Cailler-Nestle chocolate factory. A few days after returning from Switzerland they went on a short cruise to Holland, Belgium and Northern France calling at a number of places, finally stopping at Honfleur to visit Monet’s garden at Giverny.

Christine started her career with Westminster Bank at Gillingham, Kent, Watling Street, moving to Bournemouth, Old Christchurch Road on marriage as Derek’s work had already resulted in a posting to Winfrith Heath in Dorset. She took time off to care for a family and then worked in various roles before returning to NatWest in 1984 at Reading, Market Place. When Derek was relocated to North Woolwich, they moved to Chislehurst and Christine transferred to Orpington Branch. She worked for over seven years with Group Pension Services in Croydon immediately prior to her retirement.

100 Years for Muriel Beesley

Muriel Beesley was born on 20 April 1910 but North Devon Area took the opportunity of celebrating her 100th birthday a few days earlier at one of their coffee mornings followed by a buffet lunch, held at the Imperial Hotel, Barnstaple at which Area Chairman, Reg Smart, presented Muriel with a bouquet. Muriel is seated in the orange chair with, from left, Diane Menzies, Joyce Sturtridge, Catherine Heale and Mary Lyle.

A Winner at 98

Doreen Brigham, the widow of Joe Brigham who retired in 1965 as Manager of Westminster Bank’s Hertford Branch, has proved that, whatever your age, you can achieve anything you want in life if you still have the desire. Doreen is the mother of Nick Brigham, a regular contributor to this Magazine (his short story appears on page 57 and one of his poems is on page 65) and it is easy to see from where he inherited his talent. In April 2010, at the age of 98, Doreen won a competition to provide a poem for the BBC’s ambitious project to produce a new ‘Symphony for Yorkshire’ to celebrate Yorkshire Day on 1 August. The professional composer, Benjamin Till, was commissioned to write and direct the work and used Doreen’s poem as the lyric. He then auditioned hundreds of musicians and singers throughout Yorkshire and found dozens of film locations around the County to provide an appropriate background for the piece. His work, in four movements, was performed on several nights on BBC TV and a documentary about the production of the piece was also made for later viewing on BBC 4.

The words of Doreen’s poem are as follows:

Yorkshire Song
Sing a song of Yorkshire, from the Humber to the Tees.
Of horses, wool and terriers, of pudding and of cheese.
I know no other county where the land is quite so fine.
England’s lovely county. And I’m proud to call it mine.
Where shining purple heather stretches far across the moor,
and the lapwing’s cry above me takes the place of traffic’s roar.
And peace comes drifting gently, there’s no place I’d rather be
than this land of hills and valleys, from the Pennines to the sea.
Stately Norman castles, side by side with yeoman’s homes;
Lovely abbeys in the valleys, resting place for abbots’ bones.
Thundering falls and howling rivers, tiny chattering streams;
Woods ablaze with bluebells, to fill the heart with dreams.
So when I’ve done my roaming and when my step grows slow;
When heart and mind assure me that the time has come to go,
then let me rest in Yorkshire, for that’s where I want to lie
’neath sun and wind and heather…and a gleaming Yorkshire sky.

Doreen sitting with the composer, Benjamin Till, in front of her home on the day the BBC arrived to film her.
A New Presidency for Peter

When Peter Bodycombe stood down as President of the Association in September 2009 after serving for three years in that position, he was mindful of the fact that he would soon be turning his attention to another presidential role. In July 2010 he became the twentieth President of Maidstone Riverside Rotary Club which he helped to found in 1990. In his Presidential address to the Club he expressed his intention to continue supporting local charities whilst at the same time responding to national and international disasters. Peter is a regular driver for Age Concern and he nominated their Maidstone Dementia Day Care Centre, situated in Bearsted, as one of his preferred charities during his year in office.

“Maidstone Riverside has always had a reputation of being a lively Club and one which gets on with things,” said Peter. “We can be proud of our hands-on approach and the level of professionalism which we bring to bear.” Their ability to respond quickly was tested when news broke of the disastrous flooding in Pakistan. Immediately, they sent six Aqua Boxes - each containing many thousands of litres of water and £1,000 of Life Straws which enable the user to drink contaminated water without the risk of resulting disease - and, at a meeting on 23 August, his Club decided to attempt to do more by raising money from the general public in Maidstone. Peter telephoned around the following morning and was given permission to hold a collection in the prime shopping mall. He managed to get hold of a Shelter Box which served to attract attention and demonstrate what they hoped to buy with the donations received. They raised £877.00 which they made up to £980.00 in order to provide two Shelter Boxes which were despatched without delay. Peter summed it up, “I know that a great many Rotary Clubs responded to the floods as we did but it was good to see Maidstone Riverside answering the appeal for assistance with such enthusiasm. I’m looking forward to the rest of my year in office.”

A Golden Day at Sainsbury’s

The Golden Wedding anniversary of Jill and Paul Denton became a news item in the local paper when more than 60 friends joined them on Friday 26 March at Sainsbury’s in Luton for a celebration. The couple had spent up to an hour regularly, three times a week, enjoying a cup of tea and doing a crossword in the cafeteria of the store in Bramingham Park since Paul became Jill’s carer after she suffered a stroke a few years ago. The unique party, held in a flower-decorated, cordoned-off area of the cafeteria, was organised by Sainsbury’s staff who served the guests with tea and sandwiches and slices of an impressive anniversary cake which they had made. Paul and Jill first met in 1951 when they were 15 but didn’t see each other again until they both attended a party at Ceylon Baptist Church in Wellington Street in 1957. They were married at the same church in 1960 and honeymooned in Bournemouth. Paul retired as Senior Manager, Dunstable and Houghton Regis Branches in 1994 following a career which included 13 years travelling around both on Inspection and working on post-merger rationalisation projects. Jill is a State Registered Nurse who trained at St Barts. in London and became a college lecturer in nursing subjects at Dunstable. They have two daughters, Julia and Sally and four grandchildren, Beth, Andrew, Sophie and Ben.

Volunteer Visitor Receives Charity Award

Muriel Swayne, who retired from Westminster Bank, Bexhill on Sea Branch in 1965 when she married, has received an award for her untiring efforts, over many years, on behalf of Attend, a local charity affiliated to the nationwide League of Friends which supports hospitals both financially and with volunteer help. In addition to receiving a certificate, she was one of 250 guests at a reception in St James’ Palace on 10 March 2010, to mark the 60th anniversary of the League, where she met the Duke of York.

Muriel is the widow of Donald Swayne who opened the new Westminster Bank Branch in Lymington in 1965. She is a member of Bournemouth Area and visits four elderly pensioners in Lymington as part of the Volunteer Visitor Scheme.
Dear Friends

The past year has been extremely busy, and I apologise to those Areas who have kindly invited me to visit and attend coffee mornings and lunches, when I have not been able to take up the invitation. I intend, weather, volcanic ash and health permitting, to visit more of you in the coming year, especially after being denied a longed-for visit to Bournemouth and Solent! It’s no surprise that I have already accepted for this year!

I had hoped to have two of the biggest Areas, Croydon and London, working the Scheme by now but, despite offers of help, there have been challenges in getting off the ground. However, the three Midlands’ Areas (East, North West and South East) are now visiting their senior members, and Gill Varley has done excellent work in raising awareness and co-ordinating the workload in the three Welsh Areas.

In August I met up with Fred Richardson and Graham Gell in York to discuss introducing the Scheme to the North West and Yorkshire Areas. Brian Jones, Co-ordinator of North East Area and David Watson, the Council Representative on the Management Committee, joined us, offering support and excellent advice. The official age at which visiting starts has been lowered to 78 but our Visitors are always happy to include anyone who feels they could benefit from the Scheme and would welcome a visit and a chat, no matter the age.

Previous pleas in the Magazine and local prompting have resulted in an additional 30 Visitors placed in Areas during 2010, and several Areas have changed Co-ordinators. However there is always a need for helpers and age is certainly no barrier as the article on John Davis illustrates. We are going to try working in smaller areas this year. If you would be prepared to visit two, three or four members who live locally within easy travelling distance, regardless of whether the Scheme is operational in your Area, please get in touch.

My grateful thanks to all who are involved in this worthwhile welfare scheme, Visitors, Co-ordinators, spouses and partners, and I wish you all a happy and healthy 2011.

John Davis

John Davis has returned to the Volunteer Visitor Scheme, at 90 years of age, having taken a break six years ago when his wife became seriously ill. He was her sole carer for three and a half years until her death. John, who lives in sheltered accommodation at Wimborne, Dorset, decided to recommence visiting when he learnt that Adrian Bird, the Co-ordinator for Bournemouth Area, was seeking volunteers. John says, “I thank God I have survived this long. It has probably been due to the fact that I have endeavoured to keep as active as possible, physically and mentally, by undertaking various tasks, mainly within the local Minster Church. Of course, it could be due to family genes or the fact that ‘only the good die young’.”

John was born in 1920 and educated at a boarding school where he joined the Cadet Force.

At the outbreak of WW2, he decided to leave his City job and become an air gunner in the RAF. However, in view of his cadet core experience, he switched to the army and, as soon as basic training was over, was sent to Burma and Singapore. His parents were running an import/
export business in Shanghai at the time and when his father became terminally ill with cancer John accepted the opportunity of a compassionate discharge. By the time his father died, the Japanese had gained control of Shanghai and John and his mother were interned. Initially they were in separate camps but, when the camp for the women and children needed young men to undertake some of the hard work, he was selected for transfer from the men’s camp and spent the remainder of the war in the same camp as his mother. Whilst there he met a young lady who was interned with her parents and they began courting. They knew nothing of the progress of the war but awoke one morning to find that their Japanese guards had fled. The Americans arrived, the British Consulate reopened and he was advised that he could return to the UK with his girlfriend if she first became his wife. They married and remained together for 62 years until her death in 2007.

Once back in England John joined Westminster Bank, Fenchurch Street and later moved to Westminster Bank International, eventually retiring in 1985 from NatWest Overseas Branch. In addition to being a Volunteer Visitor, he undertakes many duties in connection with the Minster including acting as a Guide, assisting the clergy with services and producing a lively Parish magazine. Also, he is a Lay Pastoral Assistant which means that he can be called upon to visit members of the congregation, both young and old, who have problems.

Adrian gave John details of two RBS pensioners who wished to be contacted, both within walking distance of John’s home. Unfortunately, one of them has had a mild stroke and John has postponed his first visit until he hears that the patient is sufficiently recovered to talk with him. He has visited the second man on his list and learnt that he used to be a volunteer in the chained library at the Minster but had to give it up because he could no longer walk to and fro. John reports, “My first visit went very well and we had a good chat. The person I visited is certainly not 100 per cent fit but is reasonably well, apart from finding walking difficult, and I’m looking forward to keeping in touch with him and to paying my first visit to the gentleman who has suffered a stroke as soon as he is on the road to recovery.”

Gerry Small

Gerry was a Senior Secretary in NatWest and took early retirement from the East Bristol Business Centre in September 1997 in order to spend more time with her husband when he was diagnosed with prostate cancer. She worked part time for an independent consultancy for the following eight years until she retired for the second time. She has been a Volunteer Visitor since 2005 and gives her thoughts about undertaking this worthwhile job.

“When I was first approached to try Volunteer Visiting I was a little uncertain as to what I would be taking on but I have met some really interesting and charming people, have heard about their families and even made the acquaintance of some of them. Fortunately, I have succeeded in ‘roping in’ my husband, Tony, who does the driving and always enjoys a good chat. We keep in touch regularly with three ladies in their 80’s – two of whom are widows of former Bank Managers and the third is the wife of a gentleman who is living in a care home. We now regard these ladies as friends and really look forward to our visits.

Generally, we meet them on a social level although, occasionally, for instance during last year’s digital switch-over – we can offer some practical help. We normally see ‘our ladies’ around Christmas and mid-summer but they know that they can contact us in the meantime in case of need or just for a chat.

After each visit we send a short report to Liz Barnett, the co-ordinator for Bristol Area, along with an expenses claim which covers travelling plus any telephone and stationery costs. It is comforting to know that Liz is only a ‘phone call away should anything arise that we cannot deal with but, fortunately, this hasn’t occurred so far. We have no trouble fitting Volunteer Visiting into our very busy lifestyle and I thoroughly recommend it as a satisfying and worthwhile occupation.”

More Visitors & Co-ordinators required

New Visitors are always needed in all parts of England, Scotland and Wales. In particular, Moyra is looking for Visitors throughout the Midlands, Yorkshire and the North West.

Remember...you can be a Visitor without having to travel any distance if you do not wish to do so. Even if there is no Co-ordinator covering your vicinity you can still visit one or two (or more if the demand exists and you have the time to spare) members in your own neighbourhood/postcode. Moyra or your nearest Co-ordinator will always be available for advice if you should need it and will arrange reimbursement of any travelling expenses which you incur.

Additionally, Moyra would love to hear from anyone who is willing to act as a Co-ordinator and work with her to set up a Scheme in an Area where none exists at present.

Lastly, she is still looking for someone to work closely with her as her Deputy. The VVS is an important part of the Association and, if Moyra was temporarily unable to undertake her work as Central Co-ordinator for any reason, it is essential that someone who is already closely involved can step into the breach. If you feel that you might be able to assist in any capacity contact Moyra on 0131 445 4638 or e-mail moyradick@gmail.com and she will be happy to talk things through with you.
Woodland View

Woodland View – the RBS Care Homes Foundation’s self-contained bungalow set in the beautiful, extensive grounds of Courtfield in Harrogate offers a high standard of accommodation, suitable for two people, whether able-bodied or dependent upon a wheelchair.

The accommodation comprises:

- A kitchen/dining area complete with appliances, table, chairs and sideboard. The work surfaces and washing-up facilities are available on two levels for the benefit of wheelchair users.
- A fully furnished lounge with low-level picture window and television.
- A bedroom with two single beds, dressing table, chair and built-in wardrobe.
- A bathroom equipped with a walk/push-in shower with a seat.

All bed and bath linen is supplied and the central heating can be controlled by the occupants via an internal thermostat. The property has its own parking space and a small patio and is just a short stroll from The Stray, a 200 acre open space which runs through Harrogate. The town centre is just 20 minutes’ walk away and offers a wonderful selection of stylish stores, boutiques and antique shops. Further attractions include the Royal Pump Room Museum and a variety of fine restaurants, cafes and bars, including the world-renowned Betty’s Tea Rooms. For those who wish to look further afield, the North Yorkshire Dales – ‘Heartbeat’ country – offer an abundance of wonderful views and grandiose buildings to visit.

Woodland View is the ideal place to relax and a convenient base from which to explore both town and countryside. You will be given a warm welcome by Louise Wiggins and her staff at Courtfield and are invited to join the residents for morning coffee or afternoon tea. Lunch can also be arranged at Courtfield if required. To request a leaflet or to arrange a booking please contact: Courtfield, 3 St James Drive, Harrogate, North Yorks HG2 8HT   tel: 01423 509277   e-mail: courtfield@rbscarehomesfoundation.co.uk

Win a free week by entering this Prize Draw

The RBS Care Homes Foundation is generously offering free accommodation in Woodland View for a week, at any time during the 12 months from 1 June 2011, subject to availability. To enter, simply put your name, address and telephone number or e-mail address on a piece of paper and place it in a sealed envelope addressed to:

Woodland View Prize Draw, c/o The Editor, 50+ Fresh Horizons, Layton House, 75 Avenue Road, Farnborough, Hants GU14 7BG.

The winner will be the person whose envelope is drawn at random from all entries received by the closing date which is 30 April 2011. The lucky winner will be advised during the week following the closing date.

*Charge varies according to season
Borneo and Beyond

Michael Caudwell took early retirement from Croydon Trustee Branch in 1991 and is now an inveterate traveller, choosing to visit less-frequented destinations around the world. In the 2007/8 edition of the Magazine he told us about his trip to Churchill in Northern Manitoba to see the polar bears and he now relives a cruise to Malaysia and the Philippines which he took in early 2010.

I joined the cruise ship M/S Spirit of Adventure at Kota Kinabalu, the capital of the Malaysian state of Sabah, on the Island of Borneo. The ship is small at 9,600 tons, carries around 350 passengers and is comfortable with a friendly crew. Its size means that it can visit many places which cannot accommodate larger vessels. It was January and the plan was to sail round the Island before visiting the Philippines on the way to Hong Kong and my main reason for choosing the cruise had been the opportunity of seeing orangutans, which means ‘men of the forest’, in their natural habitat. I had two chances of seeing these wonderful creatures; one being at Kuching, the first port of call, where I could visit the Semenggoh Sanctuary and the other at a later port of call, Sandakan, where the Sepilok Rehabilitation Centre is located.

I opted for both trips but on the way to Semenggoh the tour guide remarked casually that the chance of a sighting was low as no orangutans had been seen in the area for two months. Apparently this was because it was the middle of the fruiting season and the jungle trees offered an abundant supply of food so they had no reason to visit the feeding platform. In any event, on arriving at the Sanctuary we assembled on the edge of the jungle for a short briefing before embarking on the 400 metre walk along a boarded pathway which led us through thick vegetation. We arrived at a viewing platform where we could watch and wait for the animals to approach the feeding platform, some 50 metres away. We waited …..and waited…. and we could hear the Rangers in the jungle making appropriate noises in an endeavour to entice the orangutans in our direction. The feeding area was laden with bananas, bamboo and various other delicacies but to no avail. After waiting nearly an hour, wilting in the tropical heat and humidity, we were told what we already suspected - no orangutans were in the vicinity. So, we trundled back up the path to our coach, thoroughly disappointed but not really surprised.

The second chance of a sighting came when, after sailing north and docking at Brunei then on to Kudat on the very northwest tip of Borneo, we made our
way around the top of the Island and arrived at Sandakan on the east coast. Sepilok Rehabilitation Centre was a far more promising venue and our spirits rose when we were told that orangutans had been seen that very morning. At the Centre food is put on the feeding platform twice a day, in the morning and afternoon, and although the fruit was plentiful high up in the trees it was explained that there are a few who choose the ‘free handouts’ rather than go to the trouble of gathering their own meal. The procedure was exactly the same as at Semenggoh, even down to the Rangers calling to the apes in the jungle. However, this time there were answering calls and after ten minutes or so a hairy hand appeared from behind a tree and then an adult came into full view; swinging through the trees to the feeding platform where it grabbed a bunch of bananas, adjourned to a branch and sat calmly peeling the fruit and consuming the flesh. Every now and then it glanced, casually, at the audience and our clicking cameras – it was obviously used to this type of attention. Meanwhile a juvenile orangutan had arrived and was busy chewing at a bamboo shoot in close proximity to two of the Rangers. The youngster was not at all worried about having two humans so near and, possibly, remembered them from previous encounters. We spent about 45 minutes observing the two animals who seemed in no hurry to return deeper into the jungle. The youngster was the more active whilst the adult was intent on chewing through the whole bunch of bananas that he had grabbed. They did keep pausing from time to time to look at us as if to say, “Are you still there?” Naturally, we all continued to take pictures but were not allowed to use tripods or flashes and, given the depth of shade, the dampness and the fact that the animals couldn’t be expected to pose conveniently for us, the photographs were not as clear as we would have wished.

The two orangutans that we had seen had been released from training, being considered sufficiently capable and ready to look after themselves and, we were assured, were perfectly able to forage for their own food if they felt so inclined! There were a number of orangutans still being taught and cared for in the Centre but we were not allowed to see them. Once back aboard ship we enjoyed several lectures about these fascinating animals; made all the more special having observed two of them at close quarters. Sepilok is the largest of only four Orangutan Sanctuaries in the world and occupies 43 sq.km. It was established in 1964 and young apes, the victims of deforestation whose mothers have, usually, been killed, are taken there to be rehabilitated and learn how to fend for themselves. On arrival they are quarantined for 90 days with the first four weeks being the stabilisation period when they get used to their surroundings and their fellow residents. The youngsters spend six months learning how to play and climb trees by which time they equate very roughly to a two – five year old child. The next stage is to let them loose in an area of jungle where they are introduced to finding their own food and building nests. They sleep in their nests and build a fresh one every day; rather like a human making their bed each day. After two or three years they are finally allowed to roam free in the jungle although they will be monitored for the rest of their lives. 

The empty feeding platform at Semenggoh showing the jungle habitat. The adult tucks into a plentiful supply of bananas.
Orangutans are such gentle, shy animals and particularly interesting to humankind as 96.4% of their genes correspond with ours. However, before we set off for the Sepilok Centre we were told not to wear any red clothing or try to make direct eye contact as it makes these normally mild-mannered creatures go beserk!

We left Sandakan and the Sepilok Centre on Tuesday 12 January 2010 and cruised north eastwards towards the Philippines. Our first stop was at Cebu City, capital of the small island of Cebu and the oldest city in the Philippines. The ship was greeted by dancers on the dockside and at 4.50 in the afternoon we were able to witness a partial eclipse of the sun from the deck of Spirit of Adventure. Then onwards in a north westerly direction to Manila, the capital, situated on the largest island, where we were entertained with more dancing on the quayside and excursions to see a volcano within a volcanic lake and the mountain city of Baguio before sailing north again to Hong Kong where the cruise ended.

I found the entire 14 days enjoyable, highly educational and most rewarding. The highlight, for me, was definitely the opportunity to see a ‘man of the forest’ and I feel privileged to have been so close to these shy, solitary and highly endangered beings in their jungle habitat.

Deforestation
Deforestation is taking place at an alarming rate to make way for the production of palm oil which is an ingredient of many manufactured food products including biscuits, cakes, ice cream, sauces, cooking oil and crisps. Since 1990, 80 per cent of the orangutans’ habitat in Borneo has been destroyed and only two per cent of what remains is legally protected. In the last 10 years the orangutan population has declined by 50 per cent to 45,000 in Borneo and Sumatra. Orangutans are the most solitary of the apes and the males and females lead separate lives. Intervals between births are eight years which means that the average mother, living to 45 years in the wild, has four offspring (in captivity the lifespan can be 50 to 55 years). Youngsters stay with the mother for seven to eight years and can give birth from the age of 12 to 15. The average body length of an adult orangutan is around one and a half metres with an arm span of two and a quarter metres. The males are heavier than the females and weigh between 70 and 130 kilos whilst the females weigh 30 to 55 kilos.

Top Tattoo Tickets - Prize Draw

You could win a pair of tickets for the last night of the 2011 world famous Edinburgh Military Tattoo just by entering our prize draw.

The tickets are for the final performance which begins at 10.30pm on Saturday 27 August. You will have the best seats in the East Stand from which to enjoy this famous military and musical spectacular set against the stunning backdrop of Edinburgh Castle and featuring a rich variety of talent. Also, the lucky winner will receive a cheque for £100 to help towards the cost of any travel and hotel expenses.

All entries must be received by the closing date, 29 April 2011. The winning entry will be the envelope drawn at random, immediately following the closing date, from all entries received and the winner will be advised in early May to allow plenty of time to plan the trip.

To enter send your name, address and telephone number, in a sealed envelope, addressed to:

Tattoo Tickets Prize Draw, The Editor, 50+ Fresh Horizons Layton House, 75, Avenue Road, Farnborough, Hampshire GU14 7BG
I t was perhaps inevitable that I would have an interest in steam. I grew up in a small village near the railway town of Crewe, model steam engines ran on the railway in our cellar and there was a fascination with the many steam rollers and traction engines that were always evident on the local roads in the 1940s and 50s. Visits to the railway works were frequent with the school Railway Society preferring end of term trips to railway centres rather than museums and art galleries.

In the early 1970s I was living in mid-Cheshire. A friend had just overhauled one of his collection of steam vehicles, a Fowler steam roller, and he asked me to be responsible for it - maintaining it and taking it to various steam rallies and other events. A condition was that I passed my driving test to obtain a category G licence, which I did. This association continued until 1986 during which time I also drove my friend’s large Burrel road locomotive and his 1932 Sentinel steam wagon. All this involvement was achieved despite having a number of house moves following promotions to Cumbria, to Rochdale and back to the Cheshire area. Unfortunately and sadly, my involvement with my friend’s vehicles ended with the disposal of his collection when he died.

At the same time, however, I moved yet again, to take up my final appointment in Kirkham and was most surprised that one of my new customers was a name that I had come across when attending steam events. He owned a 1934 Sentinel wagon and very quickly asked me to become one of the crew to run the vehicle. Twenty three years later we are still a team and I have driven or been the fireman – the latter is the one that puts the coal on just in case anyone is in doubt – for many hundreds of miles including, in 1999, steaming the wagon from John O’Groats to Lands End. The wagon was of the last design that came from the Sentinel works in Shrewsbury and was considered very advanced for the time. It has a top speed of approximately 50mph but that performance depends entirely on the fireman keeping the boiler pressure up to 255lbs per square inch which is no mean achievement at times. Whilst the performance looks good the downside is that it only has brakes on the rear wheels, the accelerator is operated by the left foot and the steam brakes by the right foot and there are a number of other controls that keep both driver and fireman alert. We usually steam to a number of rallies during the year, some over one hundred miles away, as well as charity functions and long distance events like the Trans Pennine run from Manchester to Harrogate. Like many other enthusiasts, I’ve also been to Poland to drive steam locomotives on their main lines and I’ve experienced driving on the many preserved lines in this country.

With steam vehicles it’s never a question of just getting in and starting the engine. Preparation consists of loading up the coal bunkers (the bags seem to get heavier as time goes on), filling the water tanks and the numerous oil reservoirs. Getting up steam can take over an hour and the journey has to be planned carefully to take account of the need to take on water every fifty miles or so and although we can legally travel on motorways we do not use them for a variety of reasons. I do not think that the traffic police would take too kindly to us stopping on the hard shoulder to get up steam pressure! At the end of the journey the fire has to be dropped, hot ashes raked out and driver and fireman refreshed - the cab is very hot both in summer and winter.

I could fill a book with stories of my experiences on the road and the comments of other road users – like the father who told his son that the fire in the Sentinel wagon was for show only and there was a diesel engine underneath! Perhaps I am getting too old for this hobby. As my son, who often acts as fireman when I am driving, once said, “Father, next time why not take up stamp collecting, it has got to be easier than this.”
You have been quoted as saying that the biggest challenges to RBS’s future are politics and regulations. The Governor of the Bank of England appears to believe that further measures are required to strengthen the UK banking system and he favours separating investment banking from retail banking. What are your thoughts on this?

The most important challenge for any business is to serve its customers well. This is the source of enduring shareholder value. That said, the subject of regulatory change for banks and the environment in which they exist is very prominent in everyone’s agenda. It’s having a big impact both in terms of actual changes and the time and attention given to thinking about the uncertainties - about possible changes and whether or not they are likely to happen. It is wearing and tends to sap morale. However, I think we must all accept that, in the light of the financial crisis, a significant amount of change is appropriate. While the financial crisis had many causes, not all of which were to do with the banks - a lot was down to economic management in certain countries that became unstable, we all have to agree that there is an element of reform needed in the banking system and I think it is important to embrace that reform and to work with lawmakers and regulators to make substantial changes in order to make banks safer and minimise the impact of bank failures. I would argue in favour of change, significant change in some areas, and, as I have said before, I see it as a process of ‘dumbing up’ not ‘dumbing down’.

Another point I’d make is that these issues are, first of all, very complicated and, secondly, the impact of changes in the banking system is reflected in the whole world economy because banks are themselves mirrors of what goes on in the rest of the system. If you get change wrong it will have significant effects for everyone so it is very important that all of us spend time and energy trying to think through and work on the changes to make sure that they are well formed. Sometimes the changes that might play easily in a tabloid newspaper are not the changes that would be good for an economy, still less for elements of that economy. So, I think that there is a case for advocating change as long as such change is fixing the patient’s ailments and not dealing with something completely different that the patient isn’t suffering from anyway. Obviously, in a politically charged environment as evident in some countries, post crisis, sometimes there are lots of tensions that cause uncertainties and maybe something that needs to be done for long-term health doesn’t feel so great at the time. So, we
have to work through all of these issues. With regard to separating retail banking from investment banking, I believe that this should not be a matter for regulators; it should be a matter for customers and shareholders. There is nothing wrong with banks that combine both activities and there is nothing wrong with banks that concentrate on one or the other. It should be up to the corporate customer to determine whether it wishes to deal with one bank across several different services or not – it should be able to choose. Similarly, it should be up to shareholders whether they invest in banks that are narrow or broad. I don’t see that it has anything to do with the regulators. What I am very clear about is that in broad financial services groups that combine both, as we do, there was absolutely no connection at all between that and the people who were weak in the financial crisis. In other words more narrow banks failed than broader-based banks. I’m just saying we should have both types of financial institution and customers and shareholders should chose with which they want to deal.

Is it possible to separate the funds in a bank which offers both retail and investments banking?

Well, it gets very complicated. If someone walks into a bank and wants a fixed rate mortgage the only way that the retail bank can produce that product is by going to an investment bank and getting a derivative and mixing it with a regular mortgage. Separating the funds involved in that transaction can be done but it is not a simple matter. In no case in the financial crisis were retail deposits lost because of investment banking losses. In fact, protection for retail depositors comes from insurance schemes, obviously up to £50,000, which are paid for by the banks themselves not from any other source. So, I think that forcing banks to do one or the other, retail or investment, is barking up the wrong tree.

George Osborne has indicated that he will impose the maximum sustainable tax on banks which means that the proposed £2.5bn levy could be just the start. Can you comment?

In the long term it’s obviously unhealthy for the Bank to pay too much tax – the right amount, yes, but not too much. Too much tax will hurt the economy and damage the competitiveness of one of the last few globally advantageous services, hardly the way to resolve the economy towards private wealth and employment generation. However, in the short term the extra tax may be entirely fair until reforms can take place that ‘fix’ the need for banks to enjoy Sovereign support. It’s a question of getting a balance I think.

Has it been necessary to revise any elements of the medium-term plans for the Bank since the new Government came to power?

I would say that the basic principles of our strategic plan, the direction in which we thought it was right to go, our reasons for that and the main actions we needed to take, have all stood the test of time so far. It’s only been two years but there are no substantial parts of the plan or its execution that we think aren’t right either due to changes in the world or a change of Government here. Of course, every day, every month and every quarter there are small changes being made – if the economic environment is a bit different or the law changes for example – but what I am very anxious to do is to give RBS a new sense of stability and not change for the sake of it. It is working and we need to have the patience to follow it through.

After brief rises earlier in the year, the share price has been hovering around 45p for a couple of months. What will it take to kick start an upward trend and how long is it likely to be before the Government start selling their shares?

I’ll answer the second question first. With regard to the Government shareholding I think that it is highly
desirable, for both the Government and RBS, that the process of privatisation begins as soon as it is sensible to do so. The beginnings of successful share sales by the Government will be a symbol to the whole country of the recovery of the economy which is good for the Government and will be a big boost for the public finances. It will also demonstrate to those working for RBS that the company’s turnaround is on the right track. It will be a win-win situation and I would like it to start as soon as possible. The earliest that I think it might start is about a year from now; once the Banking Commission in the UK has reported. The Government hasn’t said to me that it will happen then or at any other time but, realistically, it is at least a year away.

Now to the share price. While it’s no good to try and second guess stock markets – it’s very hard to do and there is every chance of getting it wrong – I think that investors would like to be clearer on two counts. The first concerns the direction of the economy – will there be a double dip and what will be the impact of the spending cuts? This kind of thing will become steadily clearer next year, it will be a gradual process. The second concern is the direction of regulation – uncertainties over threats on splitting up banks and the amount of extra taxes – during the course of next year it will become clear whether it is all going to end in a sensible place or whether it will be taken to extremes. Once the direction of the economy and the politics have become clearer it will allow investors to look again at our share price and they might think ‘OK it’s still raining but the sun is breaking through’. Get rid of the uncertainties and investors will regain confidence. I should add that in my view RBS, in a steady state, will be a strong and good dividend payer and the quicker that happens the happier I shall be. We are not allowed, of course, to pay dividends by the EU until 2012.

It was reported that you waived your bonus in February. Are you satisfied that amounts paid to staff represented an acceptable compromise between political and public opinion and the demands of the market place? Also, has the criteria for the calculation of bonuses been amended?

The subject of bonuses is very controversial and it’s a discussion that is impossible to win. There is no system of bonuses that would work for both staff and for the leader writers of the tabloid newspapers. However, I think the first thing to say is that the so-called big bonus culture is really a phenomenon only of the investment banking arms of the international banks. In the case of RBS, 90% of our people are in the rest of the Bank and they do, of course, enjoy bonuses but not the large amounts that make headlines. It’s unfortunate that many hundreds of thousands of staff across many banks get tarred with the same brush when it is just not appropriate. It’s a small percentage of the industry in a very globally competitive sector which we are talking about.

Now, in all businesses and in all parts of our business or of any other bank we have two duties, I believe. The first is that we have a duty to shareholders to be profitable and run the Bank as well as we can for the long-term and that means that we shouldn’t pay more to staff than we think we need to for the long-term health of the organisation – whether in bonuses or any other way. However, this organisation can only exist if people voluntarily choose to work here rather than in other places. That applies to someone on the counter in a branch as well as a foreign exchange dealer in the investment bank – it’s the same principle. So, as always, we must strike a balance between being fair to shareholders by not paying people unjustified amounts of money and our second duty being fair to staff and recognising their efforts. I accept that people do have difficulty accepting the higher-paid end of banking as they do with the higher-paid end of any other industry – it’s just that banks get all the publicity. Bonuses should generally reflect the amount of income generated. There is no arithmetic formula for that and everything has to be taken into account including risk. The historic profitability of investment banks did lead to bonuses becoming higher but I think that profit is coming under pressure now and that could lead to bonuses becoming slightly lower.

Can you assure pensioners that the Bank will continue to top up the Pension Fund annually to the tune of 25% of the Group salary bill?

RBS is being managed so that it can honour all its obligations whether it be pensions or deposits. The pension obligations are many but don’t fix a specific percentage of top-up. The amount we need to pay is likely to change – up or down – in the future.

The Bank has a policy of encouraging staff to undertake charitable work in the neighbourhood of the workplace. Would it be possible for local pensioners to join with staff on specific projects?

It sounds like a terrific idea – why not take it up with Human Resources and see if anything can be arranged.

Finally, how would you sum up your key successes and major disappointments regarding the Bank’s progress in 2010?

I think that the most important reflection that I have on the last year is that we have done what we said we would do – we followed the strategy and the action steps that we laid out in our plan and in every major aspect things have turned out at least as well as we thought they would and sometimes better. So, we are on course for the recovery of RBS. In that sense I would say it has been a year of solid accomplishment. But we are all very conscious that the job we have taken on in restoring RBS to strength and resurrecting the pride that we all know we can have in it, isn’t something to be done in a year. There is still a lot of hard work ahead of us. I don’t have any major disappointments regarding 2010. There are things I worry about such as the future and whether we can continue to keep on track but then it is my job to worry. So far so good.
Remembrance

A History of the Poppy

Chris Prince is a former Editor of this Magazine and was Managing Editor of NatWest Publications prior to retiring in 1994 from his position as a Corporate Manager at Mayfair Business Centre. He writes following a recent study tour of some of the battlefields of World War 1.

What connects a Canadian $10 bill and a First World War field hospital in Flanders? Answer - the humble poppy. This is how the three came to be linked for evermore.

The field hospital in question (more properly termed an Advanced Dressing Station - a place where wounded men would receive the attention of a surgeon for the first time) stood on the west bank of the Ieper-Ijser Canal a few miles behind the British trenches marking the front line at Ypres. In 1915, where this story begins, the dressing station, known as Essex Farm, comprised five semi-subterranean concrete bunkers - which can still be seen today. It was not, by any stretch of imagination, anything like the Accident and Emergency Department of a hospital as we know it today - for the bunkers had neither windows nor electric lighting. Still stretching along the canal bank beside the dressing station is the neat Commonwealth War Graves Commission cemetery which marks the final resting place of the hundreds of men who died there from their wounds.

The surgeon in charge in 1915 was Lieutenant Colonel John McCrae, a Canadian. He arrived in the area in April as the second-in-command of a Canadian Field Artillery Brigade but, as a doctor in civilian life and as the Brigade Surgeon, he was assigned to take charge of the dressing station. His arrival coincided with the Second Battle of Ypres where British troops first encountered poisonous gas as a new and terrifying weapon of war.

His diary tells us that, on 3 May 1915, he had spent 30 hours without a break operating by candlelight on wounded men. His last patient was a friend of his, Lieutenant Alexis Helmer, who – despite desperate surgery – died in his hands. In the absence of the Brigade Chaplain, John McCrae went outside to conduct his friend’s burial service. Afterwards he sat for a while in the sunshine on the tailgate of a field ambulance. An amateur poet, he was so moved by the loss of his friend and the many others who had died at the dressing station and whose bodies now lay buried all around him that he took out his army pay-book and crafted this poem on the back page:

In Flanders fields the poppies blow Between the crosses, row on row, That mark our place; and in the sky The larks, still bravely singing, flyScarce heard amid the guns below…

We are the Dead. Short days ago We lived, felt dawn, saw sunset glow, Loved, and were loved, and now we lieIn Flanders fields…

Take up our quarrel with the foe: To you from failing hands, we throw The torch; be yours to hold it high. If ye break faith with us who die We shall not sleep, though poppies grow In Flanders fields…

Later, in a self-critical mood, he threw the poem away. Happily, it was rescued by a fellow officer who sent it to The Spectator newspaper in London where the poem suffered its second rejection. Fortunately for posterity, Punch magazine published it in December 1915 and John McCrae’s poem took wings and flew all round the English-speaking world.

Twin threads emerged from this poem. Inspired by the poem’s powerful imagery, American YMCA Overseas War Secretary, Moina Michael, persuaded fellow-delegates to make poppies at the first international YMCA conference after the War where they sold the poppies to raise funds for veterans. She went on to lobby for the poppy to be adopted as the fundraising symbol of the War and in 1921 her persistence succeeded when the poppy achieved its iconic international remembrance role through the formation of The Earl Haig Poppy Fund. Thus the poppies we wear today every November are the lasting fruits of an amateur poet’s testimony to the patients he could not save.

The second thread is one of a Canadian character. At their Remembrance Day ceremonies the Canadian’s often do not read out the familiar portion of Laurence Binyon’s For The Fallen (They shall not grow old… etc) preferring to use the first two verses of John McCrae’s poem instead. His third verse is omitted because of its supposedly warlike undertones. Such is the place of this poem in Canadians’ affections that it appears on their ten-dollar banknotes as the second fruits of a remarkable man’s work.

And what, you may wonder, became of John McCrae whose writings on that distant day echo so evocatively down through the years? In June 1915, he was transferred from his Artillery Brigade to set up the No.3 Canadian General Hospital (McGill) near Boulogne where he died, at the age of 45, from pneumonia on 28 January 1918. He is buried in the Commonwealth War Graves section of Wimereux Cemetery.
Sixth Sense at Bologna?

George Wootton was a Flight Sergeant Air Gunner with 40 Squadron Royal Air Force, Mediterranean Allied Air Force during the War. He is still Honorary Treasurer of the 205 Group Association (205 was the Group that followed the Eighth Army from Egypt to Italy). He retired as Manager, Staines Branch in 1985 and now lives in Torquay. In the 2009/10 edition of the Magazine he recalled a meeting with Eva, a lady whose first remembered childhood experience had been the bombing of Freilassing in 1945, an operation in which George had been involved. He now tells of his experiences in the final offensive of the War in Italy and the Poppy Remembrance Service in Bologna which he attended in April 2010.

After our training in Egypt and Palestine my crew and I joined 40 Squadron at Foggia in Italy on 1 April 1945. Before, as trainees, we would never have believed that operations with that Squadron would take us in support of four completely different Army Groups. Looking back to those final days of WW2 we supported Tito’s partisans in Yugoslavia, Eisenhower’s Armies approaching Bavaria and Austria, Clark’s Fifth Army and our own Eighth Army in North East Italy. In April 2009 the Big Lottery Fund set up the ‘Heroes Return 2’ programme to fund veterans – and their spouses and carers – to revisit places where they had served during the War and remember their fallen friends and comrades. I gave some thought to a return to one of the areas mentioned above and decided that I would like to visit the region where we supported our own Eighth Army and the American Fifth, particularly as Bologna and the Argenta Gap War Cemeteries were on the list for a Royal British Legion Poppy Travel Remembrance Tour.

The final offensive of the War in Italy had to wait until the winter weather improved but it commenced in earnest at the beginning of April 1945. By 12 April we had completed four war operations. In a hut filled with cigarette smoke, at the briefing for our next mission, we were told that we were to support the Eighth Army in their assault on Argenta. It was unusual for our ‘Heavies’ but this was to be a battle operation. The Germans had flooded much of the area around Lake Commmachio. There was also the River Reno with high flood banks for our troops to cross. But, there was a small gap left around the road that led from Ravenna to Argenta. We were told to keep a watch for the flaming letter ‘M’ on the ground as that would mark the extent of the Allied lines. We would be flying at 6,600 feet and carrying 7,000 pounds of bombs. ‘M’ was ignited just before we arrived and from my position as rear gunner, as we crossed, I could plainly see the flames on the ground. Then, just after we had passed over, the sudden illumination of a long line of searchlights was quite unforgettable. They seemed to stretch right along the banks of the Reno. This was ‘false moonlight’ and it lit the way for our amphibians and fantail tanks. Our bombs falling on the enemy troop concentrations, situated just the other side of the river, kept their heads down as our forces crossed.

We were lucky that night. We did not lose a crew, but at Argenta Gap War Cemetery the sight of so many Air Force graves bearing ‘Killed in Action 12th April 1945’ made me realise that others had not been so lucky. Of course they were a small percentage of the Army graves, but it was plain to see that the fighter bombers of the Royal Air Force and the South African Air Forces, then stationed close to the battlefields, had carried out many, many sorties to support the offensive on the day that we were flying just that little higher. The last Italian offensive was two pronged and, while the Eighth Army were to the East and securing the Gap between Argenta and Lake Commmachio, the Americans, accompanied by Poles, South Africans, Italian Battle Groups and Brazilians, were moving towards Bologna. With my crew I had carried out an operation to Villach in Austria on 15 April. Again, we found we were to take part in a ‘battle’ operation the next day. This time it was Casselechio di Reno near Bologna and a few days later the City was taken.

It was perhaps appropriate that our Poppy Remembrance Service should be held at Bologna on 28 April 2010 some 65 years later. Father Lawrence Maclean from St Mark’s Anglican Church in Florence was to take the service and before he arrived my wife and I looked round the cemetery. As in all the cemeteries we had visited, there were several collective graves of bomber crews and we placed a poppy spray beside one of them. The Commonwealth War Grave Commission list which was available at the cemetery gave the names of those buried but no details concerning their Squadron. I wanted to know more about the grave where we had, randomly, chosen to place our poppies and on our return to the United Kingdom I looked at ‘Sweeping the Skies’ - the history of 40 Squadron through two World Wars. I found it was the grave of F/O G.P. Roberts with his Royal Air Force crew. All were members of my very own Squadron lost on an attack on the Bologna Marshalling Yards. Coincidence or Sixth Sense?

‘We Will Remember.’
Not Forgotten
David Hudson retired in March 1992 from Southampton. He trained as a navigator during his two years of National Service and thus became eligible to join the Aircrew Association which, eventually, led to an opportunity of touring the Normandy battlefield in 2009.

When the Not Forgotten Association invited the Aircrew Association (ACA) to nominate members who would like to be included in a tour they were organising, I asked that my name be put forward. I felt very privileged when I found that I was one of five members of the ACA included in a coach party of 26 going on a Battlefields Tour of Normandy. Four serving soldiers who had received serious injuries in recent conflicts were among my fellow travellers and another of our party had left the Army and trained as a physiotherapist with the NHS.

After a night at the Union Jack Club and enjoying the best airman’s breakfast ever, we left at 5.30am for an early crossing to France where we were to spend three nights in Caen. The invasion area of Normandy is vast and the battlefield covers 4,000 square miles - an area the size of Wales - so we could only hope to see a small part of it. The first day included visits to Sword Beach and the Hillman Bunkers, Mt Fleury battery and Crepon Rydes war cemetery. The second day was equally full with trips to Arromanches, Orientation Table 360 Cinema, the German gun battery at Longues sur Mer and the Landing Craft memorial together with Pointe du Hoc and Omaha Beach. Day three was ‘Airborne’ day when we saw Pegasus Bridge. Melville battery and museum and Ranville cemetery where the first British soldier to be killed in the landings is buried. We went into the café at Pegasus Bridge and, although we were totally unexpected, were generously treated and given a free beer plus rolls, cheese and cake. We learned that the present owner is the daughter of the small girl who met the paratroopers near the Bridge on D-Day, hence she feels closely connected to all that occurred.

Following the tour, I was surprised and pleased to receive an invitation for my wife and me to attend the Not Forgotten Association Christmas party held in the state rooms in St James’ Palace. It was a splendid occasion with servicemen of all ranks in attendance to look after us. Climbing the stairs we were entertained by a brass quintet from the band of the Life Guards playing Christmas music, alternating with the Farnham Junior Girls Choir singing carols. After a couple of glasses of punch, tea was served at 2.15pm and the Patron, HRH The Princess Royal, went round all the tables chatting to the guests, amongst whom were Dame Vera Lynn, Esther Rantzen, Moira Stuart and Barbara Windsor. Then came a stage show which included Hannah Gordon, Rolf Harris, Kate Adie and many other celebrities. The tour and the party were both incredible experiences – not to be forgotten.

Is this the way to solve a financial crisis?

It is the month of August on the shores of the Black Sea. It is raining and the little town looks deserted. Times are difficult, everyone is in debt – they all live on credit. When a rich tourist arrives in town he goes to the only hotel, lays a 100 Euro note on the reception desk and announces he wishes to inspect the rooms before he chooses one of them. An employee takes him upstairs and the proprietor picks up the note and rushes out to pay the local butcher. The butcher runs to give the note to the pig farmer who, in turn, immediately hands it on to his supplier of feed and fuel. The supplier of feed and fuel gives it to the town’s prostitute who, because times are hard, has given her services on credit. She runs into the hotel and gives it to the proprietor for the rooms she has rented to entertain her clients. Before the proprietor has time to put the note away, the tourist reappears and sweeps the note from the reception desk saying that the rooms are not up to his standard and he is leaving town immediately.

No one actually earned anything but the whole town was free of debt and looked to the future with a degree of optimism.
Thirty years with the Linlithgow Canal
My involvement with the Linlithgow Canal first began in 1973 when I was at Juniper Green Branch and became founding vice chairman of the local Round Table. We were looking for suitable fundraising activities and had heard about the Drambuie Canal Marathon from Edinburgh to Glasgow by the old disused canals. It was a two-day event using rubber dinghies and 5hp outboard engines. It sounds easy but when you go through seventeen shear pins in one day it isn’t exactly a walkover. Shear pins are designed to break if the propeller hits an object in the water that could damage the engine and replacing one means stopping the engine, removing the split pin from the retaining nut, removing the propeller and reassembling everything with a new pin. Doing that seventeen times when you are competing against the clock is no joke!

I have always been interested in boats and had owned one when I was single so I was, naturally, drawn to the idea of two days on the canals. The event was organised by the Linlithgow Union Canal Society (LUCS) which became a limited company and a charity in 1975 but had existed for a number of years previously as part of the Linlithgow Civic Trust, an organisation for the improvement of the town. I participated in three of the marathons and then, in 1982, I was transferred to Linlithgow Branch and, instead of taking part, I found myself organising them.

By way of background, the Edinburgh and Glasgow Union Canal was constructed between 1818 and 1822 for the transportation of coal and building material into the capital. It didn’t run from Edinburgh to Glasgow as the name suggests but to Falkirk where it was linked by 11 locks to the previously constructed Forth and Clyde canal which had been completed in 1790. Linlithgow, just 10.5 miles from Falkirk, was a busy local coal depot with its own crane for unloading the barges – all done by hand. The canals ran successfully until the advent of the steam train and eventually, in the early 1930s, the link between the two canals was severed and the 11 locks were filled in. After the last boat had made its passage along the Forth and Clyde in 1963, the canals became ‘remainder waterways’ and traffic ceased. Following nearly ten years of neglect some people saw that a valuable asset – a part of our history – was being lost and the campaign to save the canals had started.

A group of like-minded enthusiasts, led by the late Melville Gray MBE, proceeded to tidy up the towpath and by the mid-70s they were running boat trips.
in an old barge which required constant pumping to keep it above the surface. A couple of years later, the Society’s ‘fleet’ started with the acquisition of Victoria, a diesel-powered replica of a steam packet vessel and shortly afterwards the Society’s little museum was opened – the only one of its kind in Scotland. It is in what was once a stable, just 14ft by 14ft, which had housed two of the horses used to deliver the coal around the town and to surrounding farms and we were able to rent it from British Waterways. In 1980 there was further expansion when Canal Yard was acquired from a development company which had bought a parcel of land adjacent to us with the intention of building executive housing. They discovered that the small, walled yard had been designated a conservation area along with the canal basin and, therefore, could not form part of their plans. Their disappointment was our gain and work began on extensive rebuilding of an old potting shed in the yard which became our workshop, now equipped with everything necessary for the maintenance of our buildings and boats.

By 1991 LUCS had acquired the remaining stables and the two cottages which had been used to house employees of the canal company. Each cottage consisted of just one 14ft x 14ft room for the entire family with no running water and an outside shared toilet. The horses, at two to a stable of the same size as a cottage, were doing quite well by comparison! The buildings were taken over for a peppercorn rent but on a full repair and maintenance basis. One of the cottages and one of the stables became our tea room furnished with tables and seating from a pub which had closed down. The tea room proved very popular with our increasing number of visitors but we needed somewhere, in addition to the tiny museum, where they could learn more about the canal and its history. After much planning, space was found in the yard for a classroom which can accommodate 36 to 40 schoolchildren, students or senior citizens at any one time.

The membership of the Society comes from all walks of life and that means that we can call upon a wide variety of skills. The contractor who built the exterior shell of the classroom was amazed by the high standard of the joinery, plumbing, central heating, tiling and electrical work carried out by members in finishing the project. Also, between us, we can keep our three boats in excellent condition – our 12-seater Victoria, the 40-seater St Magdalene acquired in 1995 and Leamington, a 12-seater self-drive bought a little later. We lift the boats out by crane every two years and it is quite a
The Canal Society

The Linlithgow Union Canal Society is open every weekend from Easter to the end of September from 2pm to 5pm and open seven days a week during July and the first half of August, again from 2pm to 5pm. The tea room and the Mel Gray Education Centre are available for hire when the Society’s premises are not open to the public. Charters are available by prior arrangement and the self-drive Leamington can be hired by the day or half-day. It is possible to go from Linlithgow basin to the Falkirk Wheel and back in a day; the St Magdalene makes the trip at least twice a year.

For further information go to www.lucs.org.uk To book visits, charter trips or for boat hire contact the Booking Secretary by telephone: 01506 843194 or e-mail : info@lucs.org.uk

sight to see a 45ft boat 20ft up in the air on the end of a 100 ton crane! Once we have a boat on dry land we erect a 60ft long polytunnel over it so that we Black Handers (as the fluctuating, part-time workforce is known) can toil throughout the winter, whatever the weather – there is no heating but we find it gets quite warm under our plastic covering even on the coldest days.

In the late 1990s there were moves afoot to re-open the canals and British Waterways had put together a wonderful plan to reconnect the Union with the Forth and Clyde. When the application was rejected by the Millennium Commission on the grounds that ‘there would be no interest in opening the canals’ our Society and our sister organisation, the Forth and Clyde Canal Society, together with others, raised 30,000 signatures in just one weekend, thereby demonstrating the extent of people’s enthusiasm. And so, the Union was opened to traffic in 2,000 when an historic meeting took place between Melville Gray on Victoria and the renowned restaurateur who had owned the Bridge Inn at Ratho, Ronnie Rusack MBE. He had also played a major part in saving the canals and was aboard Pride of the Union, one of his three canal barges. Shortly after, the Forth and Clyde canal was formally declared open.

However, the climax to a vision which had taken 30 years to realise occurred in 2002 when HM The Queen opened the Falkirk Wheel which takes the place of the 11 locks which used to join the Union Canal to the Forth and Clyde Canal 120ft below it. It would take a boat the best part of a day to go through the old lock system whereas the Wheel does it in 15 minutes. It really is one of the engineering wonders of the world. The first boat to descend the Wheel on opening day was Victoria and, later, our St Magdalene carried the first bride to be married as the Wheel turned.

LUCS’ 500 members are justifiably proud of our achievements over the years. Not only is it the first canal society to be formed in Scotland and the biggest, it is also the first canal society in the United Kingdom to be granted a Silver ‘Green Tourism’ Award – and it is all run by volunteers from Black Handers to museum attendants, tea room staff, boat crew and everyone else who gives their time and skills for the love of canals. We attract around 10,000 visitors a year to the museum, tea room, education centre and the self-drive boat, Leamington. Of course, we are always ready to welcome more and have a blether. We do like to say that we are the best kept secret in West Lothian but we’re ready to share it with anyone who would like to pay us a visit.
Fresh Horizons

My home during the post war years was a small semi-detached house in Hillingdon, Middlesex, where my twin brother Ray and I enjoyed a happy and largely uneventful childhood. In the 1950s we spent most of our free time outside playing games in the streets or the local recreation ground or cycling for miles to find some countryside to explore. These were good times when the sun always seemed to shine and our parents were free from many of the present day worries that restrict children from enjoying the outdoors to the extent that we did. However this relatively safe and secure existence was to contrast with what, to our minds, was an adventurous annual trip during the whole of the summer school holidays to Uncle Albert’s smallholding in Northumberland.

To set the scene I need to give you a little background information about my uncle Albert. He was hugely respected by all who met him and Ray and I were no exception. Let me just explain that, after an extremely poor childhood when he worked down the coal mines at fifteen years of age to support his parents and younger siblings, he was conscripted into the army and subsequently captured by the Japanese after the fall of Singapore. He was sent to work on the infamous bridge over the River Quai and then to work in the copper mines in Japan where he experienced incredible hardship and cruelty. He survived to the end of the war returning then to Newbiggin by-the-sea to marry Aunt Joan and where, with his army bounty and two years back pay for the incarceration, he bought a smallholding complete with a wooden bungalow on the coast. He raised his own family but also pigs, chickens, a few cows and horses and also worked down the mine again to supplement his income. His hobby in later years was running marathons and, as a result of being the oldest London Marathon runner, he was once presented to Princess Diana. He was also flown to Kanchanaburi in Thailand to run a half marathon from the new bridge over the River Quai and then on to Japan to take part in a Japanese TV documentary about the war time copper mines where he was held prisoner.

Ray and I enjoyed many summer holidays on the farm with Uncle Albert and our extended family in the north east. In our younger years we would travel up by train with mother but from the age of twelve we were put on the Flying Scotsman at Kings Cross on our own and taken off at Newcastle. What an adventure that was in itself. We were, on one occasion, lifted on to the footplate by the driver of this wonderful locomotive and actually threw a shovel of coal into the firebox. I doubt if health and safety regulations these days would allow that. There

Prospecting for Sea Coal

Garth Randall retired as Manager of Harrow Weald Branch in June 1994. He reflects on his family life in the 1950s.

Garth (left) and Ray on the beach.
[...]

was always someone in the carriage to keep an eye on us and ensure that we got off at Newcastle. When we came home four weeks later we would again be met by mother and I remember bursting into tears of joy when she embraced us.

In time, Uncle Albert was able to leave mining as he had identified a new opportunity which would, however, call for the physical strength and determination which he possessed in abundance. It was this new venture which would be the most memorable experience of many for my brother and myself.

In those days there were several coal mines on the north east coast and a lot of the slag ended up in the sea although it still contained appreciable amounts of coal. This would be washed up on to the shore when sea conditions were right and particularly after a storm. There was a ready market for this coal and Uncle Albert had two big and powerful horses, Maisie and Donny, and he would shovel this free coal into carts and pile it above the water line to be collected by lorries from the power station at Blythe. This provided a very good, albeit erratic, income in the fifties and sometimes five tons or more would be lifted in one day. Over time this enabled him to build a proper house and invest in egg production which eventually developed into one of the biggest producers in the north.

Now Ray and I did not need much persuasion to help now and again although only if the weather was good. Not for us toiling during the night by the light of hurricane lamps in the dead of winter during a storm. We would be in charge of running the horses up the sand dunes to disgorge their heavy loads at the top of the beach. In reality the horses were so used to doing it that we merely had to run alongside, tip the loads off and send them back to Uncle Albert for refills. We would wend our way back to the farm dog tired and as hungry as a horse. But what an adventure for two townies from Hillingdon particularly when we were allowed to help on one occasion at night after a heavy storm.

However my first memorable experience with Maisie, the larger of the two horses, was before the sea coaling trips when uncle Albert asked me to walk her down to the blacksmith for a new shoe. Now this horse towered above me but I was not prepared to let my fear show and I walked ahead of her, a distance of about half a mile on a country lane, holding the reins and not daring to look back at her. This lovely horse just plodded after me and, boy, was I glad when we reached home. In retrospect I can see that uncle Albert knew that this gentle horse would do me no harm and, indeed, on subsequent trips for sea coal I stood up on the cart to drive her at a fast trot and she obeyed my every command with me wishing fervently that our friends in Hillingdon could see us. I was never again afraid of her.

These days all this might be construed as irresponsible but we were always supervised and it was a valuable contribution to character forming. It was certainly an insight into how very hard some people work. Uncle Albert died two years ago but, fortunately, documented his life for the benefit of our family and future generations. We all miss him very much.
Thoughts of Oldroyd

Norman Cathie is 92 years of age and has been resident at Oldroyd House, the RBS Care Home at Canterbury, since September last year. He joined Westminster Bank in 1948 and served in various branches in the south east. In 1974 he was seconded to the Lords Taverners with a remit to help raise funds for them. He retired from the Bank in 1977 but continued working full time for the Lords Taverners until 1982.

It is only a few months since Peggy was admitted to Oldroyd House and no one could be more pleased than I to say that it is the finest home I have seen so far. The administration and staff are efficient, cheerful, professional and yet caring. Every effort has been made to settle Peggy into what is a different life to the one she once knew. The traumatic experience of hospitals and a previous care home, which made no allowances for someone who knows her own mind and is still able to use it, were not suited to a person used to being in charge of her own destiny.

I am fortunate in that I can visit Peggy often. I live just 35 minutes away by car so we see each other frequently. My own health appears to be deteriorating and I am sometimes asked if I am going to join Peggy. I could be tempted by the glass of wine served with Sunday lunch but I have no intention of giving the matter any serious thought just yet.

Well… that was me remembering the year 2007. Generally, Peggy was happy at Oldroyd although it may not always have appeared that way in view of a degree of aggressiveness which she displayed during those last years. I can only assume that a long time living with her intractable pain problem, and the necessary prescribed medication, plus the fact that she was quite unable to come to terms with the frustration of not being in control, changed her behaviour. I found it disconcerting; it was not the Peggy I had known during 60 years of marriage. She did not know and could not understand that she was upsetting others.

Peggy had a stroke and was admitted to hospital just before Christmas in 2008. She was no longer able to return to Oldroyd and was discharged to Shottendane Nursing Home with a report from the Consultant that she had no potential for recovery. She could not hold a conversation and all she could say was, “Morphine…morphine…morphine.” She made a little progress before she had a second stroke and fell into a coma from which she never recovered. She died on 31 August 2009.

In early 2010 I started to give some thought to the few years I have left. My health was not good – four heart attacks had left me with quite severe cardiac problems and a 35-year-old prosthetic valve was giving problems. An emergency ECG confirmed that all was not well and I began to wonder whether I could continue living on my own. Then I had an invitation from Oldroyd House to join them for their garden party and strawberry tea. A smart move, you might say, to get me thinking in terms of taking up residence and you would not be far wrong. My memories of visiting Peggy and the wonderful way she was looked after came flooding back. The staff did a line dance at the garden party for our entertainment and, strangely enough, it was that which convinced me that here was a team of carers, young and old, who really had their hearts in the job.

My family were most enthusiastic when I told them the way I was thinking and encouraged me to sell the cottage that we all cherished and make the move. They emphasised that money would not be a problem. So, it was goodbye to Council Tax, utility bills, shopping and cooking – all things which I was finding difficult. The sale of the cottage went ahead and I was soon faced with deciding which of my goods and chattels to take and which to leave. The local charity shops benefitted quite considerably and my son, Neil, prepared for a boot sale. I had no doubts about the move but the silence with which friends reacted to the news was deafening. They wondered why I was doing it but then they probably didn’t understand the extent of my health problems. My Doctor backed me all the way and my sons, both fully independent, were happy with the financial situation.

David and Neil worked their socks off taking trips to the rubbish dump and I sold my scooter which had been such a godsend to me. On 30 September 2010 they took me to Oldroyd House where I was met by so many of the staff that I knew. There was no looking back and immediately I started to think about how I would occupy my time. I felt almost liberated since I could choose how to spend days devoid of household chores.

My name was already on the list to go on a trip to Brogdale Farm, the Fruit Research Centre at Faversham. A very good start since I had not had the opportunity to travel anywhere for years.

It was arranged for me to see the Doctor without delay and the staff gave me all the help I needed, taking me to various appointments in a wheelchair, arranging taxis and helping to compensate for my poor hearing. It was all done with the minimum of fuss by good natured and capable people. I’m happy to say that we don’t spend all our time in our own rooms. We have a TV lounge which doubles as a computer room for those who decide not to bring their own computer and a main lounge which is frequented by some of the more frail residents who need the constant attention of carers. The delightful dining room sometimes doubles as a games room or for the painting class. Then there is the Garden Room. It is ideal and large enough to feel spacious – it’s light and airy and the perfect spot to sit and read, chat and put the world to rights with other like-minded residents. To hear the coffee trolley on its way is like listening for the first cuckoo in spring. Some soft music in the background complements the tranquil scene. Needless to say, it is a popular place for entertaining guests.

A wake up call with a cup of tea in bed is a novel luxury to me and I enjoy starting the day with a shower in the newly refurbished en suite which the staff keep immaculate. This peace of mind leads to days with never a cross word with anyone. Come the evening, when the Night Staff bring us a cup of Ovaltine, we can be thankful for a quiet end to another happy day.

See page 64 for the poem which Norman wrote when he tried to imagine how Peggy felt about her situation.
In March 2009 I received an e-mail saying, ‘John Campbell wishes to contact you on Facebook’. I knew it could only be my old friend Jock Campbell whom I had last seen more than 60 years ago.

In 1943 at the tender age of 17, together with several of my friends in the Air Training Corps, I volunteered for aircrew with the RAF. Eager and enthusiastic, we wanted to get to grips with the enemy. Sadly, many of those young men failed to survive. I was one of the lucky ones as I had to wait, impatiently, until July 1944 before I was told to report to St. John’s Wood Aircrew Reception Centre. The war was still on and the Centre was evacuated to Torquay because of heavy air raids, ‘doodle bugs’ and V2s. After initial training I hoped to receive instruction as a Radio Operator but, due to delays, I was ‘misemployed’ in the accounts department before a posting to Blackpool to become an MT driver which included driving cars, trucks, ambulances and ‘Queen Marys’ – 30ft long RAF trailers used for the recovery and carriage of crashed aircraft. So much for my ambition to fly.

After postings to the wilds of Scotland and a spell in Northern Ireland, where I spent a happy time living with an Irish family, I eventually received the call I wanted. Well, anyway... a step in the right direction. On to Cranwell for a refresher course and, at last, to No. 1 Radio School, Madley. Here we flew in Dominies and Proctors, eventually gaining our three stripes and qualifications to fly as Radio Operators, later to be renamed Signallers. By now the war was over and my early desires of flying over Germany as a Signaller in Lancasters were radically changed when I was posted to 5 Navigation School in Jurby, IOM as a Staff Signaller in Ansons. After a short spell I went to No 1 Air Navigation School, Topcliffe, where I first met Jock. Together with ‘Bish’ Bartlett, we became firm friends and spent many alcoholic evenings in York, Ripon and Harrogate. We were now flying in Wellingtons and in January 1948 we were due to be demobbed. On our last night in Ripon we celebrated in style and, on returning to base, in a mad moment we decided to have a final flight. We persuaded three other Signallers to change places and, much to our surprise, were allowed to fly. This proved to be a mistake as fog descended at Topcliffe on our return from the night flying navigational exercise and we were diverted to Driffield which was also fogbound, then on to Lakenheath in Suffolk, landing in the early hours. Then, to our dismay, the fog caught up with us and we were fogbound for eight days. So much for our demob which, obviously, was postponed to a later date.

On our return to Topcliffe we were reprimanded but continued to fly until early March when demobilisation took place. Before going our separate ways the three of us decided to spend a week in London where, in one of our mad moments, we went to the American Embassy to volunteer for the USAAF to fight in Korea. Taking home the necessary forms, we all had second thoughts and returned to our civilian jobs. I spent five years in the RAF Volunteer Reserve but, after a short time, I lost contact with Jock and Bish. It wasn’t until I received the e-mail some 60 years later that I learned that Bish had, sadly, died not long after leaving the RAF. Jock and I met up again in York in April 2009 and have since met twice more in York for three hours of non-stop talking over a pint and a meal.

Geoff Lenthall served in Westminster Bank from 1941 to 1967 with a break for four years whilst in the RAF from 1944 to 1948. Following his resignation from the Bank, he worked as an Advertisement Representative on Lincolnshire Life and he and his wife became the owners of the magazine in 1978. They sold the magazine nine years later when Geoff decided to retire. He tells how a message brought back memories of the 1940s.

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Lombard is an asset finance subsidiary of The Royal Bank of Scotland with 38 offices throughout the UK and over 1,500 staff. Its roots go back 150 years to when a number of gentlemen met in Rotherham to discuss what they believed would be a profitable venture and to set up what was almost certainly the first company in Britain to offer hire purchase. The decision to form the North Central Wagon and Finance Company was taken in January 1861 and by the middle of February it was in business and quoting rental terms between £9 and £14 per annum, dependent upon whether the Company or the hirer was responsible for repairs, for letting wagons to railway companies, quarries and collieries. In those days practically all coal had to be moved from the mines in railway wagons and, normally, there were no facilities for storing stocks of coal so a colliery needed ample wagons available to ensure there was always one standing at the pithead to receive coal coming up the shaft. If there was no empty, waiting wagon the pit could be brought to a standstill within an hour and the
men would have to be withdrawn for the day. Railway companies were not obliged to provide wagons for mineral use and generally refused to do so. This meant that collieries and merchants had to make their own arrangements and it often cost more for a colliery to equip itself with the necessary wagons than it did to sink and equip the pit. Given that there was no ready source of public capital available to a speculative venture such as mining, the coalfields could never have developed without the help of the wagon finance companies of which North Central was the leader.

The Company was incorporated under the Joint Stock Companies Acts of 1856 and 1857 with unlimited liability. The original Memorandum and Articles of Association, handwritten on fine parchment, provides that the nominal capital was to be £50,000 divided into shares of £20 each. Because of the unlimited liability of shareholders each subscriber had to sign his name to the Articles stating the number of shares for which he would undertake to subscribe. One of the most interesting signatures is that of Thomas Sprinthall, a labourer, who ‘signed’ with an ‘X’ but subscribed for five shares amounting to the considerable sum of £100. Signatures continued to be added until 1864 when the Company became limited and they were no longer necessary.

By August 1861 the directors of the Company were able to present the first accounts which showed a profit of £128. At the end of the year the profit had increased to £637 and a dividend of seven and a half per cent was recommended. The Company continued to show a trading profit for the next 100 years and only once failed to pay a dividend to its ordinary shareholders. That was in 1940 when, although profits were sufficient to maintain the dividend, the directors felt it prudent to withhold payment because the future looked uncertain following the first year of the Second World War.

When it became apparent at the end of the first war that road transport was on the increase, North Central took a major step forward by turning its attention to the financing of motor vehicles on hire purchase terms. Then, in 1928, the Company underwent a further important development when it came into contact with a remarkable financier who was active in the field of company acquisitions. Sir Connop Guthrie conducted a series of brilliant deals from his suite in Claridges aided only by his personal manservant. He had the confidence of a number of leading City institutions and when his attention was drawn to North Central he was able to make a successful offer to shareholders with financial backing from the Prudential Assurance Company. Thus the Prudential became owners of the whole of the ordinary share capital and North Central prospered during the next 30 years. However, when the civilian trade in motor vehicles slowed to almost a stop during the Second World War, it was fortunate in still having a substantial involvement in the financing of railway wagons.

The restrictions of the long, post-war credit squeeze were lifted in 1958 and the joint stock banks became keen to acquire hire purchase companies. The bankers chosen by North Central in 1861 had been the Sheffield Banking Company which was subsequently acquired by the National Provincial Bank. It was, therefore, natural that National Provincial should turn its attention to a company that was one of its major customers, make a successful bid and thus become the owner of North Central.

Following a name change to North Central Finance Ltd, the Company became part of National Westminster Bank when National Provincial and Westminster Banks completed their merger in 1970. In 1971 North Central merged with Lombard Banking which NatWest had bought in 1970 and became Lombard North Central plc, a name which was subsequently shortened to Lombard. Whilst much of its business involves high value asset financing for corporations, it continues to offer straightforward hire purchase and can, therefore, still lay claim to being the oldest hire purchase company in Britain.

Can you help to preserve history?

During its 150th birthday year in 2011 Lombard is looking to build upon and enrich its existing collection of archives so that the story of this important business is preserved for future generations. If you think you might have, or know of, any records that may be of historical interest the Head of Group Archives would like to hear from you. Items need not, necessarily, be very old - although, hopefully, some will be – and could include volumes and files, photographs, circulars, printed leaflets and publications, press cuttings, advertising and films. If you think you may have something of interest please contact: Alison Turton, Head of Group Archives on 0131 334 1568 or by e-mailing alison.turton@rbs.co.uk
A Telephone Call

Ring...ring.
“Hello?”

“Hello darling, this is Daddy. Is Mummy near the ‘phone?”

“No, Daddy. She’s upstairs with Uncle Paul.”

A brief pause, then....

“But darling, you haven’t got an Uncle Paul.”

“Oh yes I have and he’s upstairs in the room with Mummy. Right now.”

Another brief pause....

“Okay then. This is what I want you to do. Put the ‘phone down on the table and run upstairs. Knock on the bedroom door and shout to Mummy that Daddy’s home because his car’s just gone into the garage.”

“Okay Daddy. Just a minute.”

A few minutes later.....

“I did what you said Daddy.”

“And what happened darling?”

“Well, Mummy screamed and ran out of the bedroom holding her clothes. Then she tripped in the bathroom and hit her head and now she isn’t moving at all.”

“Oh my god! What about your Uncle Paul?”

“He seemed really scared and he jumped out of the back window into the swimming pool with no clothes on. I don’t think he knew you took out the water last week to clean it. He hit the bottom and I think he’s dead.”

A long, long pause.....

“Swimming pool, darling? Is this 0418833503?

“No. I think you must have the wrong number.”

The Talking Centipede

A young man decided he would like a small, unusual pet that he could keep in his small flat. After some discussion he finally bought a talking centipede which came in a lovely little white box to use for his house. He found a good spot for the box back at his flat and decided he would start off by taking his new pet for an outing. So he asked the centipede, “Would you like to go out onto the common for a sniff around?”

There was no answer from the centipede. He was disappointed but, after a few minutes, he asked again. “Do you fancy a little walk on the common – it’s not far.”

Again, there was no reply. He thought about complaining to the pet shop but decided to give it one more go. He put his face right up to the little house and shouted, “Hey! I’m asking you if you’d like to go out.” A little voice came from the box. “I heard you the first time, big mouth! I’m putting on my shoes!”

Horse Flesh

Little Johnny attended a horse auction with his father. He watched his father move between the expensive animals, running his hands up and down the horses’ legs and flanks. After a few minutes, Johnny asked, “Daddy, why are you doing that?” His father replied, “Because, before I buy, I have got to make sure that they are healthy and in good shape.”

Johnny looked puzzled and very thoughtful. At last he said, “Daddy, I think the washing machine repair man wants to buy Mummy.”

Things to Think About

If someone asks for the self-help section in a bookshop, does it defeat the purpose if you give them directions?
If the police arrest a mime artist, do they still tell him he has a right to remain silent?
One nice thing about egotists – they don’t talk about other people.
If an oriental person spins around a few times do they become disorientated?
How important does a person have to be before they are considered to have been assassinated instead of murdered?

Aply named

An American Indian was asked the name of his squaw by a holiday visitor. “She’s called Five Horses”, he said. “What an unusual name”, said the visitor. “What does it mean?” “It’s a very old traditional Indian name,” came the reply. “It means...... NAG NAG NAG NAG NAG.”

Celibacy

Some people choose to be celibate and some have the condition imposed by circumstances. Whilst they were guests at a wedding, Kevin and his wife listened to the minister declaring, “It is important in a marriage that husbands and wives know and understand the things that are important to each other. For instance; men, can you name and describe your wife’s favourite flower?”

Kevin fondly touched his wife’s arm and whispered, “Homepride. Isn’t that right darling?” Thus began Kevin’s life of celibacy.

Test your inner peace

Can you start the day without caffeine?
Can you always be cheerful, ignoring aches and pains?
Can you resist complaining and boring people with your supposed troubles?
Can you eat the same food each day and enjoy it?
Can you take criticism without resentment?
Can you conquer tension without medical help?
Can you relax without resorting to alcohol?
Can you sleep without the aid of pills?
All yeses? Right – then you’re probably the family dog.
A Woman Writes to her IT Technical Support Advisor.....

Dear Tech Support

Last year I upgraded from Boyfriend 5.0 to Husband 1.0 and I noticed a distinct slowdown in the overall system performance, particularly in the flower and jewelry applications which operated flawlessly under Boyfriend 5.0. In addition, Husband 1.0 uninstalled many other valuable programs such as Romance 9.5 and Personal Attention 6.5 and then installed undesirable programs such as News 5.0, Money 3.0 and Cricket 4.1. Conversation 8.0 no longer runs and House Cleaning 2.6 simply crashes the system. Please note that I have tried running Nagging 5.3 to fix these problems but to no avail.

Can you advise please?

Dear Madam

First, keep in mind that Boyfriend 5.0 is an entertainment package whilst Husband 1.0 is an operating system. Please enter command: ithoughtyoulovedme.html and try to download Tears 6.2 and do not forget to install the Guilt 3.0 update. If that application works as designed, Husband 1.0 should then run the applications Jewelry 2.0 and Flowers 3.5 automatically. However, remember that overuse of the latest Tears and Guilt can cause Husband 1.0 to default to Silence 2.5 or Beer 6.1. The latter is a particularly bad program that will download the Snoring Loudly Beta. DO NOT under any circumstances install Mother-in-Law 1.0 as it runs a virus in the background that will eventually seize control of all your system resources. Also, do not attempt to reinstall the Boyfriend 5.0 program; these are unsupported applications and will crash Husband 1.0. In summary, Husband 1.0 is a great program but it does have limited memory and cannot learn new applications quickly. You might consider buying additional software to improve memory and performance. We recommend: Cooking 3.0 and Glamour Dressing 7.7. Good luck and do contact us again if you need further advice.

Exercise for the Over-50s

Begin by standing on a comfortable surface where you have plenty of room each side of you. With a 5lb potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. Try to reach a full minute and then relax. Each day you will find that you can hold this position for a little longer. After a couple of weeks, move up to 10lb potato bags and gradually work up to a full minute again. Then repeat the process with 25lb potato bags. You are doing extremely well when you can lift a 25lb potato bag in each hand, holding your arms straight, for a minute or more. When you feel totally confident at this level, put a potato in each bag......

Scottish Power

I hasten to tell you that this was sent to me by a Scot! Editor

The first man married a Filipino. He told her that she was to do the dishes and the house cleaning. It took a couple of days but on the third day he came home to see a clean house and dishes washed and put away.

The second man married a Thai. He gave his wife orders that she was to do all the cleaning, dishes and the cooking. The first day he didn’t see any results but the next day he saw it was better. By the third day the house was shining, the dishes were done and there was a fantastic dinner on the table.

The third man married a girl from Glasgow. He ordered her to keep the house clean, dishes washed, lawn mowed, do the laundry and get hot meals on the table three times a day. The first day he didn’t see anything and the second day he didn’t see anything but, by the third day, some of the swelling had gone down and he could see a little out of his left eye and his arm was sufficiently healed that he could fix himself a sandwich and load the dishwasher.

Misunderstood

I was meeting a friend in a bar and, as I went in, I noticed two good-looking girls eyeing me. “Nine,” I heard one whisper as I passed. Feeling pleased with myself I swaggered over to my mate and told him a girl had just rated me a nine out of ten. “I don’t want to ruin it for you,” he said, “but, when I walked in they were speaking German.”

I told my girlfriend I had a job in a bowling alley. “Tenpin?” she asked. I said, “No. Permanent.”

I went into a pet shop and said, “Can I buy a goldfish?” The owner said, “Aquarium?” I said, “I don’t care what star sign it is.”

This policeman came up to me with a pencil and a very thin piece of paper.

He said, “I want you to trace someone for me.”

I told my mother I’d opened a theatre. She said, “Are you having me on?” I said, “Well, I’ll give you an audition but I’m not promising anything.”

I phoned the local gym and asked if they could teach me how to do the splits. He said, “How flexible are you?” I said, “I can’t make Tuesdays or Thursdays.”

I was in the jungle and I saw this monkey with a tin opener. I said, “You don’t need a tin opener to peel a banana.” He said, “No, this is for the custard.”

My granddad gave me some sound advice on his deathbed. He told me, “It’s worth spending money on good speakers.”
Fighting Talk

My thanks for the following go to Roger Nankervis, a serving member of RBS who edits Ye Knutterie, the annual magazine of the Knutt Club. The Knutt Club was founded in 1911 and is an Association of past and present members of Bristol offices of the Bank and of those offices within a radius of 15 miles of Bristol.

My wife sat down on the settee next to me as I was flipping channels. She asked, “What’s on TV?” I said, “Dust.” And then the fight started……. My wife and I were watching ‘Who Wants to be a Millionaire?’ while we were in bed. I turned to her and said, “Do you want to have sex?” “No,” she answered. I then said, “Is that your final answer?” She didn’t even look at me this time, simply saying, “Yes.” So I said, “Then I’d like to phone a friend.” And then the fight started…… On Saturday morning I got up early, quietly dressed, made my packed lunch and crept to the garage. I hooked up the boat to the van and proceeded to back out into a torrential downpour. The wind was blowing 50 mph so I drove into the garage, switched on the radio and found out that the weather was going to be really bad all day. I slipped back into the house, quietly undressed and slid into bed. I cuddled up to my wife’s back and whispered, “The weather out there is terrible darling.” My loving wife of five years replied, “Can you believe my stupid husband is out fishing in that?” And then the fight started……

I hit the back of a car this morning. So, there we were at the side of the road and, slowly, the other driver got out of his car. You know how sometimes you get so stressed that little things just seem so funny? Yes, well I could hardly believe it – the other driver was a dwarf! He stormed over to my car, looked up at me and shouted, “I am NOT happy!!” So I looked down at him and said, “OK. Well, which one are you then?” And then the fight started……

My wife was hinting about what she wanted for our approaching anniversary. She said, “I want something shiny that goes from nought to 70 in about two seconds. So I bought her a set of bathroom scales. And then the fight started……

When I got home last night my wife demanded that we went out to somewhere expensive. So I took her to a petrol station. And then the fight started……

My wife and I were sitting at a table at an office reunion and I kept staring at a drunken lady swigging her drink as she sat alone at a nearby table. My wife asked, “Do you know her?” “Yes,” I sighed. “She’s my old girlfriend from when I was a junior clerk many years ago. I understood she took to drinking when I finished with her and I hear she hasn’t been sober since.” “My God!” said my wife. “Who would think a person could go on celebrating that long!” And then the fight started……

A woman was standing near-naked, looking in the bathroom mirror. She was not happy with what she saw and said to her husband, “I feel horrible. I look old, fat and ugly. I really need you to pay me a compliment.” The husband responded, “Well, your eyesight seems to be near enough perfect.” And then the fight started……

The Spanish Lesson

A teacher was explaining to her class that in Spanish nouns are designated as either masculine or feminine. She told them that ‘house’, for instance, was feminine – La casa and ‘pencil’ is masculine – el lapiz. A student asked, “What gender is computer?” Instead of giving the answer, the teacher split the class into two groups, one male and the other female, and asked them to decide for themselves whether the word computer should be masculine or feminine. Each group was asked to give four reasons for its recommendation. The male group decided that a computer should definitely be feminine – la computadora – because:

1. No one but their creator understands their internal logic. 2. The language they use to communicate with other computers is incomprehensible to everyone else.
3. Even the small mistakes are stored in the long term memory for possible later retrieval. 4. As soon as you make a commitment to one, you find yourself spending a lot of cash on accessories for it.

The female group, however, concluded that a computer should be masculine – el computador – because:

1. In order to do anything with them you have to turn them on. 2. They have a lot of data but still can’t think for themselves.
3. They are supposed to help you solve problems but half the time they ARE the problem. 4. As soon as you commit to one you realise that if you had waited longer you could have got a better model.

The women won!

The Gay Cowboy

A successful rancher died and left everything to his devoted wife. She was a good-looking woman and determined to keep the ranch going but she knew very little about running it. She decided to place an ad in the newspaper for a ranch hand. Two cowboys applied for the job; one was gay and the other was a drunk.

She thought long and hard and, when no one else applied, she decided to hire the gay man as she felt it would be safer to have him around the house rather than a drunk. He proved to be a hard worker who put in long hours and was very knowledgeable about ranching. For some weeks the two of them worked together and the ranch was doing well. Then one day the rancher’s widow said to the hired hand, “You have done a really good job and deserve some time off. Go into town and enjoy yourself.” The man agreed readily and went into town on Saturday night. One o’clock came and he hadn’t returned; two o’clock and still no sign of him.

He arrived back around two-thirty and upon entering the sitting room he found his boss sitting by the fireplace with a glass of wine in her hand. She quietly called him over to her. “Unbutton my blouse and take it off,” she said. Trembling, he did as she directed. “Now take off my boots.” He did as she asked, very slowly…”Now take off my socks.” He removed each one gently and placed them beside her boots. “Now take off my skirt.” He slowly unbuttoned it, watching her eyes in the firelight. “Now take off my bra.” Again, with shaking hands, he did as he was told and dropped it to the floor. Then she looked at him and said, “If you ever wear my clothes to go into town again, you’re fired!”
Kicking aBall Across the Channel

Roy Turner was NatWest Sports Secretary for the South West Region from 1970 to 1972 and, when it was suggested in 1974 that Exeter Area should challenge a French bank to a football match, he offered to make the arrangements. Roy and Joseph Demaure, who worked for Credit Lyonnais, remember ten years of visits across the Channel and the lasting friendships which resulted.

First Roy ... Anyone who lived or worked in the vicinity of Exeter will be aware that the city is twinned with Rennes, the capital of the region of Brittany in France. Exeter Area, as it was known in the early 1970s, had an accomplished football team which played in the Exeter and District Sunday Football League. After achieving promotions in successive seasons and an outstanding run of results in the County Cup, it was decided that we would join the traditional exodus of sports teams at Easter and challenge one of the French banks in Rennes. I offered to try and arrange a fixture and was delighted when a positive response came back from Credit Lyonnais. Joseph Demaure was the Sports Secretary in Credit Lyonnais and we set about planning our visit to them scheduled for Easter 1975.

The NatWest players and friends contributed monthly to a fund which was to pay for transport and a two-night hotel stay. At six o’clock on the morning of Good Friday, 29 March we all met at the Exeter coach station and, such was the profile of this inaugural event, the Mayor of Exeter and the Area Director, Geoff Young, turned up to see our fully-laden coach on its way. The trip across the Channel via Portsmouth and Cherbourg was followed by a lengthy road journey and many of our French counterparts had stayed up late to await our arrival at around 11pm. On the Saturday morning, the two teams met at the Bellangerais where the match resulted in a satisfactory 2-2 draw. That evening our French friends with wives, girlfriends and boyfriends entertained us to a typical Breton meal and regaled us with Breton folksongs. Not to be outdone, the Exeter contingent responded with renderings reminiscent of those heard on the terraces of Plymouth Argyle. Sunday came too soon but lasting friendships had been made and another meeting in 1976 was agreed when the NatWest party would welcome the Credit Lyonnais group into our homes. Successive visits to Rennes and Exeter included table tennis, boules and a medieval banquet at Ottery St Mary where both parties provided a King to grace the top table. In 1980 the French arranged a fancy dress event which gave rise to a great deal of imagination! Many will remember the clown costume of Graham Cross and the cardinal’s outfit of Andre. Each fixture was accompanied by the exchange of presents, many of which still adorn the homes of the south west bankers. The matches ceased after 1984 but were outlasted by the firm friendships that continue to survive.

Joseph writes... Tout a commencement en mai 1974, quand nous recevons un lettre de Roy Turner, nous demandant si nous étions intéressés pour disputer une recontre de football contre une équipe de la National Westminster Bank à Exeter, le weekend pascal. C’est enthousiaste que j’ai répondu favorablement. This was the beginning of a marvelous adventure which would last for 10 years and which would leave some excellent memories amongst those who had the chance to take part in these exchanges. I remember that we were very busy with arrangements for the first fixture. We made reservations at a hotel (Le Parisien for those who cannot recall the name) and invited our new friends to a meal after the match on Saturday. Easter was very early that year - 29 and 30 March. Winter had not quite finished and it snowed at the Bellangerais ground. I cannot recall the final score but I know it was the beginning of many such exchanges. Roy tried to set up a ladies’ match but it only happened once or twice because time over the weekend was always tight and shopping was an attraction. We got to know each other very well during a decade when we often received and were received by the same family and there are many happy memories.
Graham Pool retired early from the Bank, having completed 37 years working in branches throughout Scotland and in several departments. He tells us how he became involved with a very special garden in Duddingston, a village close to his home. Nigel Neil, the son of the couple who created the garden and the Honorary President of Dr. Neil’s Garden Trust, explains the early years, the history and how it developed into a major attraction for horticulturalists, local people and visitors from the UK and abroad.

Main Pic: Duddingston Kirk and the entrance to the garden. Photo by Nigel Neil, © Dr Neil’s Garden Trust

Edinburgh’s Secret Garden

Graham begins:
One day I happened to be walking across the grounds belonging to Duddingston Church. It was a bit of a wilderness and I was interested because I knew there were plans to develop it into a community garden. Away down at the bottom of the hopeless overgrown field, I spotted a chap busy working and went to speak to him. He was actually wheel-barrowing waste rubble from the garden next door, about which I knew nothing at the time. I learned that it is aptly known to many as Edinburgh’s Secret Garden (a video by this title was made in 2003, but we don’t want it to be that secret really - in fact, we want everyone to
Nigel, an archaeologist based in Lancaster, takes up the fascinating story of how this beautiful place came into existence:

My parents were invited to use the plot of ground by one of their patients, who was a parish officer at the twelfth century kirk. They started the garden as no more than a humble allotment, to replace one at Morningside, on the south side of the city, which had been taken over for development. I was only about seven years old when the project began in 1962, and at first the weeds dwarfed me, but I remember how it soon began to take over all our lives. Neither Mum nor Dad had any horticultural training and there was never a grand master plan but the garden soon began to take on its ‘surprise’ factor. The closure of a couple of local nursery gardens soon after they started set the look of the place for a while. However, like every garden that I know, some plots were re-worked after a few years as we realised the folly of lots of tall Lawsonii, for instance. Every weekend and evening, after surgery and completion of the inevitable paperwork, one or both of them would toil away, often by torchlight. I have to admit that I preferred gardening to homework! It took two years to clear the piece of ground that my Mum used to call The Beginning. The garden backs onto the kirk boundary wall on one side, so it came as no great surprise that the three metres high pile of ‘rubbish’ they shifted from against the wall included some human bones, rusty coffin handles and seventeenth to nineteenth-century clay pipe bowls, probably jettisoned when family vaults were being built in the early 1800s. The field had once been used for grazing the manse horses but had never before been dug. Mum and Dad soon discovered that the soil was mostly very shallow, and that outcrops of basaltic lava dictated the contours of the garden. The (reputedly) Bronze Age terracing on the rocky hillside of Crow Hill and Arthur’s Seat (visible from the garden) gave them inspiration. Dad was also an amateur orchid grower, and his contacts at the Royal Botanic Garden Edinburgh, and later the Royal Caledonian Horticultural Society, helped them to develop a rock garden and concentrate on alpines, heaths, and heathers.

By the early 1970s, they had persuaded successive church ministers to allow occasional public access through the manse garden to what is still the only entrance. Charity openings in aid of the Duddingston Village Conservation Society, Scotland’s Gardens (the equivalent of the ‘yellow book’ National Gardens Scheme in England) and a local Multiple
Sclerosis therapy centre, became annual events, with visitor numbers which touched 1,000 during a weekend in the 1980s. They and the garden won several awards, most coveted being the Royal Caledonian Horticultural Society’s Queen Elizabeth the Queen Mother Medal, awarded to them jointly in 1993, the first time it had been awarded jointly, or to amateur gardeners. Sadly, Nancy and Andrew died only a few months apart in 2005 but they had had the foresight to set up the Dr Neil’s Garden Trust in 1998 and had secured funding from the National Trust for Scotland for a gardener.

Graham continues:
Before long I was helping in the garden with other volunteers under the direction of Claudia Pottier (the gardener). I worked once a week to help maintain the beautiful grounds which extend down to the shore of Duddingston Loch, now a bird sanctuary. This involved not only the usual garden tasks but more interesting jobs, such as rigging up boxes high in the trees, for bats and also for owls. A new path for disabled access was created recently, with funding from the WREN Landfill Credits Scheme, beginning at the entrance and curving gently around most of the garden. Another project saw the creation of a dramatic terraced garden close to the loch edge, and I am proud to say that I laid in place all the heavy stones of its paths, over many weeks, through sun, wind, and rain. The task was lightened by the spectacular antics of the swans, geese and other birds which land on Duddingston Loch. Of course, the Trustees are keen to find more volunteers to make the work of keeping the garden tidy a little easier and to help with fundraising, publicising the place and acting as guides for tours of the garden and the Tower – which Nigel will tell you about. It is good to know that the effort brings pleasure to visitors of all ages from across the UK and overseas. We promote the garden as a location for newlyweds to have their photo’s taken and it is also popular with artists, theatre groups and as an outdoor classroom for nursery schools.

Nigel takes up the story again:
The Tower looked an unsightly, roofless, shell when I was a child. But it, too, was something very special with a story to tell. Duddingston Curling Society, who built this little Grade II Listed building in 1825, played an extraordinary part in the history of curling. The rules of the
game (which has its origins in sixteenth-century Scotland) were set down by them in 1804 and these shaped the development of curling across the world. The ‘roaring game’ - so called because of the sound the stones make while travelling over the ice - is now played in over 40 countries. During the eighteenth and early nineteenth centuries, the loch regularly froze over in winter to such a depth that it could be used for skating, curling, and general public enjoyment. Duddingston Curling Society was one of the foremost societies of its time, having a membership of eminent men of the day. The Tower was designed by William Henry Playfair (1789-1857), the famous Edinburgh architect, to act as a curling house for the Society, where they could store their curling stones and other equipment in the lower room, while the heated upper room was used for socialising. A revived Duddingston Curling Club was formed in the 1890s and still exists today but they now curl indoors at Murrayfield Ice Rink.

In 1805 the brother of the famous novelist, poet and lawyer Sir Walter Scott worked for the Marquis of Abercorn’s Duddingston House estate and proposed the Rev. John Thomson (1778-1840) to be minister at Duddingston kirk. Thomson was a respected artist, dubbed ‘the father of Scottish landscape painting’, and he entertained a wide circle of friends in the manse including the celebrated JMW Turner and Henry Raeburn, amongst whose works is the famous painting of the Rev. Walker skating on Duddingston Loch. Turner, Thomson, and other artists collaborated to illustrate Scott’s The Provincial Antiquities and Picturesque Scenery of Scotland, published in 1819-26. Thomson used the upper room of the curling Tower as a studio, hence its nickname Thomson’s Tower. The Tower was re-roofed in 1978 by the Duddingston Village Conservation Society, with donations received from the Rotarian Curling Society of Canada and a local benefactor.

During 2008-09, Dr Neil’s Garden Trust fully restored the Tower - with grant aid from the Heritage Lottery Fund, the National Trust for Scotland and Historic Scotland - and it now contains fascinating exhibitions about curling past and present, Playfair, Thomson, and the garden. It is open throughout the summer, and the upper room can be rented.

Anyone who does not have access to the internet can telephone Claudia Pottier on 07849 187 995 (available 10am until 6pm, Monday to Friday) or write to Dr Neil’s Garden, Old Church Lane, Duddingston Village, Edinburgh, EH15 3PX

For directions, opening times and how to hire the Garden and Thomson’s Tower visit www.drneilsgarden.co.uk or telephone 07849 187 995 between 10am and 6pm, Monday to Friday.

For a reliable history of curling go to http://en.wikipedia.org/wiki/Curling

For information on Rev’d John Thomson go to http://en.wikipedia.org/wiki/Reverend_John_Thomson

Graham has the last word:

A warm welcome awaits anyone who would like to visit the Garden and the Tower. South East Scotland Area arranged an outing in 2010 and found it most enjoyable. Find out more by logging on to the sites shown below.
Bringing Back Memories

Seeing Marjorie Beale’s winning photograph of the Itsuksushima Shrine’s Torri Gate off the shore of the island of Miyajama in Japan brought back some memories of 64 years ago when I was stationed in Japan as a member of the British Commonwealth Occupational Force.

Early in 1946, after spending nearly a year at sea in the Home Fleet, I was posted to Kure. It is in the Hiroshima prefecture and was previously a main naval base of the Japanese Fleet. We were there to set up our own base on a derelict site on the edge of the Inland Sea. This was to act as a Port Directorate for Allied Naval vessels using this part of Japan. The shore base was HMS Commonwealth.

For me it was a very interesting and enjoyable experience spent in war-torn Japan and, although we were not permitted to fraternise, the Japanese who worked for us at the base appeared, on the surface, to have no grudge and were friendly on the whole. At weekends, by way of relaxation, a few of us took a landing craft into the Inland Sea which was then unpolluted and crystal clear and during the summer months we spent a good deal of time swimming off the craft. The Inland Sea was dotted with numerous small, attractive islands and the jewel in the crown was the picturesque, tree-clad, sacred island of Miyajama with the Shinto Temple of Itsuksushima, a pagoda and the impressive Torri Gate. It was known as Paradise Island by the Japanese by virtue of its peace and tranquility. Legend had it that no one ever died on the island but we gathered that folk were either moved before they died or were shipped off secretly at night if they did!

Ben Boult, Leigh Woods, Bristol

Heythrop Revisited

In May 2010 we planned a trip to visit relatives in Norfolk and decided to stop off for a night somewhere about half way. We chose the former NatWest staff college at Heythrop Park – a scene of intensive learning and many a late night in the past.

Having booked a one night stay (bed, breakfast and evening meal) at what is now a luxury hotel, my wife and I drove up the familiar lengthy, private approach road but, instead of going past the main house to the car park in the trees, we entered the gates to the house and parked just in front of the main steps – a privilege which used to be reserved for senior members of the college staff. We were shown to a very comfortable en-suite room in Shrewsbury Wing, overlooking the Italianate courtyard. We then had a walk around the greatly improved grounds of over 400 acres including the health club and spa (on the site of the old swimming pool) and the golf course – now extended from nine to 18 holes. We were served our evening meal in a beautifully decorated new dining room situated next to the Wedgwood Room and the next morning at breakfast we were approached by the Guest Manager, Alan, asking whether our stay had been enjoyable.

In conversation it turned out that Alan has worked at Heythrop Park for 30 years including 20 years with the Bank. He was offered a job by the new owners when they took over in 2000 and he had enjoyed working there so much that he had no hesitation in accepting. The hotel is always open for coffee and afternoon tea and is well worth a visit, particularly for those with fond memories.

John Goody, Taunton
Several readers responded to my note asking whether anyone had a letter of appointment to the Bank which pre-dates Stanley Walker’s from The Commercial Bank of Scotland dated 21 April 1937 which was printed in Tales from the Tillside in the 2009/10 issue. Editor

The nearest that I can get to it is three years later during Wartime when I received a letter from National Provincial Bank’s Head Office in 15 Bishopsgate dated 27 March 1940. It advised me that I had been appointed to a Temporary Clerkship at Taunton Branch at a salary of £1 per week with notice of one week on either side. By the time the Army claimed me three years later I’m happy to say that my pay had risen to £2.30 per week.

Ron Bunnett, Sonning Common, Reading

I can only pip Stanley by a very short head. My letter of appointment from the National Provincial Bank, 15 Bishopsgate was dated 19 February 1937 and addressed to my father. It said I had been appointed on three months’ probation to St Mary Axe Branch at a salary of £70 per annum (which included £10 London allowance). When the Manager of St Mary Axe wrote to my father to confirm my starting date he referred to me as ‘the boy’!

John Barrell, Ringmer, E. Sussex

My letter of appointment to Westminster Bank, Rye Branch is dated 10 November 1936. I was accepted as a Junior Clerk on probation at a salary of £60 per annum. Like many others my early banking career was interrupted by six and a half years in the Army where I achieved the rank of Major before being demobilised in 1946. Apart from a short time attached to Inspection Department, I spent the rest of my career in branches and retired as Manager of Hailsham in 1977.

Jack Darby, Eastbourne.

I can definitely say that my appointment predated Mr Stanley Walker’s but it could be taken as 1935 or 1936. The 1935 letter was from National Provincial, Spring Gardens, Manchester, addressed to my father and dated 29 November. It advised him that my application for admission to the Bank had been successful and my name had been placed on the list of candidates awaiting appointment. It added that it was unlikely that my services would be required before the New Year and asked him to arrange for me to be vaccinated in the meantime. A further letter dated 5 February 1936, also addressed to my father, said I was to start at Corn Exchange Branch in Manchester on three months’ probation at a salary of £60 per annum. I left for the Army in 1940 and was moved to The Drapery, Northampton following demobilisation in 1946. I retired from my second Managerial appointment in 1979 after 43 years and eight months’ service including my time in the Army.

A N Freeman, Woodbridge, Suffolk

I was sorting through some of my father’s papers when I came across his letter of appointment dated 20 June 1924 from Westminster Bank together with confirmation of his appointment after six months’ service. His starting salary as a probationer was ‘£70 per annum plus a bonus which will be explained to you on joining’. The confirmation letter, which was dated 31 December 1924 and printed on paper headed ‘London County Westminster & Parr’s Bank Limited’, advised him that his salary had been increased to £90 per annum and required that he effected an insurance on his life for £200 in accordance with the rules. My father spent the majority of his career in branches in the south of England with a break for wartime service in the RAF from 1941 to 1946. He retired in 1964 and died on 13 January 1993.


Neil has kindly donated the two letters plus a London County Westminster & Parr’s booklet detailing conditions of appointments to the Bank archives. Editor
Mathematically Incorrect!

Whilst one is no mathematician perhaps one’s Bank training – attention to detail – prompts one to mention a misprint on page 61 of the 2009/10 issue ‘Calling all mathematicians’. $5 \times 142857 = 714285$ not, as printed $714825$ and, no doubt Iris Sharp, the originator, will require a correction.

John H Munn, Hythe, Kent

Oops! I plead guilty to being a lousy typist and transposing numbers. I’m not an infallible proof reader either and, as I said in my reply to Mr Munn, I’m more likely to miss mistakes with figures rather than words. My apologies to Iris. Editor

Am I dead?

Last year I received a letter from Group Human Resources (I’m assuming that’s newspeak for Personnel) asking me to arrange for my Bank Manager or Doctor to confirm my continued existence for pension purposes. Leaving aside the fact that my Spanish Bank Manager or Doctor might need a translator to be sure of what they were signing, I was bemused by the term ‘continued existence’ and couldn’t help remembering the Monty Python ‘Dead Parrot’ sketch.

I am not extinct, I can function, I am active, I am in the land of the living, I walk the earth, I have breath, I am not defunct, in other words I am not dead – I am alive. I have continued existence!

Being a Buddhist, it is my Karma which, depending on my actions during the phases of my existence, determines my destiny. I could, therefore, have infinite continued existence. Would this cause a big problem for Group Human Resources?

Roger Kelly, Malaga.

The Key to the Box

My daughter has an old National Provincial savings box in the form of a book. The idea was that when it was full the saver would take it in to the local branch where a member of staff would open it and credit the contents to a deposit account. No member attending our North Devon coffee mornings has been able to find a key to open the book. Can anyone help, please. If someone can lend me a key it should be possible to copy it and return the original fairly quickly. My e-mail address is harman@westermoor.eclipse.co.uk

Robin Harman, Barnstaple

Calling All Jersey Residents

I live on Jersey and was employed by the Bank for around 14 years as Assistant to the Accommodation Officer who was responsible for organising housing for staff transferred to the Island. I recall that two successive Managers of Library Place Branch during my time were Henry Dubois and Peter Knight. I’d love to hear from any other Bank pensioners on Jersey and can be contacted on 01534 730128.

Mavis Peel, Jersey

Beyond Belief

My son runs a small business from home with which I help him and I recently answered his telephone while he was out. It was a potential new customer, one Mr Salt, enquiring about ink cartridges for his printer. I asked him how he had heard about us to which he replied that he had seen Andrew’s advertisement in 50+ Fresh Horizons. Having dealt with the matter in hand I asked, out of interest, if he had been in the Bank and, if so, where he had worked. The response was ‘in the London area’. By now my grey cells were ticking over and I felt that I had to take a flyer so I asked, “Were you at Westminster City Hall?” When he replied, “Yes”, I said, “It’s Colin Salt isn’t it?” It was Colin Salt and I told him he was my first Sub Manager when I joined Westminster Bank in August 1968. We were both quite amazed. One hears of coincidences but for that to happen after 40 years in the way it did was just unbelievable and, to cap it all, he only lives 50 miles from me! I am pleased to say that after all the reminiscing my son did secure the business.

Mike Caseley, Suffolk Area

Searching for Trophies

As a past recipient of the Norvec (North Region Variety Entertainment Committee) cup and the North Region (ex-District Bank) Shooting Competition Cup, I am wondering where these cups are now and, indeed, the many other silver cups that were held in the old North Region Office at 55 King street, Manchester. Can any readers throw any light on their present whereabouts? My e-mail address is sugarden@talktalk.net

Alec Sugden, Lytham St Annes

I posed the question to RBS Group Archives and was advised that there are very few cups or trophies held in the Bank’s collection and certainly none that came from 55 King Street. It is possible that they were retained by the Committees responsible for running the various clubs for staff.

I was Branch Manager at Lombard North Central in Dorchester from where I retired in 1991. I can remember a trophy, called the Rollocks Trophy, which was created by North Central Finance (SC) Ltd (on the suggestion of Ron Evans and Derek Pullin) with the idea that any group of staff within the North Central Group could make a sporting challenge to win the Trophy. The sport could be anything from golf to arm wrestling and the Trophy was made up of two row locks mounted on a wooden plinth. If anyone knows where it is now I’d love to hear from them. Please contact me on pritchard.swyre@virgin.net

Paul Pritchard (by e-mail)
Reunion Lunches - is there a fairer way?

At the present time I am still working so I am not able to join in with the activities organised by my local Area. I always apply, with a group of retired colleagues, to go to the annual Pensioners Lunch in London and have enjoyed each one I have attended. Indeed in 2009 I met two colleagues with whom I worked in 1969 and have had two very enjoyable reunions with them and other former staff from that Branch.

You can imagine, therefore, my disappointment to be told for the second time in three years that in 2010 we had been unsuccessful with our group application for places. I was advised by HR Shared Services they had been inundated with applications which they allocate on a first come first served basis. Whilst it takes a little time to collect together our applications these were sent as soon as possible.

Most of our group have spent 35 plus years working for NatWest in various parts of the country and the Lunch provides a wonderful opportunity of renewing acquaintances with old colleagues.

Thinking our group has been extremely unlucky to miss out twice in three Lunches I wrote to HR Shared Services and suggested that, as this is the only subsidised event for pensioners, it should be less of a lottery. My suggestion was that any unsuccessful applicants for the Lunches should be given priority the following year.

I was somewhat taken aback by the reply stating that “there were a couple of hundred pensioners disappointed, and I agree with your comments but there is no better solution. Please apply by return next year”.

I know that these Lunches are always oversubscribed and there is not an unlimited budget. Surely it would be simple to retain a list of unsuccessful applicants and give them the first opportunity the following year. It would seem to be a fairer solution than the current system.

Gordon Halliday (by e-mail)

I asked Group Pension Services whether they wished to comment and they provided the following response: Editor

The Group provided considerable support for a pensioner lunch programme throughout the UK, Northern Ireland and the Republic of Ireland and in 2010 lunch was provided for around 4,000 eligible pensioners. The process for organising the lunches is that we send an application to all eligible pensioners and allocate places on a first come first served basis. Unfortunately, with 26,000 eligible pensioners (and this is a growing number) and only 4,000 available places, these events are over subscribed and, therefore, it is inevitable that some applicants will be disappointed. We have looked at different approaches to try and manage allocation. However, unless we restrict the number of applications to the number of places available there will always be unsuccessful applicants. On balance the most appropriate solution remains a ‘first come first served’ basis and, therefore, this will continue.

Something for the Archives

I was ‘on the road’ from 1973 to 1979 and once you became an Inspector of Branches you were enrolled automatically in the Deerstalkers’ Club. Whether it was in perpetuity or until you were moved to another position I cannot really remember – probably the latter. Inspectors wore a tie featuring a motif of a deerstalker’s hat and we wore them to the first night dinner at the annual Inspector’s Conference held in February at Heythrop Park. However, sometime in the 70s the then Head of Inspection decreed that it was not appropriate for Inspectors to be seen as pseudo Sherlock Holmes so, instead, the Green Quill Club was born which reflected our use of green ink for checking purposes.

I have now donated two ties, one from each club, to the RBS Archives. They weren’t mine – I mislaid mine some time ago - but belonged to a friend, Lew Brown, who was an Inspector at the same time as me and he is very happy to know they’ve gone to a good home.

Dennis L Roberts, Knutsford

See Dennis’ contribution in Tales of the Tillside on page 51 – Editor

Guernsey Girls

The photograph shows seven good friends – all former staff of National Provincial on Guernsey. I had the good fortune to work with all of them at one time or another in the Guernsey branches during the period immediately following the war. My close connection with these ladies came from my duties as Senior Clerk, Accountant and, eventually, as management and I can vouch for their energy, diligence and absolute accuracy. They now continue the friendships formed long ago with monthly get-togethers for coffee in each other’s homes when they chat about old times (and their grandchildren!). Incidentally, as with most Guernsey schoolchildren, I was evacuated to the UK in 1940 and I joined NP at the High Street, Exeter Branch in 1941. Before a year was out I was serving in the Army and I did not return to my home on Guernsey until late 1946. I rejoined NP in January 1947 and served in the island branches for the rest of my career. If anyone wants to get in touch with me or ‘the girls’ my e-mail address is: swijehan@cwgsy.net

S W J ‘Jim’ Jehan, St Peter Port, Guernsey.

Standing: Janet Hand (nee Symons), Katy Laine (nee Brehaut), Mandy de la Rue (nee Drillot), Isabelle Offen (nee Le Podevin), Beryl Dempster (nee Naftel). Seated: Ruth McDade (nee Le Galice), Ruth Mauger (nee Gavel).
A La Recherche d’une Banque Perdue

Peter Bevan was fascinated by the story of L L W Bennett and the Westminster Foreign Bank during the time immediately following the liberation of France in 1944. That was the year of his birth but, nevertheless, he remembers post War Paris and worked, many years later, at the Bank’s branch in Place Vendôme.

Peter’s story......

Westminster Bank was not the only employer to be sending administrative staff to France at that time. My father, serving with the RAEC (Royal Army Education Corps), had arrived early in 1946 as part of the general reconstruction effort. Officers were able to take their families so in November, after the birth of my sister, we followed on behind from the Isle of Man. Our passport (which had been prepared by the British Embassy in Paris) passed us somewhere en route, going in the opposite direction. So we were hurried through the barriers at Dieppe, without any customs formalities, by our uniformed reception party.

For the next year we enjoyed a way of life which would have been inconceivable in the gloom of post war England. Our ‘married quarters’ were in a luxury hotel in the Rue de Rivoli and were handily placed for the NAAFI and for Westminster Foreign Bank which were situated diagonally opposite each other in Place Vendôme. I still have my NAAFI ration book but, although my father was a customer of Westminster Bank in Weymouth, it was almost forty years before I was to discover “La West” in Paris.

It happened in 1984 when I was working at Exeter Area Office and applied (‘ever the optimist’ I thought) via the open paging for the job of Assistant Manager (M1) in Paris Branch. At that time, International Westminster in Paris was a big concern. As well as Paris Branch and Head Office functions for five other branches in France, the building at 18 Place Vendôme also housed the ‘ROF’ (Regional Office for France) and the ‘MOF’ (Marketing Office for France). Of five Managers in Paris Branch I was the only expatriate, dealing mainly with private and small/medium size business customers, usually with non resident links of one sort or another but not necessarily British by origin. We also had a lot of contact with institutions such as the British Embassy and the British Council. The other Managers were all French and I was very conscious of being at the bottom of the heap but that didn’t bother me and we were all classed as Directeurs which was very much in keeping with our prestige address and luxurious surroundings.

Among the staff, there were a few ‘Brits’ working as local staff, having married a French partner, but only one other expat, an assistant to the Senior Manager. This had been a French bank since 1913 and it was necessary to develop a different outlook in order to survive. Dealing with the authorities was perhaps the most trying aspect. The major banks were still nationalised and, after the freedoms of banking in Britain, one easily fell into traps created by obscure directives from the French Government on exports and taxes or from the Banque de France on Exchange and Credit Controls. There were also vast differences in working practices within the Bank itself not to mention some unexpected trials such as three air conditioning systems, none of which seemed to work. Paris can be very hot in mid-summer!

It could be, it was, exhausting but the experience was truly inoubliable for me,
my wife and two teenage daughters. The girls went to the British School and we were, of course, part of the expatriate community. But we lived in France, not on it as Dylan Thomas would say, paying our taxes, taking our holidays, making our friends. In 1987 we went through the éclatement (lit. explosion) de Paris and, following the pattern being set in the Bank in the UK, Paris was split into a retail branch with 20 or more staff and a banking centre. My normal tour of three years was extended and, for a year, I became the first manager of the stand-alone Paris Branch.

The view among British professionals, resident in Paris, was that if you stayed for over five years you would never reintegrate properly into the British system. Even after four years, repatriation for me was not an easy process but it was time to go and I had the offer of promotion to a job in Torquay. So, I was just a sad and helpless observer when the Bank announced the closure of its operations in France - the staff were out on strike in Place Vendôme and, finally, the beautiful interior of ‘my’ banking hall was ripped up to put in an underground parking area for the customers of Chanel. I still grieve when I think about what happened to the place and the people.

Peter Bevan, Manager, Paris Branch 1984 to 1988

Marion Simpson was a colleague and friend of Peter in France and has remained a friend of the family ever since. Following her retirement she stayed in France, became Madame Toussaint and moved to Annecy with her husband.

Marion’s story ......

My early career in banking can be summed up by the words “being in the right place at the right time” but I could never have imagined, back in the 1950’s, that 40 years later I would be helping to close down the Bank’s operation in Paris. Getting there in the first place was a spot of good luck. The implementation of the Equality Act 1970 was a big step taken by the Government towards equal opportunity for women at work. The Bank, wanting to be seen to be doing the right thing, trawled through its branch files to identify staff who could usefully be promoted. I was working as Branch Accountant at Islington Branch and was picked out to join Inspection Department as an Assistant in January 1976. This led to travel overseas and, as I had a rudimentary knowledge of French, opened the door in 1979 to something I considered to be a plum job in the Regional Office for France in Paris.

I fitted in - Paris suited me very well - and five years later I was offered a Manager’s post, again in the Regional Office for France. It seemed too good to refuse but there was one proviso - I would have to become local staff and leave the safety net provided by being employed by the parent Bank and be prepared to spend the rest of my working life in France. By then I had come to love the country so, in January 1984 and in my mid forties, I became the head of a new Management
The comparative safety of Paris was short lived and in 1993, as the Directeur Administratif in Paris Branch, I was as stunned as every other member of staff when the Bank announced the closure of its French operations. But chance was on my side again and in January 1995 I was asked to participate in the liquidation team and named Directeur des Opérations. The Bank in Paris closed its counter to the public at the end of March 1994. Many of the staff stayed until the end of that year as customers’ accounts and their diverse affairs were closed off. There was also a tremendous amount of personnel work to be dealt with for the Bank had over 400 staff members spread throughout France in the nine branches and the Head Office in Paris.

In addition to arranging for the auction of the furniture and fittings of 18 Place Vendôme, our team had to clear all the safes of customers’ personal effects. The safes were opened and emptied in the presence of a ‘puissier’. Gold was sold and the proceeds added to the dormant accounts. Other contents were sealed in bags and, together with the ‘boxes and parcels’, were transferred to an imposing safe in a local French bank. We also found many very old documents, letters and so on, in French and English, some of which we read before they were discarded. There was even a variety of books and a wad of German banknotes dating from the beginning of the century, tucked in a cupboard with hundreds of valueless bearer shares. Other unusual items which hadn’t seen the light of day for years were a collection of Hawaiian stamps, a parcel which contained two packs of cigarettes and four bars of soap from Vinola Co Ltd of London (shades of wartime shortages?), a glodstone bag full of intriguing cloth maps which seemed to depict parts of Russia and blue prints, sent from America, for a type of car. One Belgian person who had stored letters, account books and receipts also had a patent for a wash basin design; so many items which had once been important to someone and no one to claim them.

Eventually, the auction was set for 17 July 1996 and, early that month on a Friday afternoon, Maître Beaussant, an auctioneer, sent along a team to prepare the furniture for the sale which was to take place in the former banking hall. By five-o’clock the hall was filled with tables, desks, cupboards, chairs, wall lights, a couple of air conditioners and two safes. There were also several chandeliers which were expected to attract a lot of interest along with some wood paneling. When the great day arrived, I and my colleagues didn’t know quite what to expect and we were all a little on edge. At 8.45am I led the auction house representative through the banking hall towards the door opening onto Place Vendôme and I couldn’t believe my eyes! Behind the glass, waiting in the street, there were crowds of people who streamed in, anxious to view everything that was about to be sold. At 9.30am Me Beaussant shouted for quiet and announced that everything purchased had to be removed before five-o’clock that same day except for the two largest chandeliers ‘for which special arrangements must be made with Madame Simpson’. Time flew and by 10.20am it was all over and we had made 133,100 francs. The crowd dispersed and the buyers paid and removed their purchases. The liquidation team, gradually reducing to four staff members, remained until the 27 September when the building was passed over to representatives of Chanel, the new owners. This was rather fitting as Coco Chanel herself had once lived and worked in Place Vendôme.

That last day in 18, Place Vendôme will stay forever in my mind. Practically everything removable had been taken away. Our desks were emptied and carried, with their contents, by lorry to a rented office in the nearby rue du Faubourg St Honoré. The keys were handed over to the Chanel representatives at 11-o’clock in the morning and the front-door grille to the Bank was lowered for the last time with, behind it, the amazingly bare, beautiful building of 7,000 square metres. I continued working with two other members of the team until August 1998, just two months before my official retirement date. However, the process of winding up went on, with London dealing with queries and accounts, and it was still many years before National Westminster Bank sa was finally liquidated.

A Bank cannot be disposed of that easily!

Above: The ornate lift which was the subject of a preservation order.

Services Department in the Regional Office for France. There I spent some years working with a small team reviewing branch procedures, sorting out branch problems and trying to incorporate some of the UK branch instructions into the French system.

But times were changing. Overall, the Bank in France was loss-making and forever seeking ways of reversing the trend. Shall we expand? Shall we get rid of offshoots? Shall we move premises? The Place Vendôme building, which the Bank had owned since 1923, was worth a fortune but it also cost a fortune to maintain. However, at this time NatWest’s eyes were on expansion worldwide; a hugely expensive renovation of the premises was undertaken and London entered into the process of acquiring, from another bank, more provincial branches in France. In the autumn of 1987, a decision was taken to change the Bank’s entire computer system and I became ‘Users’ Co-ordinator,’ working with a large team on a long, difficult and spiny (…full of huge thorns!) but thoroughly engrossing job. At enormous cost, the new computer system was eventually installed. And it worked, which was more than could be said for the same operation being carried out at Brussels. In mid-1990, it was clear that solutions had to be found to the terrible problems that were afflicting the Bank in Belgium. I was asked to accept a transfer to Brussels Branch which, despite quite harassing insistence, I refused. That refusal, probably the first act of defiance in my career, proved a lucky escape. In February 1991, the Bank in Brussels went up for sale.

The comparative safety of Paris was short lived and in 1993, as the Directeur
Never on Sundaes
by Don Jones

I'm a big fan of crime writer Raymond Chandler and his Los Angeles private eye, Philip Marlowe and I was reading one of his books while I waited in Bristol Airport's departure lounge. Looking up, I noticed a sign on the emergency exit. It said THIS DOOR IS ALARMED. I tried to get back into my story but my mind kept asking why the poor door was alarmed. What was it scared of? Could this, I wondered, be a case for Philip Marlowe himself? If so, it would probably go like this......

It had started just like any other day in the City of Angels. I was sitting in my office, eyeing my empty bourbon bottle, when the telephone rang. It hadn't rung in a long time. I picked it up before it could change its mind. "Marlowe here," I said, "Philip Marlowe. Private Investigator." "My name is Elmer Steenberg," said a worried voice. "I gotta liquor joint on Sunset and Vine." "Lucky guy," I drawled. "So, what's the problem, Elmer?" "Gotta job for you," he said. "It's worth a grand but you gotta come over right now." The line went dead.

"It's gonna need your best shot." I said, taking a slug. "The best, Marlowe, but I reckon this is gonna need your best shot. Marlowe." Steenberg came and work, Marlowe." Steenberg came over and pushed a wad of the folding stuff into my hand. "But what was wrong? Why was it alarmed?" I took another slug of bourbon. "The usual story," I drawled. "It just hadn't been able to achieve closure." A gentle hand touched my shoulder. "Hey, handsome!" The voice was like honey, laced with a dash of sin. I turned around and it was like in my dreams. A well-stacked, blue-eyed blonde, wearing a dress so small she needn't have bothered. The kind of gal that separates the men from the boys. She stretched out her hand and stroked my face with a long sensuous finger. "You gotta come to the ice-cream parlour next door," she breathed. "I'm worried about my fruit sundaes. I think the banana's got a split personality."

I gave her a lecherous grin as I admired her shoes - through the top of her dress. "I can't do that, baby," I said. "I never work on sundaes." But this broad wasn't gonna give up. She put her hands on my chest and I felt my spine tingle as those long fingers ran down my body, heading south. I grabbed them before she could go for my weapon. A Colt automatic ain't no joke in the hands of an angry dame. But that wasn't gonna stop her. She pressed that swell body against mine in an unmistakable invitation, and I felt my own body respond in a way it ain't polite to mention.

"C'mon, fella," she simpered. "Just for little me." But I was gonna play this game my way. "Guess I'll take a rain check, honey," I drawled and headed for the door. She followed me out to my car, like I figured she would and those seductive blue eyes locked onto mine as I got in and fired the motor. "Sorry, Sweet Lips," I said. "I gotta burn rubber." She got in beside me like I hoped she would. Curled those long fingers around my stick shift. "Why don't we... burn rubber together?" she purred. I hit the throttle and headed south along Sunset Boulevard. Together we burned rubber all through that long, hot night.
One afternoon last year I allowed my mind to wander over the varied and poignant memories stored away when I was much younger. In my imagination, I was no longer entering the final phase of my life but found myself spirited back to when I was a bubbly 16 year old who had just become a clerk in Williams Deacon’s Bank at Birchin Lane in London EC3. My first six weeks were spent at the ‘National school’ in Baker Street where I was shown how to use a rather bulky contraption that was both an adding machine and a typewriter.

With the rebuilding of the Birchin Lane offices in the mid-30s the new Ledger Department had been fully mechanised with National Cash Machines and I needed to become familiar with the operation of one of these. I quickly mastered the machine but, at first, found it difficult to remember that I was not a sixth former any more. We had been taught to stand whenever a teacher or visitor entered the classroom and the habit was so ingrained that every time Mr Chambers, my Supervisor, came near my desk, I stood up! The poor man was puzzled and quite overwhelmed.

Then began my career proper. I can remember the excitement of seeing the elegant, highly polished banking hall with the tellers, resplendent in striped trousers and black jackets, standing to attention behind the counter. At first, the Ledger Department was upstairs but, following several siren alarms when we scrambled down three flights laden with trays of ledgers and pass-sheets – often dropping some in our haste – we were moved permanently to the basement. We truly lived like moles during those war years; travelling, working and sleeping underground. I worked with about a dozen girls of all ages, shapes and sizes, most of whom became my friends. I remember Pam Poole, Joan Brittain, Rosemary Davidge and Audrey Tulley to name just a few. We would gather in our own staff room, exchanging gossip, sometimes painting our legs with brown calamine or repairing our faces. If there was a birthday to celebrate we clubbed together to buy, for half a crown, an iced walnut cake from Fullers in Cheapside. It was always delicious – Fullers obviously had access to ingredients which weren’t available on our ration books. It was the same with the little basement café around the corner from the Bank. We would gather there for elevenses and we could buy a good cup of coffee and a bun with real butter for sixpence. What a joy that was!

My salary at sixteen was £1.7s.6d per week with an increase of 2/6d per week each year thereafter. Amazingly, I managed to pay for fares, lunches and clothing as well as the odd evening out for a meal and a show. For sixpence one could put a stool down outside a theatre to book a ticket then go off to the Salad Bowl in the Strand for an excellent two course meal costing 5/-, later returning to the theatre to claim one’s ticket. I remember there came a time when I had seen every show and concert in London, never having paid more than 10/- for a most enjoyable evening’s entertainment.

When I was leaving school I had been keen to enter RADA but was overruled by my parents who felt that the Bank offered more secure prospects. Once I was working I volunteered, periodically, to join the WRNS and was accepted but Mr Driver, the Staff Manager, refused to release me. In my spare time I joined a concert party as a volunteer soubrette – a song and dance girl - giving shows to the troops and in the parks. Imagine my frustration when our concert party was asked to join ENSA and every member left for North Africa except me. Mr Driver had intervened again and refused to let me go! Towards the end of the War I was, finally, able to ‘do my bit’ by volunteering for the American Red Cross and serving coffee and peanut butter and jam sandwiches at an Officers’ Club in the West End.

My mother had worked for Williams Deacon’s, as Gladys Irene Mondey, from 1917 until 1922 when she had to resign because she wished to marry and, when she accompanied me to my job interview in 1939, she was re-recruited at the same time as I joined the staff. She became the Chief Cashier of the Pall Mall Office and at the height of the bombing I would sometimes share fire watching with her. If it was impossible...
to get home because of problems on the Underground I would be allowed to join her and sleep on a camp bed in the vaults of our Pall Mall Office. We would emerge around 6am for a wash and brush up in the ladies' room of the Piccadilly Underground and then go in search of breakfast before reporting for work. Despite the drabness outside, ladies' toilet evidenced the Cockney spirit – the ‘never say die’ attitude. The penny plates on the doors and the brass chains on the cisterns were always shining; the place was spotless and the high standards of the attendants were maintained throughout. Travelling to London became increasingly difficult as the War progressed and the Bank organised coaches to pick us up at various points and take us to work. On one memorable occasion, following an exhausting night when the London docks had been bombed, we were left at the top of Cheapside, it being impossible for the coach to go further. Both sides of the road were ablaze and the firemen, with tired and blackened faces, were struggling to quell the flames. We picked our way down Cheapside trying to avoid the tangle of hoses which were peppered with holes and spouting water. Our bare legs were drenched and our first thought on reaching the Bank was, “Oh blow! Now we’ll have to paint our legs again.” A typical teenagers’ reaction, I suppose.

Williams Deacon’s Bank was dear to me and played an important part in my life. Should anyone as ancient as me have similar memories I’d be delighted to hear from them. My address is Patricia Hart, 97 Cowick Street, Exeter EX4 1JF.

The Inspector’s Tale

Dennis Roberts of Knutsford remembers an early experience as an Inspector.

In March 1973, as a new and very raw Inspector of Branches, I was assigned a small sub branch on the outskirts of Manchester. For the very first, and after reading this you will understand why it was the very last, time I decided upon a Morning Entry and set out, smartly dressed and wearing a colourful shirt to add a touch of style.

Arriving at the Branch at approximately 8.45, I waited until I saw a member of staff go in and then rang the bell. When a young man answered, I showed my ID card and requested admittance – which was granted. As no one else had appeared by 9.10, and being anxious to check the cash before the Branch opened at 9.30, I asked the young man to explain their morning entry procedure. “I’m not telling you,” he replied. “Look here,” I said. “I have a job to do and if you are not going to co-operate it will prove difficult all round.” At that point he disappeared like a frightened rabbit through the door, only to be replaced by the window cleaner with a ladder on his back coming in. Fortunately, they believed me immediately, produced my ID card and explained that I was endeavouring to undertake an Internal Audit – not rob the Bank.

Fortunately, they believed me immediately, thought it was a great joke and left the premises. Shortly afterwards the remaining staff appeared looking rather sheepish. As no one else had appeared by 9.10, and being anxious to check the cash before the Branch opened at 9.30, I asked the young man to explain their morning entry procedure. “I’m not telling you,” he replied. “Look here,” I said. “I have a job to do and if you are not going to co-operate it will prove difficult all round.” At that point he disappeared like a frightened rabbit through the door, only to be replaced by the window cleaner with a ladder on his back coming in. Fortunately, they believed me immediately, thought it was a great joke and left the premises. Shortly afterwards the remaining staff appeared looking rather sheepish.

On arrival we were escorted down to the main state room where we were personally welcomed by the Queen and the Duke. There were about a hundred or so of us and the royal couple circulated among us and we had conversations with each of them. After an hour the lights dimmed and we heard music from below. The Queen walked towards the deckrail and we all followed. Looking down, we saw on the quay a contingent of regimental guardsmen playing traditional English tunes to which they marched and counter-marched in time. After a year away from home it was, for us, a moving end to a very special day.

The story didn’t quite end there. We had settled back into retirement when, five years later, the Saudis asked me to return under contract for a further period; to which I agreed.

A Royal Meeting

Geoffrey Riley of Marlow in Buckinghamshire looks back to a special occasion in Saudi Arabia.

My last job in the Bank was to go to Saudi Arabia, on secondment from NatWest International Division, to act as an adviser on Banking Control to the Saudi Arabian Monetary Agency in Jeddah. It was 1975 and I went out, accompanied by my wife, on a two year contract. I retired shortly after we returned in 1977 and we moved out of London, ready to take things easy. A few months later, I had a call from the Bank; my replacement in Saudi Arabia had been obliged to come home to England for family reasons and they marched and counter-marched in time. After a year away from home it was, for us, a moving end to a very special day.

The Queen and Prince Philip arrived on a state visit to Saudi Arabia at the invitation of King Khalid. Her Majesty’s Yacht Britannia was moored at Dammam in the north east and a reception was arranged on board for British expatriates working in the Kingdom.

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Saving a Joint Account and a Marriage

David Kingswood of High Wycombe writes about one of his more unusual interviews.

As a Branch Manager I always worked in the period between Christmas and New Year because, with the bulk of commercial businesses being closed, there were few interviews and it gave me a chance to catch up with any outstanding matters. No interviews were booked but if any were needed they were mainly for private customers and I took them as they came in. One year I became aware of a noise in the banking hall and saw a fairly young couple shouting at each other. I ventured out to discover whether I could help and they asked to come in and see me. They were clearly not on friendly terms with each other and when I asked them to sit down they turned their chairs away so that they looked like a pair of bookends. “Tell him,” said the woman but before he could open his mouth I interrupted. “I want to shut our joint account.” At this point I thought that coffee might help and, being surprised that it was being offered, they agreed. I learnt that they had been happily married for about a year but before they had met he had been in a close relationship with another lady who had been reluctant to let him go. “He is good at it,” the wife said. (I was left to guess what ‘it’ was but as her husband smiled I had a fair idea.) “She wants him back and she can’t have him!”

The couple had gone to a Christmas Eve party where the alcohol was flowing freely and, out of the blue, his previous lady friend had turned up uninvited. As these events were revealed the atmosphere between them became really hostile and I judged that something more than coffee was required. So, I opened the drinks cupboard and, to their great surprise, served her with a gin and tonic and him with a whisky – after all it was still Christmas. It turned out that the uninvited guest had started to make advances towards the husband and the wife had become more and more agitated as the evening wore on and the booze kept coming. Eventually, the wife said that she felt unwell and wished to go home but her husband had been all for remaining at the party. She admitted that her husband was drunk and could hardly stand so, reluctantly, she decided to leave him there and went home assisted by a woman friend. When the party eventually broke up the husband, being totally incapable, was taken to his flat by friends and dumped. His wife took him in and left him on the floor of the lounge. I gathered that Christmas day morning had been sheer hell for him as she had recovered and he could hardly remember a thing.

“She got what she wanted and he is going to pay for it,” the wife said. “I want my money kept separately and the joint account closed.” The husband kept protesting his innocence but she definitely did not believe him. As the wrangling continued, I poured out more drinks - smaller this time. I then told her that if he was unable to control his arms, legs and other movements when she left the party then this state of affairs must surely have applied to the rest of his male torso (hearsay as far as I was concerned as I had no experience on the subject). What she was worrying about could not have happened. He would not have been capable! It took some time before what I had said sank in but it was as if the sun had come out. She smiled and kissed her rather astonished husband. They stood up and left arm in arm after she had thanked me profusely. He gave me a sly wink on the way out but I hoped that, if he had not lost his memory that evening, he had at least learned a valuable lesson. Right or wrong I had saved the marriage.

Coping with Disaster

David Parry of Tunbridge Wells was at Westminster Bank, Ealing Branch in 1963 when they were overwhelmed by the response to a media appeal.

When news of the Haiti earthquake broke in January 2010 it took my mind back to 1963 when the Ealing Branch of Westminster was very much involved with the first ever combined radio and TV disaster appeal. It was initiated by War on Want, an organisation which banked with us, and was made following the devastation caused by the earthquake in Yugoslavia. Neither we, the staff at Ealing, nor War on Want were prepared for the tremendous generosity which resulted from that appeal. The charity had borrowed a local church hall where the Post Office delivered up to 50 sacks of mail each day which were dealt with by a band of voluntary workers. The results started coming into the Bank in cartons filled with cheques and we had to install three additional machines to cope with the volume. However, it soon became too much for a branch of our size to manage and we made arrangements for thousands of cheques to be sent daily to one of the big City branches for processing. This went on for about three weeks until the flow reduced sufficiently for us to handle. Apart from the cheques and postal orders there was, of course, a certain amount of cash including foreign notes and coin. At that time I was first cashier and when I retired a few years later War on Want invited myself and my wife to a splendid ‘thank-you’ occasion at their head office.

A Service not Forgotten

Ron Bunnett of Sonning Common, Reading has been a regular contributor to the Magazine during my editorship. He tells of a customer who greatly appreciated and never forgot the trust which Ron placed in him.

It was Wednesday, 28 January 1986. I had been retired for three years and my wife and I had just arrived home following our customary afternoon walk when the ‘phone rang. A female voice said, “Mr Bunnett? This is National Westminster Bank”. She named a customer who greatly appreciated and never forgot the trust which Ron placed in him.
on, “We have had a Persian gentleman in this afternoon who asked if he could be put in touch with you. He tells us that he was a Minister in the Shah’s Government, that you have a son called Nigel and that you once did him a great kindness.” I did a quick rundown of all the Persian gentlemen I had known which came to precisely two; Mr F M and Mr N A. I knew it could not be FM so I said, “Mr A?” She seemed surprised that I had recalled a particular name so readily.

My first appointment had been as Accountant-in-Charge of a small branch office in Reading situated not far from the Technical College which, at that time, had a number of students from Middle Eastern countries. These young men would open small accounts with us which were normally fed by remittances from their homelands. Mr A was then about 22 years of age. He had had an account with me for a few months and we had enjoyed a few minutes’ friendly chat on occasions. On this particular morning he arrived looking distraught – haggard and unshaven – and asked if he could have a word with me. I took him into my office where he poured out his troubles. His money had not arrived from home, he had been unable to pay the rent of his room and had been threatened with being put out onto the street. Could the Bank lend him some money until his remittance arrived? This happened to be at the time of a credit squeeze when you did not lend anything to anybody – certainly not to students and most certainly not to foreign students. In those days, although there was no form-filling involved we did take interview notes and any lending had to be justified to one’s masters, particularly if it went wrong! I asked how much he needed and for how long. He replied that five pounds would be enough; hopefully for no more than a week.

I thought for a moment and then did something that I had never done before and never did again. I told him to wait a minute or two, went outside, cashed myself a cheque for a fiver and handed the money to him. Within a week he had received his cheque and was able to repay me.

He was a nice lad and a stranger in a strange place so my wife and I invited him to join us for a meal occasionally and to spend the evening with us – which is when he met my son Nigel who was then a few months old (he was fifty last year). I recall that, to save him any possible embarrassment, I had told A that I was aware that his religion forbade him to eat certain things. “I know,” he responded, “but I do like a bit of bacon.” He finished his year at the college, closed his account, left the town and was seen no more. That is until we met again following his visit to the Bank. He had left his number so I spoke to him that same evening and learned something of what he had been doing since I last saw him in 1958. He had returned to Iran where he had indeed been a Minister in the Government – not as a politician but as an economist (he had been a senior official of the National Bank of Iran). When the Shah was deposed he was on the hit list and had to flee Persia closely pursued by the Ayatollah’s men. He was granted refugee status in this country and had joined his wife and daughters - whom he had been able to send on ahead – in Reading where they had settled. When we met again he was around 50 and had worked for the World Bank and the International Monetary Fund, mostly in America.

He is now in his seventies and retired but we still keep in touch and whenever we meet he never fails to remind me of the occasion long ago when I helped him over a rough patch.

The Beatles were heading towards becoming the greatest rock band on the planet, the whole Mersey Beat scene was at its height and Liverpool Football Club was beginning its journey towards winning more trophies than any other English club. We felt we were kings of the universe, using our scouse accents to the full when chatting up out of town girls and making frequent spurious claims to be the brother/cousin/best mate of John, Paul, George or even Ringo when in the Tavern Club or the Blue Angel Club or any club - or just anywhere. Sporting winkle pickers, sharp suits, bright coloured shirts and Italian ties, we were the bee’s knees. At the weekend, that is.

Contrast all that with the other five, and frequently five and a half, days. Me, the junior in a branch of National Provincial in south Liverpool just down the road from Penny Lane, with plenty of menial tasks to perform, including stoking the coke boiler, making the tea, sweeping out the strong room etc etc. Many a reader will have started their banking career thus. A small suburban branch beneath the blue suburban sky, a Manager spending far more time on his insurance book than, surely, was sanctioned by the Bank, and addressing his staff exclusively by surname. White shirts, sensible shoes, respectable haircut, all (and I mean the weekend gear as well) to be funded from an annual gross salary of, what - £300? Out of which I also had to give my mum the housekeeping. Nevertheless there were often good times enjoyed at the Branch, ones that remain in the memory, some hidden, to be rekindled by a chance event some forty eight years later.

Like countless branch staff no doubt, I remember with affection some of our more colourful customers of those days. Ones that brought humour, variety, sometimes excitement, even glamour into our often mundane lives. Ones
that were, sometimes faintly, in the public eye. We had our fair share of these for each day, having been ‘promoted’ to the counter, I had the opportunity to converse with them as the sole cashier, time allowing. One such was Abram Swift, a retired and successful businessman. Abe, as we referred to him although, of course, not to his face, was the most popular customer by some distance; not least, thinking back, due to his generosity at Christmas. Jovial and friendly, Abe was a frequent visitor to the office to arrange his affairs. He brought laughter into the place with his ready scouse wit and cut an avuncular figure, being rotund and short in stature, balding and with a faint and endearing lisp. He was attended to, invariably, by an exceptional member of staff who was capable of what one would question even exists today - providing a proper and professional personal banking relationship.

Miss Cheetham - Audrey, as we younger members of staff were allowed to address her, stood at the very heart of the business. Her ‘rank’ was Senior Lady Officer and she knew each customer’s affairs in detail, possessing a knowledge of banking that was the envy of us all, including the Branch Manager. In today’s more meritocratic culture, she would undoubtedly have been in charge. She commanded respect from staff and customers alike and, although formidable, she was in no way austere. As patriarch of the family, Abe encouraged his children to bank with the Branch and I well remember his two grown up sons and his married daughter, Ruth, being customers. Ruth, a lady with a most regal bearing, visited the Branch regularly but I don’t recall meeting either of the two boys, who, as was my understanding at the time, were in the acting profession and were mostly away from home. Which, at this point, brings me back to buried memories, and a return to 2009.

During the summer, a Friday evening, we were watching the box - a BBC programme which is a favourite of my wife, but which I can, frankly, take or leave - Gardeners’ World. The presenter, occasional but not frequent, was attending to his allotment, guiding his viewers on numerous horticultural techniques and I was reading the Radio Times looking at what was on next. Glancing up to the screen, although the presenter was familiar to me, it was not until that moment that I realised that both his face and name took me back to Liverpool in the 60s. Was it the slight lisp, the prematurely balding pate, or the twinkle in the eye? Joe Swift, I thought, you have got to be related to Abe! Without hesitation I googled up Joe to find that his dad is Clive Swift, that fine actor known to most of us in the acting profession and were mostly in Liverpool as Abe’s son and I have also kept an eye on his brother David’s acting fame. I particularly enjoyed David’s portrayal of veteran news anchor Henry Davenport in Channel 4’s 90s hit sitcom, Drop the Dead Donkey. (Henry’s best quote of the entire series, ‘Over the last twenty-five years I have read the news drunk, concussed, stoned, with a live stoat in my underpants and once on regional television with my trousers round my ankles and a Lithuanian prostitute under the news desk.’) Earlier he was an impressive Napoleon Bonaparte in the BBC production of War and Peace in 1972, alongside Anthony Hopkins (as Pierre Bezukhov) and Alan Dobie (as the heroic Andrei Bolkonsky).

It was during the next few days that I resolved to contact Joe to observe on his remarkable likeness to his grandfather, which I did by virtue of his website. Additionally, I told him that I remembered his father and his uncle David as Bank clients; adding that for over forty years I have followed both their careers in TV with interest and with a totally unjustified pride in having played a very small part in contributing to providing their early banking needs. I recalled also his aunt Ruth whose fragrance had made an impact on a young impressionable bank clerk. I did not anticipate the reaction to this email that ensued over the subsequent few weeks. The first response was from David to whom Joe had forwarded my comments, the core of which was his gratitude on having been reminded of the love and affection that he had for his father, who, sadly, was no longer with us, having died in 1984. David’s email was quickly followed by one in comparable vein from Ruth who similarly lovingly remembered her dad and how influential he was in the upbringing of both his children and grandchildren. Moreover, both their letters fondly recalled the old Nat Pro building in Liverpool (both now living in the south) and expressed a strong sense of their father’s regard for ‘a rather formidable woman whose name escapes me but whom I know was much admired by my father for her knowledge and efficiency’. An e-mail followed from Ruth’s son thanking me for evoking and sharing such great memories of his grandfather. Joe’s response was by letter rather than e-mail and his individuality came through strongly. Abe, he thinks, would have wanted him to be an accountant or solicitor - a steady job as he put it but he went on to do his own gardening thing - inherited from his grandmother he feels. As a younger man he recalls his granddad not being impressed with his wearing an earring!
It was very pleasing to receive these responses, but how could I not convey all of the above to the central character of this tale whom I was sure would be delighted to share memories of that era? Technology again came to my assistance in quickly identifying that Audrey, now under her married name, was living less than a mile from that bank building where it all began. Using my knowledge of Microsoft Word gained (at the time reluctantly) in the latter years of working for the Bank when frequently forced to type a variety of reports myself, I set about cutting and pasting the e-mails above and stitching them together into my narrative of memories. Avoiding the temptation to telephone in the belief that unsolicited calls can sometimes be unwelcome, my resultant letter was dispatched to Audrey in the hope that she would be willing to contact me. A few days later the caller display function on the ‘phone showed an unfamiliar Liverpool number. It was Audrey. It was very quickly agreed that on our next home visit to see my elderly mum, we would meet up to take a trip down memory lane rather than Penny Lane. My wife and I spent a delightful afternoon in her company, her mind and memory being as sharp as I remember them from nearly fifty years ago.

Now in her eighties she is as bright and as vivacious as ever, and is justifiably proud of her career and being remembered by the Swift family to this day for her role in Abe’s financial affairs. The old bank building in Liverpool? No, it’s not a pub or a wine bar - it’s a solicitor’s office, Nat West having relocated the branch to a building up the road some years back. I bet it doesn’t have a coke boiler!

### Reminiscences from a Maud Bunker*

David Leslie of Banchory who retired as Manager of Maud Branch remembers banking in rural Aberdeenshire.

I wanted to join the City of Aberdeen Police on my return from national service in 1956 but, as my apprentice position with the The National Bank of Scotland had been kept open, I just went back to being third teller at Aberdeen, West End Branch. To my amazement one of our customers was Mary Garden, a world-famous soprano of whom I had never heard but I found her to be a fascinating character. She told me who Debussy was and of how she had sung in Chicago, Milan and Paris and yet she was almost unknown in her native city. Taking royalties’ cheques from faraway places to be encashed at Glasgow Overseas Branch was certainly different to providing change for the local shops! After doing the usual moves, such as relief clerk at Dounry and Brechin, I was transferred to Milnathort where the golf course adjoined the back door of the Branch. The ledger clerk, Derek Arnott, ultimately became the Law Secretary of the National Commercial Bank of Scotland in Edinburgh. He was a super colleague who played a good round of golf, had trials with Heart of Midlothian FC and sold me my first car for £150 - it was a Morris Minor .... happy, carefree days.

Progressing to Kinross Branch, and the Perth and Kinross Shows which were the agricultural highlights in a rural area, a bowler-hatted chap from Head Office asked me if I had any farming background to which I replied that my grandparents had a strawberry and raspberry farm....and that is how I became the Manager at Maud, which was, at the time, the biggest one/two day cattle market in the UK. Firstly, I had to learn the language and, luckily for me, Jack Webster of the Glasgow Herald was a Maud loon who taught me how to ‘spik’. However, I digress as the main part of this rambling is to say that I had joined the Special Constabulary back in Perth and this allowed me to indulge myself doing community work whilst getting paid by the Bank. By the time I was at Maud in 1979, Grampian Police had evolved out of the city and county forces and, from then on, my main task was to avoid arresting any of my best or important customers no matter what they did!

My customers certainly knew whom to contact when in difficulty and they came to me rather than the real ‘polis’. Such as one Sunday afternoon when I was sunbathing in the back garden and watching a small aircraft doing stunts over the Buchan countryside when, quite suddenly, it began a rapid descent. I really did not think much was ado, just assuming it had landed. However, the ‘phone rang and I thought had happened when the emergency operator interrupted and asked me ‘where and when’ before I was disconnected. I decided I had better look at this incident myself and, as the farm was at the highest point of the Buchan Plain, I could see the aircraft easily. However, I also saw what looked like the entire Grampian Fire brigade converging on us, coming from Maud, Auchnaggat, Peterhead and Aberdeen. When the Fire Chief asked who had dialled 999 I admitted it was me and began to apologise for turning out so many units but he quickly explained that because it was an aeroplane that had crashed, Control, who knew it was only a two-seater, had decided to treat it as a major training exercise. After releasing the upside down and uninjured occupants and after the farmer had calmed down his cattle, we all retired for a ‘fly cup’ in the farmhouse and normality returned to rural Aberdeenshire.

“**Bunker**’ is local speak for banker and a ‘fly cup’ is the drink you have during a short break.

*’Bunker’ is local speak for banker and a ‘fly cup’ in the farmhouse and normality returned to rural Aberdeenshire.*

Above: Helicopter view of Maud Branch in the 1990s. The neat lawns and well-stocked gardens were maintained by the branch cleaner.

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Looking Back

Sid James now lives in Bramley, Nr Guildford but was born and bred an East Ender. He is 98 years of age, has been driving for 81 years and renewed his licence for a further three years in 2010, having passed all the medical checks successfully. What follows are memories of the start of his career when he joined Westminster Bank.

The above is an extract from Westminster Bank’s ‘Conditions of Appointment to Junior Clerkships’ printed in 1927 and sent to Sid James when he made his application in 1930. It was necessary for candidates to pass the Entrance Examination unless they could produce a Certificate showing they had been successful in the matriculation exam of one of the major universities.

My first job was with a stockbroking firm but, following the Wall Street crash, my father felt that hard times and increasing unemployment were just around the corner and I would be better off in a safe job with a bank. I applied to Westminster because I had two people who were ‘favourably known to the Bank’ and could recommend me. One was my uncle who was Manager of King’s Cross Branch and the other was Sir Gordon Campbell, President of the Imported Meat Trade Association (which became the International Meat Trade Association on the UK’s accession to the EEC). Entrants were not allowed to work in a branch until they reached 18 years of age so I was first appointed to the Stationary Office in Tabernacle Street, EC2 where, I seem to remember, there was very little for me to do. As soon as I reached the required age I was transferred to Millwall Branch on the Isle of Dogs in the heart of London’s dockland where my family owned a wharf. The Branch operated a bit like a private club in those days. The Manager arrived at 9.30am and left when the money was locked up at 3.30pm. In between he did the Times crossword and entertained various customers, all of whom were directors or held important management positions in companies (in 1930 ordinary employees just didn’t have bank accounts) and one particular visitor who called every morning was Sir Charles McDougall of flour fame. As the junior it was my job to list the ‘waste’ and the out clearing, which was all done by hand. We did have a straight-listing machine but it often went wrong and was best left alone. Anyone who had to use it was judged to be a bit ‘thick’ so we all became very quick at mental arithmetic. In our rest room we had a double burner gas ring for a milk saucepan and a coffee pot and one of my duties was to provide cups of coffee on demand for the Manager and his visitors. A bottle of whisky was also readily available – hence the regular entries of 12/6d in the Petty Expenditure account.

We had a messenger, a retired RSM from a guards’ regiment who lived in a flat over the Branch and styled himself the ‘Night Manager’. He was very, very smart and a fine figure of a man in his silk top hat. He did the typing and was kind enough to finish off the work of anyone who had to get away early. He did that favour for me on the Saturday in April 1936 when I was due to marry Katherine. I had a few months to go until my 25th birthday and Staff Department had made it clear that it disapproved of my ‘early’ marriage so there was no chance of getting a morning off. My wedding was at 3pm in Balham and, once the Branch closed at 12 noon, the messenger took over my out clearing and I went upstairs to change my suit in his flat before making my way from Millwall to Balham. I remember other staff too – a few names which spring to mind are ‘Sam’ Weller, Sidney Thornton, Jimmy Kemp and Harry Webb. We had all passed our Institute of Bankers exams and we worked as a team, usually leaving together. I often gave them lifts in my car. Old bangers were my hobby and I bought and sold them in my spare time as well as doing three nights a week on the tote at the West Ham dog track. At the Branch I was at everyone’s beck and call. There was Mrs Naylor who kept the Millwall Dock Tavern (I believe that is the Queen Vic we see on East Enders); she would ‘phone and ask me to deliver £100 of silver and £5 of copper in my lunch hour. I was always pleased to do so because she gave me a good lunch, as did the George Hotel just over the road when I did the same for them. After Millwall I moved around quite a bit and worked in the Merchandise Department of Foreign Branch in Lothbury, then in branches at Clapham, Newington Butts, Clapham Junction, Fulham, Feltham, New Malden and Esher. From December 1940 to April 1946 I had a break from banking whilst serving in the army – some of it in the UK but also with four years abroad in Egypt, Palestine, Syria, Baghdad, Cyprus and finally as RSM in the Camel Corp, Sudan Defence Force based in Khartoum. The Bank was very good at keeping our jobs open for us and making up our army pay.

I consider myself lucky to have worked for the Bank, I had a job for life, good pay and prospects and, best of all, a very good pension which I have drawn for almost as many years as I worked and for which I am truly grateful. Now, at 98, I am still going strong, able to get about in my car and enjoy regular trips to my place in France. I will admit to needing a walking stick but I’m not complaining.
Dear Mike and Samantha

I note we didn’t receive a Christmas card from you this year; normally it’s one with a tasteful robin cavorting in the snow, and always...always enclosing your circular letter. I assume that, in the past, this was also sent to at least four hundred of your closest friends and I can only speculate how they have managed to cope with the sudden non-appearance of the usual joyous yuletide optimism of the Harris family. For me, its absence was palpable, despite the fact you’ve not been on our Christmas card list since 1993. Is it really seventeen years ago, Mike, when you made me redundant from your engineering company (an action you took, with a delicious sense of irony, just before Christmas)? Not unnaturally, I felt that was an appropriate time to draw a line under our supposed friendship; nevertheless, I must acknowledge a sneaking admiration for your dogged persistence in sending us your annual round robins ever since.

The last one, received twelve months ago, certainly caught the eye. We learnt that your eldest, Sebastian, had achieved First Class Honours at Magdalene, at the same time as your daughter Tiffany was being selected for the Great Britain Olympic Equestrian Team. I must admit we found these achievements hard to equate with those same ill-mannered little oafs, then aged five and four, who, as I recall, were permitted by you, (on a memorable family visit to our home one weekend in the early nineties), to hurl a precious Staffordshire vase at Bruce, our equally precious old Labrador. Fortunately, the vase missed Bruce, but smashed into a thousand pieces against the wall. “Que sera, sera,” I remember Samantha saying with a laugh, as the pair of you gazed fondly at your miniature psychopaths. We have waited in vain for any form of recompense since that incident and, therefore, only hope that these days Tiffany is rather more kindly disposed to her latest four-legged friend. Your reported purchase for her of a filly (and even better, a horse that happens to be Red Rum’s great granddaughter) at a cost of one million pounds as well as the investment in a McLaren sports car at the same figure for Sebastian, nevertheless demonstrated your incomparable generosity towards your loathsome offspring.

However, the absence of news on your property acquisition and holiday front, leaves a gaping hole in our knowledge of your fascinating lifestyle. You’ll perhaps understand that, after my enforced redundancy, thoughts of holidays had to be shelved for many years whilst I did my best to establish my own modest engineering business. A weekend at Whitley Bay was the summit of our ambition at that time. It was, therefore, with a sense of wonder that we learnt, every Christmas, of your regular world cruises, of your scuba-diving trips to Barbados and, indeed, of the purchase of your third holiday home, in Bermuda. An offer of a discounted rental to stay at one of your overseas boltholes for a few days would have been appreciated but, again, perhaps it was too much to hope for.

However, we were delighted to hear last year that Samantha, despite being a ‘selfless, full-time mother’, had gained an Open University degree in History of Art. Particularly since we understand that she may now have to harness those newly-acquired skills in the pursuit of paid employment. Only last month we learnt from a mutual acquaintance that your company has become the latest victim of the recession. Indeed, there are rumours that you will have to declare yourself bankrupt. How sad. No doubt the sale of your various holiday homes will lessen the impact, coupled with the disposal of the McLaren and of Red Rum’s relative. I shall of course be pleased to do all I can to assist and, in fact, the knock-down quote I obtained yesterday from the liquidators for the purchase of your remaining stock, may be of some limited help in pacifying your creditors.

It gives me no pleasure to learn of the abrupt change in your fortunes... “Que, sera, sera”, as Samantha once said. But don’t despair, Mike. A restorative weekend, confined to the relative austerity of a B & B in Whitley Bay with those family rocks of yours - Samantha, Sebastian and Tiffany - may yet prove to be a life-affirming experience.

Yours ever
The European Commission has proposed 2012 to be the European Year for Active Ageing. The good news is that Europeans are living longer and healthier lives, with average life expectancy increased by eight years since 1960, and in line for another five years by 2050.

But to healthily achieve such longevity involves, in the view of many experts, having much less salt. If people, particularly older people, consume too much salt there is the risk of silently developing raised blood pressure (hypertension) which, if not identified by a doctor, nurse or pharmacist taking the blood pressure regularly (everyone should aim for regular checks) and controlled with medication, triples the risk of a stroke, heart attack or heart failure. Salt was once a prized and valuable commodity and many words, such as salary, are derived from the Latin for salt. In the bible, being the ‘salt of the earth’ is a commendable description, though the fate of Lot’s wife was a grim warning when she was turned into a pillar of salt. Salt has been used for centuries to preserve and season food. Salt is sodium chloride; it is essential for the body’s fluid balance and allows muscles and nerves to function. An adult needs up to 6 grammes of salt a day (just one teaspoon) but many people have much more than this, with the UK population average being 8.6 grammes a day.

Salt creates thirst and efficient kidneys will get rid of the excess fluid by speeding up the excretion of urine. However, while this fluid is still in the body, it can do harm by increasing blood volume which makes the heart work harder and also has adverse effects on blood vessels’ reactivity and contraction. More salt is only needed in a hot climate to replace what has been lost in sweat. Another possible effect caused by having too much salt is bone-thinning osteoporosis demineralisation, the excess salt causing loss of calcium in the urine.

An easy way to cut salt consumption is to ban salt cellars and shakers from the dining table. Food may taste bland at first but this will soon go.

Salt substitutes such as those containing potassium chloride are not, in my view, a good idea. Use alternatives such as black pepper, herbs and spices and use fresh stock instead of stock cubes.

When buying fish and chips, turn down the invitation for added salt even though new vinegar-flavoured salt avoids vinegar-soggy chips! Check supermarket labels particularly on processed foods such as pies and pastries, soups and sausages, cereals and biscuits. Choose low salt items. Bought bread can contain a lot of salt so avoid this by baking your own bread. And of course, always eat at least five portions of fruit and vegetables every day.

The author, Doctor David Murray Bruce was, for many years, NatWest Bank’s Doctor and a regular contributor on health matters to the staff newspaper. He is now retired from his position as a Consultant Occupational Health Physician to the Palace of Westminster but continues as Chairman of the Windsor and Eton Society. He is married to Suzanne and they have two young grandchildren, Alexander aged four and William aged 20 months. The Editor remains indebted to his willingness and generosity in continuing to give 50+ readers the benefit of his professional knowledge.

Elegant Numbers

Just marvel at this elegant set of numbers and try multiplying $1111111111 \times 1111111111$ if your calculator can handle it.

With thanks to Brian Gibson of North East Scotland Area.
On 8 December, Ministers decided not to force through legislation which would have required company pension schemes to link future increases to the Consumer Prices Index rather than the Retail Prices Index.

The RBS Pension Fund Trust Deed specifies that annual increases shall be equivalent to the rise in the RPI or, in the case of NatWest pensions, five per cent, whichever is the lower and, in the case of RBS pensions, three per cent, whichever is the lower.

The change from the RPI to the CPI link has already been introduced for state and public sector schemes and will be implemented mainly from April 2011 and the Pensions Minister, Steve Webb, had previously said that he wanted the private sector to adopt the CPI measure as the basis for their annual pension increases. However, figures show that, on average, the annual RPI figure has been greater than the CPI measure and it follows that a switch could reduce considerably the value of the amount paid to a pensioner during retirement.

The schedule below shows the comparison between the two indices over the past 10 years – the figures are based on the 12 months to January in each year, being the period used for the RBS Group Pension Fund increases. There are obviously some ‘blips’ when CPI is higher (e.g. 2009 when members received the never-to-be-forgotten 0.1% increase at a time when CPI was 3%), but, overall, it is evident that members are substantially better off with RPI as the relevant measurement.

In what seems to be a change of heart, Steve Webb was quoted as saying on BBC Radio 4, "We think that if the scheme rules say your pension is protected by RPI then that should continue to be the case. Because we want people to have confidence and trust in their pensions we will not be rewriting the rules of their pension schemes."

Some company pension schemes have rules which state that they will use whichever method the Government stipulates for the calculation of annual uplifts but RBS does not come into that category and we can be confident that our pension rises in April each year will continue to be linked to the rise in the Retail Prices Index.

Finally, it is well worth noting that, if there was a wish to amend the Bank Pension Fund rules with regard to RPI, it would require a majority of scheme members to vote in favour if there were to be any change.

### Year | RPI % | CPI %
---|---|---
2010 | 3.7 | 3.5
2009 | 0.1 | 3.0
2008 | 4.1 | 2.2
2007 | 4.2 | 2.7
2006 | 2.4 | 1.9
2005 | 3.2 | 1.6
2004 | 2.6 | 1.4
2003 | 2.9 | 1.3
2002 | 1.3 | 1.6
2001 | 2.7 | 0.9
2002 | 27.2 | 20.1

You could win a pair of tickets plus a car parking ticket for Scotland’s main agricultural event of 2011 just by entering our prize draw. The tickets are for any day of the Royal Highland Show which runs from Thursday 23 June to Sunday 28 June. As well as award-winning cattle, sheep and horses on display there are exhibitors from all over Scotland, the rest of the UK and Europe with a wide variety of locally produced foodstuffs available to sample or buy. All entries must be received by the closing date, 29 April 2011. The winning entry will be the envelope drawn at random, immediately following the closing date, from all entries received and the winner will be advised in early May to allow plenty of time to plan the trip. To enter send your name, address and telephone number or e-mail address in a sealed envelope addressed to: Royal Highland Show Prize Draw The Editor, 50+ Fresh Horizons, Layton House, 75 Avenue Road, Farnborough, Hants GU14 7BG
Above: Loco No 780, ‘Green Hills’, built in Glasgow in 1892, heads a tourist train uphill. Photo by David Charlesworth

**Toy Train to the Clouds**

Paul Whittle joined District Bank in 1966 at Croydon. Much of his NatWest career was in managerial personnel appointments in the City and he retired from Group Human Resources in July 2000. He has been closely involved with the Darjeeling Himalayan Railway for the last eight years and he tells us something of its history, challenges and attractions.

The Darjeeling Himalayan Railway (DHR) is rightly famous around the world. For over 125 years little British-built steam locomotives have been climbing 7,000 feet up to the ‘Raj’ Hill Station of Darjeeling.

Hardly a decade ago Indian Railways planned to close almost the entire 55-mile line. They were in a rush to abolish steam and the loss-making DHR did not feature on their modernisation agenda. Fortunately, in the nick of time, supporters - both in India and internationally - recognised the uniqueness of this early hill railway with its remarkable zigzags and spirals - and the rest is, as they say, history. In 1999 UNESCO awarded the line World Heritage Site status, the first industrial WHS in South East Asia and only the second railway in the world to get that coveted accolade.

Saving the railway from closure was a huge team effort and a part of that team was the Darjeeling Himalayan Railway...
Society. My own first visit to Darjeeling was in 2002 and it was that year that I joined the DHRS. Initially I volunteered to handle the public relations side of things but later (after some persuasion) I took on the additional role of Vice Chairman. In truth, I did not need that much persuasion. Since childhood I have been keenly interested in Britain’s railways and a rail tour of India in 1989 extended my interest to the rail system of our former Indian empire. Subsequent forays took me up the Khyber Pass railway and as far afield as Mandalay and Moumein on Burma Railways. The DHR is indeed a remarkable piece of railway engineering. It took them years to build and opened in 1881, becoming India’s first hill railway. The two-foot gauge track was laid alongside the steep, winding Hill Cart Road and, where the gradient was too steep for the trains, loops and reverses were constructed for an easier route. For its time it was an engineering triumph and it was that innovation that, much later, gave the line its World Heritage title, although present day road users, faced with over 170 level crossings along the shared route, are not always appreciative of the nineteenth century engineering genius!

Throughout its history the DHR has faced many challenges and perhaps the biggest is that the line runs through a fragile landscape. Every monsoon season (May to September) sees the Darjeeling region drenched by massive rainfall and the railway is at the mercy of what happens on the adjoining hillsides, well beyond its immediate control. A particularly vulnerable point is at Pagla Jhora (‘Raging Torrent’) where a severe landslide in mid-2009 caused a 500 metre stretch of road and railway to fall down the hillside. The line was closed for several months whilst expensive repairs were made and such problems mean that the railway covers only 10 per cent of its operating costs. Long-term solutions will need greater multi-agency co-operation and a lot of money. A positive step is that funding has been agreed for an essential Conservation Management Plan that will help all parties to sign up to what is needed to preserve the railway and develop it sensitively.

Another major issue is the troubled politics of the region. For many years there has been a widely held view, centred on Darjeeling, that the region (currently ruled from distant Kolkata – Calcutta - with only an under-funded, weak, local administration) should be given the autonomy of a separate ‘Gorkhaland’. In recent times the main local political party has stepped up its independence campaign and, along with other central government agencies, the DHR has been caught up in the widespread strikes and other disruption. All this has deterred tourism and essential, desperately needed investment in local infrastructure such as reliable electricity and water supply. (Yes, despite the monsoon, much of Darjeeling still relies on water tanker deliveries and the poor road conditions are a constant source of aggravation.) High-level talks continue to try to reach agreement on the way forward and a political settlement cannot come too soon. On the positive side, Indian Railways has been fully committed to maintaining and developing the railway. Track has been replaced, bridges rebuilt, new carriages provided and even two new steam locomotives built. Four modern diesel locomotives handle most normal services but a dozen old steam engines are still maintained for tourist specials and a daily service train between Kurseong and Darjeeling. The line’s workshop at Tindharia, complete with its original belt-driven machinery, is still busy overhauling the locomotives and carriages.
Sadly the goods traffic, which was the main reason for the line’s construction, succumbed to road competition over twenty years ago.

A question often asked is what has been achieved by that World Heritage ‘badge’ given over ten years ago? Following the award, it’s fair to say that hopes and aspirations were raised too high. Local people believed, or convinced themselves, that great pots of UNESCO money would start flowing in and that this poor part of north-east India would soon be reaping the benefits. In reality the DHR World Heritage Site is simply a very thin 55-mile corridor in a region that suffers from under-investment in all manner of ways. So, when tangible improvements and prosperity did not happen overnight (or even years later) disillusionment set in.

UNESCO has certainly played its part in priming the pump and funding planning conferences but, ultimately, it is the

Indian Government at national, state and local level that must provide the essential new infrastructure that will enable the railway to capitalise on its fame.

You may be wondering what, exactly, is the role of the DHR Society, located as it is 5,000 miles away? Well, on formation in late 1997 our first priority was to help save the railway. Our mission statement was, and still is, ‘To promote awareness of, interest in and support for the Darjeeling Himalayan Railway’. We now have 800 members in 24 countries, a dynamic support group in India and a web site that hosts 30,000 hits each year. We sponsored the first steam charter trains on the line, bringing in valuable extra revenue, and our associated travel firm, Darjeeling Tours Ltd, is the acknowledged leader in rail tours to the DHR and elsewhere in India. In recent years, as the line’s future has stabilised, we have broadened our activities to benefit the communities along the route. Our Education Group links with local schools, providing resource material that connects the children with the history and relevance of the railway. It also sponsors highly successful school competitions and charters school specials for children too poor to
experience a ride on the line that often runs right past their front doors. In all this we receive the most marvellous help and support from the ladies of the Inner Wheel Club of Darjeeling. Our associated charity, the Darjeeling Railway Community Support (DRCS), funds a portfolio of projects along the line ranging from children’s playgrounds, local employment opportunities and training, to health and dental check-ups. Recent grants have provided urgent roof repairs to Darjeeling’s historic Planters Hospital, feeding programmes, grants for HIV/AIDS awareness training and re-housing a small school which had only the most basic facilities.

In all these activities we are supported most enthusiastically by our friends and partners in India and it was through this combined effort that we were given a special award from the Association of Community Rail Partnerships (ACoRPS) for ‘Best International Achievement’. There is always much more to do but we know that our efforts are appreciated, not just by the railway authorities but also by an increasing number of local people who are starting to derive some benefit from their little railway getting its World Heritage status.

And what of my role as Vice Chairman of the DHRS? Well, it is immensely varied, sometimes frustrating but always interesting. My main tasks include day-to-day liaison with the management of the DHR and other officers of Indian Railways, including the occasional hosting when they come here on fact finding visits. In the reverse direction it is always a delight to return to Darjeeling, meet up with old friends and develop new contacts for our various activities. There is also liaison with the UNESCO office in Delhi on heritage issues, issuing press releases, giving talks to groups, and fielding a stream of regular enquiries about the DHR from around the world and India itself. I even get the occasional e-mail from intending travellers in India asking if the DHR trains are running on time? Now that’s a real compliment to how well the DHRS is regarded!

Paul, who lives at Woking, is an experienced speaker who will give talks on the Darjeeling Himalayan Railway in return for a donation and travel expenses. In addition to his DHR talks he has a wide range of other colour slide lectures which raise money for charities in India and Burma.

Want to know more?
For details of these talks and of the DHRS (including a free sample copy of the ‘Darjeeling Mail’ magazine) contact Paul at 01932 346549 or at pro@dhrs.org
The DHRS web site is at www.dhrs.org

Above: Paul visits pupils and teachers in a classroom in Kurseong. A grant has enabled them to be rehoused in weatherproof premises.


The Song of the Bank Executive  
(with apologies to WS Gilbert)

I am the very model of a modern bank executive,
Beset by constant cries (overlapping not consecutive).
From every source I’ve crammed my brain with masses of material
To help me cope efficiently with problems managerial.
The value of the store of lore is eminently practical;
I’m fully versed in planning, both strategical and tactical.
With quantitative targets, which I dream up most effectively,
I’m expert at the art of handling management objectively.
My expertise extends as well to other people’s capital;
I’ve studied business structure and drawn charts on which to map it all.
It’s quite a game and, what is more, the game’s becoming sportier
With mergers and conglomerates and implausible consortia.
I’ve got the edge on other banks who try so hard to get at us;
My mastery of marketing has baffled all competitors.
By costing all our services, I’ve learned to price them properly
And undercut our rivals in the banking oligopoly.
I’m good at staff relations and I act with great aplomb in all
Behavioural science problems, where my knowledge is phenomenal.
I motivate my personnel by scientific platitudes
And bring them all to love the bank’s paternalistic attitude.
In every field of management my learning is sensational;
I’m cleverer than the experts in anything vocational.
I know far more than others (with their heresies and fallacies)
of O&M, computers and statistical analysis.
Taxation too, I’m better at than is the Inland Revenue.
But when it comes to banking, I’ve forgotten all I ever knew.
And though this leads to crises (overlapping not consecutive),
I am the very model of a modern bank executive.

Anon


Peggy’s Lament

Is this all I have?
I’ve nothing to give
I sit in my chair,
But why do I live?

I’m not in control,
I’ve lost all my flair,
I can leave you my love, It’s not my fair share.

The boxes are ticked,
The chart tells me all,
I cannot do that
In case I should fall.

My frustration just mounts,
The boredom I fight.
I just need your love
And your best guiding light.

But life just goes on,
I still need some care,
I read all the books,
Then just sit and stare.

Norman Cathie

What follows will be familiar to some readers who worked for Williams Deacon’s. It was found by a pensioner when clearing a house in Jersey and there was no indication of its origin. It is so good that I felt it had to be shared with the rest of the Association’s members. Editor
You know you’re getting older
When your brains begin to moulder.
That’s when you start to act a bit peculiar.
Like going up the stairs
And then wond’ring why you’re there
Or shopping for pyjamas
And bring home bananas
Or calling your wife Jane instead of Julia.
Tho’ it makes you want to curse,
For me it’s much much worse
Cos here’s the thought that cuts me like a knife;
I’ve been doing things all wrong
Since the day I came along.
I’ve been having senior moments all my life!
When I was just a tot
I’d get lost – quite a lot.
I guess I thought that’s what my feet were for.
My mind was in a whirl;
Was I a boy? Was I a girl?
Sometimes I’d have to check to make quite sure.
I’d put cornflakes on my bread
And Marmite on my head
And I’m still the cause of lots of tears and strife
Cos I chuck out knives and forks
While my brain’s gone out for walks.
I’ve been having senior moments all my life!
You all know how it feels
When your mind begins to reel
And you wonder why you’re standing on the bed
With a bucket in your hand
Whilst the Sally Army band is playing Rule Britannia in your head.
Or P’raps you’ve been out shopping
And when it’s time for stopping
You drive the car back home - without your wife.
Just think of me and smile;
You’re far better by a mile.
I’ve been having senior moments all my life!

Don Jones

Bulldog

He was fat and bad tempered, he drank to excess;
a lifetime of service, not always success.
Was trusted by few, for he changed with the wind
and, for a statesman, was extremely thin-skinned.
He could snap and snarl on his black dog days
and those around him would temper their praise.
His obsession with Empire, Britannia’s Rule
was derided by some as the view of a fool.
And when he was old, maybe lingered too long;
a weakness of leaders, who think they are strong.
In short, he possessed the flaws of us all;
has History judged that he ever walked tall?
Yes it has, for at a most crucial time
when our world was facing dreadful crimes
of dictators, intent on enslaving free folk
he at last found his voice. His words would invoke
a fight on the beaches, no chance of surrender
as he chewed his cigar. This proud defender
showed steely will, a resolve to resist.
His speeches were simple, would merely insist
he had nothing to offer but Blood, Sweat and Tears,
brief thoughts that still linger, after seventy years.
And the Free world prevailed, life has moved on;
now, if ministers fail, we ensure they’re soon gone.
But if this man had lost, it is worthy of note
we might have a leader – who would need no vote.

Nick Brigham
Anne Thomson joined the Commercial Bank of Scotland in 1957 and spent most of her career in branch banking apart from a brief secondment to the Commonwealth Games Office in Edinburgh in 1986. She took early retirement from her position as Advances Manager at North Bridge Branch in 1993. She tells us about an unusual raffle prize which involved a morning spent in the kitchen of a restaurant fast becoming renowned for the quality of its food.

When the Union Canal between Edinburgh and Falkirk was being built in the early 1820s much of the heavy work was undertaken by Irish labourers, many of whom stayed in the small village of Ratho, approximately 10 miles west of Edinburgh. Responding to their needs and, perhaps, with the encouragement of some villagers, Ratho, with a population of around 1,000 at the time, boasted seven ale houses. Only one of those remains and for many years it was just a village pub but in the 70s and 80s it became a well know pub-restaurant and received many prestigious awards. Its restaurant barge gave diners the experience of seeing the passing landscape from the waterway as they enjoyed their meal. In recent years it had lost some of its zing but new owners took over in early 2010 and had lots of ideas as to how they could develop it into something rather special. I was one of the local residents who were invited to join the owners for a spotless apron, I felt apprehensive. No matter how much I enjoy cooking for family and friends, working in a commercial establishment was going to be completely different. However, Kris, the head chef, soon put me at my ease. He introduced me to his team and guided me round the different parts of the kitchen, describing what took place in each. We watched the morning’s delivery of fresh produce being checked in by sous-chef Lisa. While showing me the larder and cold-store Kris spoke of how their menus were devised so that they could use locally-grown produce.

Back in the kitchen Calum, the trainee chef, with his hands in a sink of cold water was cleaning mussels and discarding those where the shells had opened. Kris went over the day’s menu with me, explaining how from the moment a waitress brought in an order the different components were prepared and plated, ready for serving. Whilst the conversation seemed to be general, he was discovering what I knew about food preparation and kitchen hygiene. My level of expertise must have satisfied him as he told me that my involvement was to be the preparation and cooking of the fish dish of the day – char-grilled salmon with garlic sautéed potatoes and herb-butter sauce.

We made a start so that all would be ready before the first order came in. Kris asked if I wanted it ‘skin on’ or ‘skin off’. “Off,” I said. This was an ideal opportunity to find out how it was done. With the salmon placed skin down on a board and a long, slim, flexible knife in his right hand he placed the blade against the skin near the tail. The knife remained stationary as he gripped the skin at the tail with his left hand and pulled steadily until his left hand held the skin and the skinless side of salmon lay on the board for me to cut into fillets which were boxed, labelled and placed in a fridge near where we would be cooking. Working surfaces cleaned and hands washed, the vegetables came next. Baby potatoes were parboiled, carrots were part cooked and green beans made ready for cooking. Chopping onions finely for the sauce had its usual effect on me but I dried my eyes before starting on the fresh herbs - flat-leaf parsley, dill and chives. In time they too were ready to be boxed and labelled although some of the chives were kept back for garnish by putting them in a glass with a little water, like a bunch of flowers, to keep them fresher. Even the butter for the sauce was chopped into small cubes and, yes, boxed, labelled and put in the fridge.

Under Kris’ watchful eye I completed my preparations. I had time to look around and see what else was going on. Kris was butterflying chicken breasts and, after demonstrating how, let me do a few. At lunchtime most diners want serving quickly so he chose this method of preparing chicken as it takes less time to cook. Lisa was using melted butter to grease moulds which would give her mashed potatoes an attractive shape, having prepared her soups earlier. Salads also came within her remit and Calum, having completed preparation of the mussels, was washing lettuce in readiness for them. Kris let me taste the delicious dressing they used but said the recipe was a trade secret. However, he was prepared to tell me that the drizzle they used to garnish some plates was boiled down balsamic vinegar.

Sandra and Jill, the lunchtime waitresses, had arrived and moved about in the restaurant side of the plating area preparing bread baskets and butter dishes for the tables. Following all of us around was Brenda, the kitchen porter, who snapped up every used item and thrust it into a sink before giving it her rubber-gloved treatment or stacking it in one of the commercial-sized dishwashers. It was she who, at around twelve, asked if I would like breakfast. Seeing my puzzlement the

A Prize Cook

When I presented myself at the kitchen door at ten o’clock on the appointed morning, with well-scrubbed hands and a spotless apron, I felt apprehensive. No matter how much I enjoy cooking for family and friends, working in a commercial establishment was going to be completely different. However, Kris, the head chef, soon put me at my ease. He introduced me to his team and guided me round the different parts of the kitchen, describing what took place in each. We watched the morning’s delivery of fresh produce being checked in by sous-chef Lisa. While showing me the larder and cold-store Kris spoke of how their menus were devised so that they could use locally-grown produce.

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others laughed for this would be their last chance to eat before the lunchtime rush. Most of them said they would not feel like eating after it. Breakfast was a fried egg and sausage placed between two thick slices of bread cut from a large, crusty Vienna loaf washed down with a cup of coffee.

Our break did not last long for soon the waitresses were bringing in the orders and the kitchen sprang to life. Everyone was buzzing around his or her work station as food was cooked and brought to the plating-up area before a shout went up to tell either Sandra or Jill that food for such and such a table was ready. When Jill brought in the first order for salmon there was some slight amusement amongst the others as I, with great concentration, took the box of fillets from the fridge and put one, with a sprinkling of seasoning, on the hotplate. Sufficient carrots and green beans to serve one went into a bain-marie. The already part-cooked potatoes had been sliced in half and six of these were put, sliced side down, in oil and garlic puree in one pan while onions were set to sauté in another. Once they had softened, white wine was added.

Watching the flames which sprang from the pan when Kris did this, I decided that was not for me. The pan (no longer on fire) was returned to me so that I could complete the sauce, adding butter and cream and finally the chopped herbs. When the salmon was ready it was transferred to a heated plate and taken with the vegetables to the plating area where, under Kris’ guidance, I placed the potatoes in the centre of the plate, the carrots and beans round the edge, the salmon on top of the potatoes then drizzled the sauce over it. The final touch was two sprigs of chives criss-crossed over the salmon. My shout that the food for table five was ready would not have been heard behind a newspaper but Jill was on hand, ready to present my offering to a client.

Before I had time to breathe a sigh of relief a second order for salmon arrived and I had hardly got the fillet on the hotplate and the vegetables organised before another order came in, this time for two. That meant that I had to remember to double up on everything. After that the whole process became blurred as, concentrating like mad, I juggled different pans at different stages of cooking. I must have been doing something right for Kris, although keeping a careful eye on me, was not interfering apart from applying the white wine to my sauces. The saying ‘if you can’t stand the heat stay out of the kitchen’ suddenly took on a new meaning. Although I was wearing lightweight cotton clothes and Kris said we were working in the coolest part of the kitchen with extractor fans overhead I was certainly feeling the heat. Time flew past but I knew it had to be nearly two o’clock when Jill came in to tell me that one of my friends was ordering lunch by asking which dish it should be if it was to be cooked by me. We had originally thought that we might have lunch together when I had finished but by then I knew what the others meant when they had said that they did not feel like eating after preparing meals for others. For one last time, I put a fillet on the hotplate and organised the vegetables and sauce. Kris suggested that, as it was for my friend, I should take it out myself. I picked up the plate and walked into the restaurant to serve the dish. What I didn’t realise was that the staff had slipped through the door after me, clapping enthusiastically as I put the plate down on the table. It was a lovely gesture on their part and, if my face had been red before, it was now scarlet! My friend did compliment me on the salmon and the sauce but then what else could he have done in the circumstances.

I thoroughly enjoyed my raffle prize and had a wonderful time with the skilled, professional staff who had made me feel so welcome and not at all in their way. I wouldn’t have missed it for the world.

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Reunion Lunches

During 2010, lunches were held in Aberdeen, Belfast, Dublin, Edinburgh, Glasgow, Inverness, London, Manchester and Perth. The Bank representatives at the London lunches were Neil Roden and Miller McLean. Arrangements regarding the 2011 lunches will be advised by Group Pension Services in due course.

Neil Roden responds on behalf of the Bank to the toast proposed by Peter Easton, President of the Group Pensioners’ Association.

Pensioners being served in The Nine Kings Suite at the Royal Lancaster Hotel in London.

Some of the pensioners attending the Perth re-union lunch.
It is 50 years on from an event whose aftermath captured the imagination of the world’s media and brought the entire population of the remotest island community in the world to a small New Forest waterside village where, co-incidentally, there was a unique branch of the National Provincial Bank and a connection with the Royal Bank of Scotland. I lived and worked there at the time.

On 10 October 1961 the world could have changed forever for the 264 simple-living citizens of the remote British colony of Tristan da Cunha in the South Atlantic; midway between South Africa and South America and 1,500 miles from its nearest inhabited neighbour. In the preceding weeks the islanders had begun to experience strange earth movements which gathered momentum until a new volcanic cone suddenly emerged immediately above their settlement and rapidly blew its top. With nowhere safe to move to there was no alternative but to evacuate.

After the trauma of escape from the island, several boat transfers and a stopover, they arrived in England en masse. Their prayers to be resettled near the sea had been answered and they were allocated the married quarters of the recently vacated RAF boat base at Calshot on Southampton Water. The nearest village was Fawley with a population of a few hundred and a Branch of NP with a staff of 12 well placed to deal with whatever the islanders and their accompanying administrators threw at us.

The Branch’s size in such a small village was due to our role as bankers to the UK’s largest oil refinery next door, occupying most of the former Cadland Estate which had been sold to Esso by the Drummond family. These were the same Drummonds who had sold their bank to the Royal Bank of Scotland in 1924, the first acquisition by RBS south of the border. The distinctive cheques used by the family were a regular feature at our counter. Their family motto Gang Warily (proceed with caution), a pertinent message for the 21st century banker, is prominently displayed to this day on the coat of arms in the Trafalgar Square banking hall and also brands Fawley’s new recreation centre. The refinery with its thousands of employees and contractors made challenging demands on the Branch in the days when manual workers were still paid in cash - I have memories of transporting sacks of notes from the Bank of England in Southampton through the New Forest in taxis – and we helped to pioneer personal loans. The mile-long tanker terminal brought seamen from many countries with a need to exchange currency and make remittances home,
which experience probably made us more patient with the Tristanian’s quaint dialect than we might have been otherwise.

Tristan is not only isolated but pretty inaccessible. Rising steeply from the ocean’s 6,000 feet depth to the dormant crater at the 7,000 feet summit there is barely a toehold on one corner for the settlement, named Edinburgh of the Seven Seas, threatened by the new eruption. In the path of the ‘roaring forties’ the island experiences high rainfall and ferocious winds. Discovered in 1506, the permanent settlement dates back to 1817 when a Scot, Corporal William Glass, his young wife and two mixed race children, plus two single men, elected to stay when a temporary garrison was withdrawn. His fellow settlers left soon afterwards but a succession of shipwrecks brought new male blood, some of which stayed, and the import of five black and mixed race brides from St. Helena in 1827 secured the future of this God-fearing, loyal, simple-living community which has only seven family names between them: Glass, Rogers, Swain, Green, Hagan, Repetto and Lavarello.

Local organisations made the Tristanians very welcome but adjusting to British life in the sixties with so many new things to cope with all at once such as gas cookers, television, pop music, cars, bus travel, fashion and cosmetics, to say nothing of unfamiliar viruses, fixed hours of work and the delights of tax, national insurance and benefit forms, was not easy! They were ‘fair game’ for every sort of sociological, dietary and medical study and the media followed them everywhere. From the start the islanders had only one goal, to go home “even if we’s done got to swim”. Having seen the “Houtside Warl” they preferred the Victorian values, virtues and customs that were familiar to them on their island. “Hengland’s wery nice but there’s nothing I want here,” said 24 year old Lars Repetto, despite being one of three young couples - three Repettos, a Glass, a Green and a Swain - to marry since their arrival in the UK and get their own living spaces years earlier than at home.

After scientific clearance, an advance party landed on the island a year later to begin restoration of dwellings and basic services and in a secret ballot of the remaining adults in England only five opted to stay here. The rest left Calshot base for Tilbury Docks in the spring of 1963 and shortly afterwards I left Fawley branch for Portsmouth to continue my career.

Today there are 261 ‘permanent’ Tristan residents plus others who come and go and up to a dozen specialist expatriates from Britain and South Africa. The EU has helped with infrastructure projects. The Union Flag is prominent and the Anglican and RC churches are full every Sunday. Thatched roofs have been replaced by tin and fitted kitchens and DVD players abound. One-channel TV arrived from the Falklands in 2001 and in 2006 they gained internet access via satellite. There is full employment - mostly in ‘government’ tasks interspersed with fishing for crayfish and freezing and packing for export - with an average wage of £200pm, low tax and almost free healthcare but an ageing population is putting a strain on a fragile economy. The staple diet remains as crayfish and home grown potatoes. Mail delivery depends on fishery and research ships which visit every six weeks or so but sale of frequent special stamp issues to philatelists is an important source of income to the island as are the visits of cruise ship passengers en route for the Antarctic (if the waves permit) and ornithologists. The health fears predicted during their stay in the UK due to in-breeding and a tiny gene pool have proved to be unfounded and they are happy, having returned to their island taking with them only the best bits from the modern world.

Above: The only way on or off the Island for passengers and freight except for the annual sailing of the South African Antarctic vessel SA Agulhas which has helicopters. Photo by Christopher Bates

Above Left: The ship SA Agulhas, the 1961 lava flow left and the village of Edinburgh of the Seven Seas right. Photo Tristan da Cunha Photo Portfolio
Barry Stamp is a deferred pensioner of NatWest and co-founded the Credit Reporting Agency in 1999. He has held a number of important credit industry appointments including serving as a co-opted observer on the CIFAS board and is currently a serving member of the Institute of Credit Management’s Technical Advisory Committee. The offer of a free handbook, Identity Theft – Prevention and Victim Assistance, in the 2009/10 edition of 50+, drew an excellent response and several readers took the opportunity to e-mail Barry with questions arising from personal experience. Barry’s answers to a selection of the many questions posed help to lift the lid on the ever-present threat of identity theft and demonstrate that prevention can cost very little. Sometimes it requires just a change in our daily habits.

Q. Is it worth buying one of the many identity theft protection services?

Barry: No. Most are based on US products, are marketed heavily on the fear of falling victim and are overpriced. The Consumers’ Association has labelled one as ‘the most useless financial product’ and I couldn’t agree more. You just need to be careful with your personal information and check your credit report once in a while to make sure there’s nothing on it you don’t recognise. You can get free online credit reports every year from annualcreditreport.co.uk –after a small, once-only £2.50 sign-up fee.

Q. What are the most important steps I can take to reduce the chances of falling victim?

Barry: Take anything that has your address on it out of your wallet or purse. That includes your driving licence – the law doesn’t require you to carry this and if you are required to produce it you can be issued with a form HORT1 which gives you the chance to produce it at a local police station within a few days. Don’t put your home address on luggage labels when you travel and don’t give your full home address to hotels – in fact, use your bank branch postal address whenever possible or get a private address from somewhere like ScanMyPost.co.uk. Because it is so easy (and lawful) for absolutely anyone to obtain a copy of your birth certificate, don’t give your real place of birth to anyone but the Passport Office although you must be careful to use an alternative place of birth that you’ll always remember and can use consistently. A full list of tips, with explanations, is given in the free handbook offered to readers.

Q. Are pensioners really likely to be targeted?

Barry: Fraudsters tend to impersonate credit active males aged 25-34. This is because individuals within that group are least likely to open and check bank and credit card statements, thereby giving them valuable time to drain credit cards and to lay a cold trail. Pensioners are most at risk of mail interception fraud, where an entire street is being targeted, or from ‘skimming’, where your card details are stolen when the card passes out of your sight, such as when you are in a restaurant or at a filling station.

Q. How can I avoid my credit or debit card being skimmed?

Barry: Get a separate credit card that you only use in restaurants and filling stations, and check that credit card statement more carefully than any other. Most credit card companies monitor credit card usage and look for - and block - unusual transactions, so they’ll also have a better chance of spotting these if your use of that card is very predictable. See also the item on page 71.

Q. Can the police help if I fall victim to identity fraud?

Barry: You should always report the crime, but don’t expect any resolution. Identity theft is not a priority crime for the police. Of the many thousands of cases we have reported to
the police, including those to their High Tech Crime Units, and where we have a good idea of where the fraudster is operating from, only one case has ever been prosecuted and even that case was dropped by the victim at the last moment. It’s really up to us, as individuals, to do what we can to help prevent falling victim in the first place.

Q. Are any areas more prone to identity theft than others?

Barry: Absolutely. For some time Balham was a hotspot – whole streets of people were affected but right now the residents of Harrow are taking a pounding. You can see if your postcode is an identity fraud hotspot by using the free Check Your Postcode service on checkmyfile.com.

Q. TV reports on identity fraud often show fraudsters raiding bins for bank statements and other things containing personal data. How can I protect against this?

Barry: It makes for good TV but in reality bin raiding is very rare – most fraudsters don’t like to get their hands dirty. You can shred your important papers before you bin them but if you do then use a cross cut shredder as these are more secure.

Q. I’ve heard about CIFAS Protective Registration. How does this work?

Barry: Anyone who is worried that they are a victim of identity theft, or are at high risk, can purchase Protective Registration from CIFAS. This places a warning on your credit file which alerts lenders to take extra care to authenticate you when assessing any credit applications from you. It costs £12 plus VAT each year. As a cheaper alternative, which will reach all credit agency users and not just the 200 or so CIFAS members, and which is free and remains on your credit file until you remove it, you can place a Notice of Correction on your file to ask lenders to take greater care to authenticate you. Our free handbook explains exactly how to do this.

Q. How about my PC security?

Barry: The completely free editions of AVG anti-virus software, Lavasoft’s Ad-aware and Windows Defender offer a good combination that will protect you. If your PC is slow or a bit old, leave out Windows Defender. Always make sure that you set your computer to receive automatic updates. Be careful to recognise spam and in particular not to click on any link in any e-mail that appears to be spam. You don’t have to spend any money to protect your PC properly.

You can get free, personalised advice on how to make small changes to your everyday habits that will help reduce the likelihood of you falling victim to identity fraud on annualcreditreport.co.uk. Members who did not order the identity theft handbook last year can still get a free copy - worth £9.99 – by e-mailing barry.stamp@annualcreditreport.co.uk or writing to Barry at Credit Reporting Agency, Chynoweth House, Trevissome Park, Truro, TR4 8UN.

Check that it is your Credit Card in your Wallet!

One of the latest scams is to replace your credit, service or charge card with a card that looks similar to yours but has expired. If it is necessary to leave one of your cards somewhere (say, in a changing room locker), be sure to check on your return that the card you have is still yours. Even without a pin number the card could be misused before you notice the swap. Also, whenever you are paying with your credit, service or charge card, make certain that it stays within your sight and don’t allow anyone to stand too close when you are entering the PIN. If the card is taken away, even for a few seconds, on any pretext, it can be replaced with an expired card which you may just pocket without a second glance. By the time you realise what has happened large sums could have been taken from the account if the thief has had sight of the PIN you entered. In fact, be suspicious if anyone walks away with your card whatever the excuse ( maybe saying the terminal is out of action and it is necessary to contact the card company from a ‘phone several feet away). Even if it is returned safe and sound, it could have been photographed and the PIN obtained when you were being asked to enter and re-enter your PIN on the keyboard of the ‘defunct’ terminal.

Beware Super Heating!

Take great care when placing a cup of water in the microwave to heat up. If it is heated for too long the water may not appear to be boiling but can blow up in your face when removed (the cup will remain intact unless you drop it), causing first and second degree burns and endangering eyes. To prevent this from happening and causing serious injury, do not heat any liquid for more than two minutes per cup. After heating, let the cup stand in the microwave for thirty seconds before moving it or adding anything to it. Super heating can occur anytime water is heated, particularly if the vessel used is new or when heating a small amount of water. It happens because the water heats faster than the vapour bubbles can form (if the cup is very new it is unlikely to have small scratches inside that provide a place for the bubbles to form). If bubbles cannot form and release some of the heat that has built up, the liquid does not boil but continues to heat up well past its boiling point. What then happens is that the liquid is bumped or jarred on being taken from the microwave which is sufficient shock to cause the bubbles to form rapidly and expel the hot liquid – hence it can blow up in your face. The rapid formation of bubbles is also why a carbonated beverage explodes when opened after having been shaken.
Alan Nichols joined South West Trains as a trainee driver in September 2002 having retired from NatWest as a Personal Banker in Victoria Management Suite in 1998. As he nears his 65th birthday he is concerned at having to retire from a second career which has given him so much satisfaction and enjoyment.

A n article on page 79 of the Autumn 2003 Magazine told the story of my job application to South West Trains at age 55, having taken early retirement from the Bank at age 53 and spent two years working as a school Bursar. The SWT selection process was complex and it was in September 2002, when 2,500 hopefuls had been whittled down to 140, that I was offered a job and started at the Company’s school for drivers in Basingstoke.

I can honestly say that I enjoyed every moment of my training, rigorous though it was, and I have continued to relish a job that gives me endless satisfaction and which I find totally absorbing. There is just one cloud on the horizon; I shall be 65 in December this year and to say that I am reluctant to retire is an understatement. I earn a good salary for doing a job which I love and I don’t feel a day older than when I qualified and received my licence. The only difference is that I am now an experienced driver and I want to carry on using that experience for as long as I retain my good health.

I’ve always been interested in railways. Perhaps I should have considered becoming an engine driver straight from school but I wouldn’t have dared mention such a course of action knowing that my headmaster would not approve. I joined the Bank as an ‘A’ level entrant and got stuck into my banking exams immediately. I obtained my Associateship of the Institute and later added a BA in Financial Services. In 2000 I was elected to Fellowship of what was then still the Chartered Institute of Bankers, for services to the Institute having been active in the London West End Centre. I enjoyed a varied career and felt particularly suited in my final job as a Relationship Manager because of the personal contact. I’m still in touch with around 60 of my customers from those days – mostly just an exchange of Christmas cards but a few of us do meet up on a regular basis. Perhaps some people would think that my present job offers little in the way of contact with others when I’m alone in my cab. However, I take every opportunity to interact with my guard and with the passengers via the public address system or on platforms and the concourse at Waterloo. My shifts just fly by! I could have gone on to a managerial job with SWT but I’d miss driving. My Depot Manager did persuade me to become an Operations Resourcing Manager on a relief basis; making sure that crew are in place or finding replacements. I usually do it on one day per month and I enjoy the challenge when something goes wrong but I had to do an entire week
last year and was glad to get back to driving.

In fact, life in the office just can’t compete with the excitement and surprises of life on the line. Some strange and unusual things happen. I remember when there was a cable fire at Clapham Junction which affected the signals and closed the SW mainline to the West Country and also the Victoria to Brighton line. Everything was at a standstill and would have remained so for hours but, as I was going home to Woking anyway, I volunteered to take a train from Waterloo to Guildford on an alternative route via Clapham, Richmond and Chertsey in order to get at least one train out of the station. When I got to Guildford they asked me to take the empty train back to Waterloo but I told them that, in view of the number of hours I’d been driving, I’d take it back to Woking but could go no further as I’d been at work for almost 13 hours and the legal limit is 12 hours, to say nothing of the maximum shift limit of nine and a half hours.

On another occasion my guard had been wrongly announcing that the train would stop at Bentley. Only every other train to Alton is meant to stop at Bentley and this wasn’t one of them! The guard asked me whether I could possibly make the additional stop because an old lady needed to get off. I decided to oblige even though I knew there was a risk of a four-point penalty on my licence for making an unscheduled stop. As it happens there was a stag on the line as I slowed down at Bentley and I would have definitely collided with it if I had been travelling any faster. So, I had the perfect reason for stopping at the extra station although, if the black box had been examined, it would have revealed that there was also a door open.

I’ve experienced a few heart-stopping near misses too – on the ‘new line’ (via Cobham) to Guildford there was an occasion when I was confronted by track workers who either had no look-out or perhaps had failed to heed the warning horns. Fortunately, there was no harm done. Once, two men were standing on sleepers as I rounded a blind bend – thankfully at a slow speed. Another time I was doing 55 miles an hour when I encountered eight workers on the track who just managed to scramble to safety. On the lighter side, I could tell many a tale concerning the, then new, ‘Desiro’ trains. They each have one standard and one large toilet with a curved, sliding door which can take a wheelchair. It’s surprising how many people think the door is locked when it isn’t. It’s bad enough when someone is using the toilet for its intended purpose but some courting couples have been known to occupy it to indulge in an intimate interlude. When someone else tries to get access, the door slides open and whatever is happening inside is seen by passengers seated nearby and is captured on the CCTV camera situated directly opposite.

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SWT are good employers and encourage high standards by recognising the achievements of staff. In 2005 I was delighted to receive a service Excellence Award which consisted of dinner followed by a weekend at the Savill Court Hotel in Egham – both with my wife, Susan - plus two first class Eurostar return tickets. In 2007 I enjoyed another dinner courtesy of the company when I became employee of the month. We drivers receive regular, stringent health checks so I am hoping that, whilst I remain fit for the job, SWT will consider letting me continue for a while after retirement age.

When I do eventually retire, I shall not be at a loss for something to do. I started bell ringing in August 2002, as a complete beginner. I ring at St Mary-the-Virgin, Horsell (HG Wells country) near Woking, Surrey which has six bells but the biggest bell I have rung to date is the 57cwt tenor at Wells Cathedral. I’m still involved with the Institute of Financial Services and participate in events at the London Regional Centre and I’d like to do more with the West Surrey Area of the GPA when I no longer have a full time job. One important ambition is to be a volunteer driver on the Watercress line maybe for one day a week although I’d need additional training as my licence doesn’t include steam! What with charity work through my church and the fact that I have learned that my age doesn’t preclude me from applying to become a local Magistrate, I think I shall keep myself busy. However, given the opportunity, I shall postpone all these attractions and carry on driving for as long as I am allowed.

Alan gives talks to a number of organisations ranging from rail enthusiasts’ groups to Women’s Institutes. Anyone who is interested in inviting Alan to speak should contact him on 01483 767852 or by e-mail: alan.nichols2@ntlworld.com

Default Retirement Age

Currently, an employer has a legal right to terminate employment at age 65 and whilst an employee can request continued employment beyond that age consent is at the employer’s discretion. When considering requests for continued employment, the employer is likely to consider business needs, the standard of performance of the employee and the health of the employee. The employer has a legislative ‘duty of care’ to meaningfully consider any requests received.

In July 2010 the Government published the Phasing out the Default Retirement Age consultation proposing a six month transitional period from 6 April 2011 in which no forced retirement notices could be issued and an end to the default retirement age from October 2011. Interested parties were asked to submit their views regarding the proposals by 21 October 2010 and a summary of submissions was published shortly after that date. It is understood that the DWP are due to produce a report before the end of 2012 and, at the time of writing, further developments are awaited.

As a matter of interest, the Bank recently advised that it currently has very few employees working beyond the age of 65, probably around 100 in total.
Stuart Adams joined National Provincial in 1950 and retired as Manager at NatWest, Burnham-on-Sea Branch in Somerset in July 1993. He enlightens us concerning the joys of a long journey and two nights in a B & B with two dogs.

The Somerset coast to Derbyshire and back is not easily achievable in one day unless you have a Bentley (we have a Hyundai). As we wanted to be at the Hasland Village Hall, near Chesterfield, in the morning and not leave until the end of proceedings in the afternoon we found it necessary to book two nights’ accommodation. Not being familiar with Derbyshire we resorted to the internet, looking for dog-friendly B & B’s. It was quite simple...there were plenty to choose from in Derbyshire but not that many within easy reach of Chesterfield. In the one we chose the owner was delighted to take dogs, having a couple herself and someone else staying there having two more. So, what with our two, that made six.

Well, we arrived in this Dales village halfway through Saturday afternoon with my wife Rosemary, the navigator, having studied the maps and been assisted by
our TomTom. We have had this machine for getting on for two years and it hasn’t let us down yet. But, when it said turn left now… and we did… I couldn’t believe what was in front of me. It was like the South Col of Everest (without the snow) but narrower and lined by stone houses which, you could tell, would not be forgiving of any misjudgement of vehicle width. So I said to my wife and to the TomTom words to the effect of ‘not on your life’, reversed on to the main road and carried on through the village. However, having been told by TomTom to ‘turn around as soon as possible’ I very reluctantly did that and went back to see if I may have over-reacted. I hadn’t but my wife was emphatic that this was the way we had to go, so up we went… and up… and up… and up until suddenly we came face to face with the picture we had seen on the internet.

We parked in an impossible parking spot in front of the cottage and traipsed inside with our luggage, the dogs’ luggage and the dogs. Now I am six feet and three inches tall and weigh seventeen and a half stone and the cottage was small and the doors low and narrow. The bedroom, too, was small and the bathroom communal, serving some seven adults. The lavatory was included in the bathroom and it had an overhead tank with a chain – so at least we could flush with success! A shared bathroom, such as that was, has certain drawbacks and I found myself harbouring quite unpleasant thoughts about the owner, her children and our fellow guests, who all seemed intent on using the facilities every time we needed them. The fact that we had tea-making facilities in our room only exacerbated this problem for us. There was no television or radio available to us so we were immediately out of touch with the rest of the world. Time passed by slowly and it began to grow dark and the owner said we could leave the two dogs in our room and she directed us to a nice restaurant. This meant driving down the hill and back up again later after we had finished what was indeed a very good meal.

Jake, our Sheltie, has always slept in our bedroom; Polly, the Polish Lowland Sheepdog (PLS), never has. Her personality is much stronger than Jake’s so she slept on our bed and Jake slept on the floor. As Polly warms up she tends to stretch out and in this position she measures almost five feet. So, being in bed by ten o’clock (no TV remember!) we had a long and uncomfortable night. In the morning a full English cooked breakfast awaited us and we were on the way to the Polish Lowland Sheep Dog Silver Jubilee Dog Show by ten o’clock. We must have been among the last to arrive because all the legitimate parking spaces were filled. However, we found enough room behind a dog van with the incredible number plate ‘A DOG VAN’ so all was well.

Once inside the Dog Show hall we were confronted by what must have been most of the population of PLSs in the United Kingdom and this, however ready we should have been for it, was quite a shock as we had never seen even two together since we had had Polly. You must remember that we do come from Somerset and ours is, as far as we know, the only PLS in the county. Polly’s real name is Mybeards Orphelia and we were glad to see Diane and Dorothy, her breeders, as soon as we arrived, having not seen them since collecting Polly from them when she was nine weeks old. We had agreed that we would not breed from her nor ‘show’ her so we have done terrible things to her like having her spayed and recently clipped because of the matting in her puppy coat. She now has no matts and her coat is beginning to grow again. I know all about her coat, not from ‘hands on’ but because my wife tells me and I also know that sometimes she disappears with the dog and she comes back smelling like a ladies powder room – the dog, I mean. In fact, I also know that because of this special Silver Jubilee event Polly was groomed two days before and within about an hour of our being in the hall we heard that it was far better to have the dog groomed about a fortnight before such an event in order to let natural oils come through and improve the look of the dog’s coat. Personally, I’m not totally convinced about that because, living by the sea and Polly having daily walks on the beach, she is quite capable of changing colour from a rather attractive silvery-grey to sandy brown. And although quite a lot of it rubs off on our settee – sorry, her settee – some of it stays put.

Anyway, my wife was obviously absolutely enchanted at being at the Silver Jubilee, chatting with other PLS owners and getting lots of advice (as well as giving a little bit!) and I have to admit that I spent the whole day in the hall and didn’t once return to the car to have a snooze, as I had planned. We both found conversation easy with other folk there so concluded that all PLS owners must be very charming and delightful people.

But the time came when we had to return to our B & B and climb that hill again. This time the owner requested us to leave enough room in the parking space to accommodate the car of another couple who were due to arrive later. I reminded her that we had booked an evening meal for 7pm at a pub two miles away but she assured us that would be no problem. Shortly before seven o’clock we presented ourselves downstairs only to find that we had been hemmed in and that the other couple had gone out. The cottage owner, who was quite unflappable, said she would drive us (and our two dogs) to the pub and collect us when we had finished our meal. The meal looked excellent: pies, chips and salad. The pastry brown and crisp… until you cut into it and found that the underneath layers resembled damp canvas. I know we shouldn’t have eaten it but we were hungry having been in the hall all day and only eaten a roll.

My word… we suffered that night. Not only were we afflicted with severe heartburn but we both developed rotten colds. The night seemed endless. With our need to make frequent trips to the bathroom we had to keep watch and report whenever it became vacant and then quickly dart across the landing into it whether or not we needed to go - possession being of the utmost importance. So, what with our dogs barking every time anyone else came past our room it was a ghastly, never-ending nightmare! Eventually it was breakfast time; I could manage only a cup of black coffee in the bedroom but my wife had a piece of toast as well. We are now back home, nursing our respective colds but reflecting on an excellent Dog Show and on accommodation where time passes very, very slowly.

Is there a moral to this tale? Yes… get a Bentley and drive there and back in a day! Also, do not believe everything you see on the internet! And check on bathrooms; are they ‘en suite’ or, like ours, ‘off suite’?
Chiltern
Following their AGM in 2009 Chiltern members donated £250 to the Chiltern Society’s ‘Donate a Gate’ scheme. The swing gate replaced a stile on the South Bucks Way and will, hopefully, increase the enjoyment of walkers who are less than fully mobile. The new gate was ‘christened’ by the Area’s walking group in February 2010. Among other events were regular coffee mornings, walks and outings including Highgrove House, Arundells (the former home of Sir Edward Heath) and a trip to the Cotswolds.

Bristol
This Area has, as always, enjoyed a variety of activities over and above the regular coffee mornings and lunch programme. The picture shows just a few of some forty members and their friends being briefed before a tour of the Wadworth Brewery in Devizes, Wiltshire on a lovely warm day towards the end of May last year. The Brewery is still in family ownership, the fourth generation, and during the course of the tour - on foot over several floors - the party was able to view both traditional and modern methods of brewing, see the workshop of one of the last traditional master coopers in this country and visit the stables where the shire horses were awaiting the local blacksmith. The tour was rounded off by a beer sampling session and then a splendid lunch at the Crown pub next door; all thanks to Peter Measday who organised the whole day. Other events included the AGM when Jacqui Mills from Bristol Airport was the guest speaker, a guided tour of the Bishop’s Palace in Wells, one of the guides being a pensioner colleague, Nigel Crocker; a visit to the gardens at Highgrove and trips to both the Met Office in Exeter and Sir Edward Heath’s former house in the precinct of Salisbury Cathedral.

Bournemouth
Bournemouth Area continues its active programme of coffee mornings, pub lunches and visits across Dorset and West Hampshire. The photo shows Volunteer Visitors and their spouses at The Pines Hotel in Swanage in April following a lunch. It had been hoped that Moyra Dick, the Central VV co-ordinator, would be able to join them and also attend a luncheon at Solent on the previous day but the Icelandic ash cloud prevented her from flying down from Edinburgh.

Lincoln
Members enjoyed an outing to Mr Straw’s House at 5-7 Blyth Grove in Worksop, a National Trust property that belonged to a grocer’s family. The house has been preserved in 1920s’ style although, as the family tended to throw nothing away, many of the household objects date from an even earlier period. The group moved on to Clumber Park for lunch and reminiscences after a fascinating visit.
North East

The Theatre/Concert Group, which is a local group within the Area, continues to expand with 10 events organised in 2010 in addition to the regular lunches, walks and other outings organised by the Area Committee. The photo shows members, partners and family (it does include other people in the audience) at an open air theatre and picnic where Illyria, a group of actors who tour throughout the UK, were giving their version of Pride and Prejudice with the National Trust’s beautiful Wallington Hall as the background setting. Illyria’s performances usually involve five or six actors undertaking 20 to 30 roles with very few props and, often, a hilarious result. North East members are fans and recommend them as excellent entertainment.

Leeds

This Area has continued to be very active throughout 2010 with a group of around 50 members enjoying regular, two and a half hour, circular walks followed by a well earned pub lunch. Also, there have been four formal lunches which attracted around 100 members and four less formal Sunday lunches. Other events included theatre visits, a barn dance, two golf meetings and organised tours in this country and abroad. Their most ambitious outing involved a small number of members cruising to Alaska and then undertaking a train journey to stay in Denali National Park. The photograph shows the tourists at Princess Wilderness Lodge in the heart of Alaska.

Berkshire and Oxfordshire

The season commenced with the usual indoor bowls session at Oxford City and County Bowls Club followed by visits to an alternative garden centre at Longworth, which specialises in container growing, and a herb garden at Sonning Common. They also enjoyed a trip to the Royal British Legion Poppy Factory at Richmond and the Heritage Motor Museum in Warwickshire in addition to the regular, four, seasonal lunches which are held in various parts of the Area.
North Western

Members have had another active year with plenty to keep them amused, educated and well-fed. In view of the mild winter weather in recent years, they decided to extend their programme to cover the months of January and February. Fortunately everyone did manage to attend the additional events despite a snowfall! In addition to their lunches, coffee mornings and monthly rambles, there was a golf tournament played at the Bolton Old Course and a repeat visit to the Chocolate House in Blackburn to sample their wares. In May a Blue Badge Guide took them on a tour of the Castlefield area of Manchester to view the Roman remains and appreciate the area’s connections with the Industrial Revolution. The photograph shows members on the towpath of the Bridgewater canal during a ramble which started and finished in the village of Daresbury.

West Surrey

West Surrey held its two formal lunches at the Masonic Hall, Surbiton in April and October with the AGM preceding the October lunch. They had a varied and exciting programme of visits for 2010 thanks to their Events Secretaries, Sue and Bob Hobden. Their outings included a trip to the house of the late Sir Edward Heath in Salisbury, a guided tour of Cherkley Court home and gardens in Leatherhead which belonged to the late Lord Beaverbrook and a day spent in Kew Gardens. Then came a private visit to the British Wildlife Centre in Newchapel to see animals such as badgers, red squirrels and wild cats and a guided tour of Fulham Palace and its grounds, the former residence of the Bishops of London. Added to this list were three more outings, a four-mile walk on Bushy Park near Hampton Court and a special coffee morning and ploughman’s lunch to raise funds for a local hospice, held at the home of member Mrs Stella Hill. The picture shows members enjoying their walk on Bushy Park.

Essex

Over two days in May, 85 members and their guests enjoyed a visit to Layer Marney Tower, near Colchester. The Tower was built in the 1520s by Henry Marney, Lord Privy Seal to Henry VIII and the present owners, Sheila and Nicholas Charrington, gave the visitors a tour of the Chapel, private areas of the house and the Tower. The tour was followed by an excellent lunch in the Long Gallery. In July, 77 attended at the Royal Gunpowder Mills, Waltham Abbey. They enjoyed a tram tour of the site, which dates back to the 17th century and covers 170 acres including a 12 metre deep pool that was used for testing the explosives used in the Dambuster’s bouncing bombs. Knowledgeable staff were on hand to provide an insight into the history of the Mills and answer all the questions.
Kent
The highlight of a busy year began when 46 members with partners and friends set off on a chilly May morning aboard a luxury coach bound for the Alsace region of France. Despite a points failure at the Channel Tunnel which delayed them for one and a half hours, they were soon on the continent and heading for the Vosges mountains. Their base was a hotel in Hohwold from where Derek, their coach driver, negotiated the narrow roads and hairpin bends to a variety of destinations. Vines are plenteous in the region and among the outings enjoyed by the holidaymakers were a wine tasting in Obernai and a day in Strasbourg with a river trip and a visit to the European Parliament Buildings. The picture shows them on the steps of their hotel ready for a day out.

Tayforth
On 24 August, despite heavy morning showers and the forecast of 19kph winds, 42 members (mostly Tayforth but with a generous sprinkling of SE Scotland) made their way to South Queensferry for their boat trip to Inchcolm Island.

Fortunately, the weather improved to no more that a zephyr accompanying the merest spittle as they made their way under the magnificent Forth Rail Bridge and via various WW1 and WW2 gun placements towards their destination. The religious history of the Island dates back to the 11th century and an interesting commentary on board the boat was followed by a 90minute leisurely, exploratory walk. They returned in watery sunshine – which the basking seals were enjoying thoroughly – having experienced a wonderful day out.

South Devon
During the year the Area’s monthly lunches have been well supported. One memorable outing involved around 15 members crossing “the border” into North Devon to visit the Royal Horticultural Society’s Rosemoor. It was a glorious day in June and the visitors were greeted by an extremely knowledgeable lady who took them on a guided tour of the gardens, including the history from when Lady Anne Palmer inherited the property 60 years ago and its development both before and after it was handed over to the RHS in 1988. Everyone thoroughly enjoyed the splendid grounds - in particular, the shrub roses which were flourishing during the dry weather. Following the tour, they all enjoyed lunch and were free to continue strolling around the property as they wished.

South East Scotland
Members took advantage of the opportunity to visit Gogarburn HQ on 22 July for a tour of the main building and the large collection of original artwork. Frank McGarry, Design Manager, Group Property was their guide and the photograph shows the group admiring a painting entitled ‘Ceres, Fife’ by George Leslie Hunter (1877 – 1931) who was one of the four painters known as the Scottish Colourists.
South Wales
The monthly luncheon venues move around the Area to give everyone a chance to attend without having too long a journey. Their Secretary’s latest find is a large hotel, the Bear at Crickhowell, situated in the Brecon Beacons National Park and the photograph shows members in the banqueting hall having a drink before the food arrives. The annual outing for 2010, which was thoroughly enjoyed by everyone, was a week in Llandudno.

North East Scotland
The Area’s AGM was held at the Gordon Highlanders’ Museum in Aberdeen and was preceded by a guided tour and then lunch. The Museum is committed to preserving and sharing the legacy of the world-famous Gordon Highlanders for future generations and is open to visitors at certain times. Based in the heart of north east Scotland in the beautiful, former home of prominent Scottish artist, Sir George Reid, it provides a wide range of unique experiences and the Area Chairman, Brian Gibson, thoroughly recommends a visit to anyone holidaying in or around the ‘Granite City’. In September members went to Fraserburgh to visit the town’s Heritage Centre and enjoyed a guided tour of the lighthouse at Kinnaird Head with an opportunity to go on board the MFV Ocean Venture, a purse seine vessel which fishes solely for mackerel and herring. They spent 90 minutes aboard where the technical specifications and fishing method was fully explained. Each of the 11 crew has private accommodation with shower and satellite TV and are comfortable despite having to work very hard.

East Sussex
Numbers attending the regular coffee mornings and lunches have increased slightly and may be set to increase further now that the Area’s details are on the Association’s website. The photograph shows some of the group admiring Moore’s ‘Knife Edge’.

Solent
Norfolk was the chosen destination for the Solent Area 2010 holiday. They were based in a hotel in Norwich and from there members of the group explored all corners of the county – Sandringham, Kings Lynn, Hunstanton, Cromer, Great Yarmouth and more. An afternoon cruise on the Norfolk Broads was enjoyed by everyone. The photograph shows the entire group about to take a trip on the Bure Valley Railway. Chairman Dave Walker and Secretary John Shaw can be seen wearing their ‘official’ train drivers caps! The holiday in 2011 will be a trip to Bruges in Belgium.
Contest

Award-winning Warner Leisure Hotels, which specialises in short UK breaks exclusively for adults, is offering two superb three-night weekend breaks for two in our simple contest.

Our winners and guests can choose from seven countryside hotels, including five with AA 4-star status, and six coastal properties.

They will enjoy full English buffet breakfast each morning, a three-course dinner each evening, nightly entertainment and excellent leisure facilities and indoor pools in stunning settings.

For a chance to win one of these super prizes*, simply tell us how many Warner Leisure Hotels have AA 4-star status.

*Prizes valid until 30 November 2011, subject to availability. Entries to arrive no later than 31 March 2011. The winners will be the first two entries with the correct answer, drawn at random from all entries received by the closing date. If you would like to receive the current Warner Leisure Hotels brochure please write the word 'Brochure' on your entry. Send your entry to:

Warner Leisure Hotels Holiday Contest, c/o The Editor, 50+ Fresh Horizons, Layton House, 75 Avenue Road, Farnborough, Hants, GU14 7BG

Special Offer

Even if you are not one of our two winners, all RBS pensioners qualify for Warner's Privilege Holiday Club savings, which means up to an amazing 25% off many breaks** throughout 2011, subject to availability.

You might like to explore the beautiful lakes and gardens at Cricket St Thomas, Somerset, the setting for the BBC's To The Manor Born; be pampered in the luxurious spa at Thoresby Hall, Nottinghamshire, or stay at Littlecote House, Berkshire, where King Henry VIII wooed Jane Seymour.

For more details or to book please call Freephone 0800-138-8399 and quote reference code, HG029, to qualify for these special rates, which are subject to availability, but also valid for family and friends. You can also book on-line at www.warnerleisurehotels.co.uk/phc using the same reference code to gain entry to special member's area.

**Save up to 25% offer excludes bank holidays, Christmas and New Year, special themed breaks, Strictly Come Dancing breaks, Spa breaks and two-night midweek breaks. Offers are from current Warner Leisure Hotels 2010/2011 brochure prices and cannot be used in conjunction with any other offer and apply to new bookings only. Offers do not apply to supplements, experiences or upgrades. All bookings are subject to availability and terms and conditions in the current Warner Leisure Hotels 2010/2011 brochure. Bourne Holidays (trading as Warner Leisure Hotels) is a company registered in England and Wales with company number 01854900 whose registered office is 1, Park Lane, Hemel Hempstead, Hertfordshire HP2 4YL.
Competitions

The Fish Quiz: the following are cryptic clues to different types of fish.

1. Fry a chiplard
2. Colourless temptation
3. Absent sailor
4. Could be a beef joint
5. Caused trouble to Jeremy Fisher
6. 5.5 yards
7. Is this a gobstopper?
8. This one is easy
9. Partner for Bess
10. Confused aunt
11. Beer
12. Go on, criticize
13. Burn
14. Heather
15. Part of the foot
16. Used on ice
17. Part of a boat
18. Mostly in a bowl
19. Expensive if fresh from Scotland
20. Sounds like a site
21. Sounds cross
22. Scottish wriggler
23. Current beam
24. Old weapon
25. Reset traps
26. Struggle

Entries to all competitions should be sent to:
The Editor,
50+ Fresh Horizons,
Layton House,
75 Avenue Road,
Farnborough, Hants
GU14 7BG
with your name and address attached securely

The Fish Quiz: the following are cryptic clues to different types of fish.

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Newspeak Challenge winner

For the second year running this competition provided the Editor with plenty of amusement and everyone who sent in entries (all who entered sent in lists of words) deserves admiration for ingenuity and inventiveness. It was a very difficult decision but the winner of the 2009/10 competition is:

Mark Wright of Sidney, British Columbia with the word;
Orchestrater – to cut off the music
His £25.00 prize has winged its way to Canada.

Here are just a few of some of the other brilliant new words.

Degnomination – the clearance of garden ornaments (Geoffrey Wood)
Kindread – fear of visits from relatives (Mark Wright)
Extravagrant – additional street person (Mark Wright)
Camplainer – annoyed gay person (Mark Wright)
Predictament – a problem that should have been foreseen (Mark Wright)
Combatante – pugnacious French aunt (Roger Battershill)
Impastor – fraudulent clergyman (Roger Battershill)
Pastyche – medley of Cornish food (Roger Battershill)
Poxymoron – contradictive and generally unpleasant person (Roger Battershill)
Trueant – small insect; genuine but inclined to be absent (Roger Battershill)
Bacceleration – reversing at high speed (Roger Kelly)
Propersty – the correct housing for pigs (Roger Kelly)
Saladmander – lettuce-eating lizard (Roger Kelly)

Enter again this year……

The Newspeak Competition continues. The rules are unchanged. Choose a word that appears in the Concise Oxford Dictionary, add, subtract or change one letter and give it a new definition. Please send in your entries for the new Editor to enjoy as much as I have. Once again, there is a £25 prize for the best new word.
The winning entry, drawn from more than 80, was submitted by John Lyon of Bo'ness, West Lothian and he has received his cheque for £50.00.

2010-2011 General Knowledge Crossword No. 14 by Gos

Across
1. & 26. U.S. television sitcom starring America Ferrera in the title role (4,5)
3. The edible internal parts of an animal, such as the heart and liver (5)
6. The pilgrimage to Mecca that Muslims make at least once in their lives (4)
11. Surname of the English author best known for his children’s books, such as Swallows and Amazons (7)
12. Small European songbird with a black head and a white patch on the nape (4,3)
13. A mature adult insect produced after metamorphosis (5)
14. -------------- Williams: U.S. dramatist whose plays include The Glass Menagerie and A Streetcar Named Desire (9)
15. Without preparation: impromptu (9)
18. The Welsh name for Wales (5)
20. The name of the courtier who acts as umpire of the fencing match in Shakespeare’s Hamlet (5)
21. 17th century French philosopher and mathematician who founded analytic geometry (9)
23. Industrial town of Northern England that was once the centre of the textile industry (9)
26. See 1.
27. Confection of nuts with caramelised sugar used as a filling for chocolates (7)
28. Italian Renaissance artist one of whose most famous paintings was La Gioconda (2,5)
29. The small blue-black fruit of the blackthorn (4)
30. Name by which the Paris underground railway system is known (5)
31. River of central Europe rising in the Czech Republic and flowing through Germany to the North Sea (4)

Down
1. Former republic of the USSR that declared unilateral independence in 1990 (7)
2. The English royal house that reigned from 1399 to 1461 (9)
4. -------------- Mac: British pop group formed in July 1967 whose albums include Mr Wonderful (9)
5. In architecture a projecting bracket or console supporting a cornice (5)
7. The highest adult male voices (5)
8. Le --------------: the tallest fountain in the world and famous emblem of the city of Geneva (3,4)
10. Port and third largest city of Spain, on the Mediterranean (8)
16. The soft leather shoe worn by North American Indians (8)
17. Low-budget American film of 1969 that made a star of actor Jack Nicholson and was directed by the late Dennis Hopper (4,5)
19. Occurring in or during the morning (9)
20. In Greek mythology the son of Laius and Jocasta who unknowingly killed his father and married his mother (7)
22. In ancient times one of a class of recluses who lived on the top of high pillars (7)
24. Small New Zealand tree that was also the first name of the country’s well-known detective story writer (5)
25. The small satellite of Jupiter discovered in 1979 (5)
26. The collective name for a flock of quails (4)

Entry Form Please send completed crossword entries to: 50+ Fresh Horizons, Layton House, 75 Avenue Road, Farnborough, Hants, GU14 7BG
Name: ____________________________
Address: ____________________________
Tel: _________________________________

PLEASE NOTE: A photocopy of this page is acceptable if readers wish to avoid cutting the Magazine.
There were a record number of entries and so many stunning pictures that I was spoilt for choice. All the photographs were potential winners but, eventually and after spreading all of them out on the dining room table and floor and studying them over a couple of days, I made my choice.

**THIS YEAR’S £100 WINNER:**

**Richard Cutler - from East Grinstead**

Richard’s photograph which is on the cover of this edition (and left). Was taken in Sheffield Park, in West Sussex, a National Trust garden famed for its wonderful Autumn colour. The tree is a Nyssa Silvatica.

The runners-up who have each received their £50 prize were:

- **John Whittaker of Longframlington, Northumberland** for his photograph entitled ‘Glorious Aspen’. It was taken at Muleshoe on the Bow valley Parkway between Banff and Lake Louise in the Canadian Rockies on 12 June 2010 at 3.35pm. John achieved the shot by lying on his back and looking up to the sky.

- **David Jardine of Lockerbie** for ‘Elegance’. It shows a Weeping Willow and was shot in winter on a sunny day with a bland, blue sky. It was one of a series which he produced for the Dumfries Camera Club and this picture is a print of a negative of the original which, David says, has undergone a bit of ‘tweaking’.

**THE SUBJECT FOR THIS YEAR’S PHOTOGRAPHIC COMPETITION IS …..**

**My Holiday**

Any kind of holiday, anywhere from a day trip to a world cruise or even staying at home and doing something different to the usual daily routine. Almost everyone takes pictures on a holiday and, hopefully, the number of entries received will set a new record.

The rules:
- Entries may be in colour or black and white, taken on traditional or digital cameras.
- Submissions must be in print form; negatives, CDs or other digital encapsulations will not be accepted (this is to make it easier for the Editor to compare all photographs).
- Square, portrait, landscape or panoramic formats are acceptable.
- If photographs are to be returned, please enclose a suitable stamped, addressed envelope.
- All entries must be labelled clearly on the reverse with the entrant’s name, address and caption details. A telephone number or e-mail address isn’t compulsory but would be appreciated. Please remember to write the label before sticking it to the back of the photograph to avoid any ‘show-through’.
- Only two entries per reader.
Imagine going into your local library or favourite book shop, choosing a book that sparks your imagination, excitedly opening that first page, only to find that the pages are firmly closed to you. When you lose your sight, you lose the ability to just pick up a book in the way sighted people take for granted: so you lose the ability to escape, forget your worries, change your mood and discover the world through a good story. RNIB National Library Service helps blind and partially sighted people find their life again through reading. It is the largest specialist library in the UK, providing a lifeline service to 45,000 readers, issuing 1.8 million books each year in audio (Talking Books), Braille, giant print and Moon (a system of raised shapes which enables blind people of any age to read by touch). The RNIB Talking Book Service alone contains over 17,000 titles, making it the largest collection of unabridged audio books in the UK and one of the largest in the world. It has provided books to blind and partially sighted people across the country since 1935, making it one of the most popular services ever provided by a charity in the UK. This vital service costs £4 million per annum to run and is only possible thanks to the generosity of our supporters, particularly those who remember us in their Wills. Legacy income funds a third of our work. Every legacy gift we receive, no matter what the size, makes a difference to people’s lives.

Dennis Huckle, 61, of Northamptonshire, runs an access technology company, is registered blind and reads using RNIB’s Talking Books service. He said: “I live on my own and am totally blind. Although I enjoy a good social life, coming home and settling down with a book is such a pleasure. It’s a voice in the house when you’re on your own. The Talking Book Service is so valuable, for every aspect of my life I use RNIB’s Talking Books Service. Whether it’s David Copperfield or employment legislation, it’s all available through RNIB”. Dennis also studied for a qualification using the Talking Books: “It was a huge help during my studies, Talking Books helped me gain qualifications which led me on to a career that I love. It is difficult to believe in this day and age, I am reliant on a charity to get access to books.”

Losing your sight, and therefore your ability to read, excludes people from learning, leisure and daily living. For many blind and partially sighted people, reading plays an essential role in their health and wellbeing. Every day we help blind and partially sighted people to get back on their feet by equipping them to read again. Our work means that they can continue to read on their own rather than be reliant on others. We give people back their privacy, their ability to choose, their ability to enjoy reading, their confidence and independence.

If you would like information on how you can support this lifeline service in the future by making a legacy gift to RNIB please call 0845 600 0313, email LegacyServices@rnib.org.uk or visit www.rnib.org.uk/legacy or see the inside back page of this magazine.

It’s really easy to join the RNIB National Library Service. You don’t have to be registered as blind or partially sighted, anyone with sight loss or acting on behalf of someone with sight loss can join the library. If you or someone you know would benefit from this service please call RNIB Helpline on 0303 123 9999 or email library@rnib.org.uk.

If you would like an audio version of this Magazine, please sign the reverse of the address sheet and return to the address given. Please note that it is not necessary to complete the sheet if you already receive an audio magazine – your name will be on the mailing list.
Heptonstall, Pennine Yorkshire
Join the many friends and ex-colleagues who have enjoyed the quaint villages and lovely landscapes made famous by ‘Last of the Summer Wine’ and the novels of the Bronte sisters. ‘Corner Cottage’ sits on the edge of a hilltop, cobbled, mediaeval, conservation village with two good pubs and a Post Office-cum-general store. This three-storey cottage-for-all-seasons looks out over the Pennine Moors to the supposed location of ‘Wuthering Heights’. Well placed for easy access to the Yorkshire Dales, Peak District, York, Leeds and Manchester, its 200 year old thick walls of Millstone Grit embrace all home-from-home comforts. Many luxury touches set it apart from run-of-the-mill holiday cottages. Lots to do, rain or shine, inspired by a huge library of maps, walks and visitor-guides, or just relax in front of the inglenook fireplace. Two double bedrooms sleep four in a cosy, comfortable ambience of exposed stone and old beams. Regret, no smokers, pets or small children. Not advertised elsewhere or commercially let but happy to lend to friends and ex-colleagues for donation to outgoing colleagues, hence bargain at £175 per week or £25 per night for the whole place, any season. For further details: call Chris Prince on 01803 874285 or e-mail at veronica1hurn@btinternet.com

Pickering, North Yorkshire
Cosy, welcoming, superbly appointed and equipped cottage. Situated in quiet location only a short walk to centre of Pickering. All modern conveniences. Sleeps four – one double, two adult size bunk beds, private garden, private parking space, ETB ‘Highly Commended’. No smoking. Brochure available. Weekly terms £180 to £360 with discounts for GPA members. A touch of luxury at an affordable price. Tel: Tony Danks on 01751 477913

South Somerset
On your way to the far south-west and need a half-way overnight stopping point? Thinking of visiting renowned National Trust properties and gardens, naval aviation museum or vintage motor museum? All these may be found in beautiful South Somerset where quality guest accommodation is offered at Ashlea House, North Cadbury, a picturesque Camelot village within 1 mile of the A303 trunk road. North Cadbury has a shop, mobile post office, inn and spectacular church all within 2 minutes walk from the house, as is the stop for a regular hourly bus service between Yeovil & Shepton Mallet. Nearest train stations are Castle Cary (Paddington line, 4 miles approx.) and Sherborne, Dorset (Waterloo line, 8 miles approx). South Somerset is blessed with outstanding countryside and pretty villages, good walking, wonderful local produce, market towns to name but a few of its many attractions. Cheddar, Wells, Glastonbury, Taunton not far away. At Ashlea House we offer high quality, comfortable surroundings, wholesome home-cooked food and as much helpful advice as you need for your enjoyment of this part of the world. A warm welcome awaits you at Ashlea House – ‘Visit England’ 4-star Guest Accommodation! For further information/bookings contact Jean & John Wade tel: 01963 440891 e-mail: ashlea@btinternet.com website: www.ashleahouse.com

Barbados

Port St Charles, West Coast
Luxurious, spacious, one bedroom apartment on the beautiful West Coast set in the exclusive residential marina of Port St Charles with stunning views and sunsets over the lagoon amid sea (see www.portstcharles.com and in particular ‘Rentals – apartment 254’ – photographs/virtualtour). There is immediate access to pristine white beaches, dining facilities at the on-site yacht club and nearby Speightstown, plus a gym and tennis courts and/or just relax and enjoy this idyllic, friendly, peaceful haven. Generous discounts of up to 60% off quoted price for RBS pensioners and their families. For further details/ availability e-mail David at debrant@hotmail.com or telephone 01923 852654

France
**Loire Valley, Anjou/Touraine Region France**

For lovers of fine food and wines, our charming cottage is an ideal base for exploring these and all other riches of the wonderful Loire Valley. Situated in a peaceful hamlet amidst fields/forest, Saumur and Chinon are 30 minutes drive away with Bourgueil 15 minutes, whilst the cities of Angers and Tours are 50 minutes distant. The nearby village of Parçay Les Pins (1km) provides basic shopping needs together with a café bar. Externally the accommodation includes an enclosed garden, private parking and a veranda entrance to a large beamed kitchen in turn leading to the dining room. Adjacent is a spacious sitting room with a comfortable sofa-bed and armchairs, TV/DVD/Video players and French doors leading to a secluded sunny courtyard with garden furniture/BBQ. Also on the ground floor is a double bedroom with en-suite WC/wash-hand basin and a separate full bathroom including shower cubicle. A twin-bedded room with en-suite shower room is located on the first floor. The cottage is furnished and equipped to a very high standard throughout and is available all year. Prices are from £200 to £375. Sleeps 4 (plus cot and high-chair available) with a 20% Discount for a booking for 2 people aged 60. Linen and/or towel hire available at a 20% Discount for a booking for 2 people aged 60. Linen and/or towel hire available. Discounts apply to pensioners £150/340pw inclusive of bed linen, electric and water. Discounted rates for RBS Group pensioners £150/340pw inclusive of bed linen, electric and water. Discounted ferry travel available. La Rochelle airport (10 mins) is served by direct flights from Bristol, Birmingham, Manchester, Stansted, Southampton, Gatwick and Dublin. For full colour brochure contact Helen & Keith Williams on 0033 5 46 56 07 94 mobile: 07797 842919 email: keith.williams@free.fr or les_rochelines@lineone.net

**Cyprus**

**Paphos**

Regina Gardens is approx. 15kms from the airport. The complex is set back from the Tombs of the Kings Road and the sea is approx. 7 mins away. The first floor apartment is air-conditioned and well equipped for four people and consists of two large bedrooms – bedroom one is a double and bedroom two is a twin. The kitchen is equipped with oven, microwave, freezer, washing machine etc. Lounge/diner is furnished with dining table and chairs, two settees, satellite TV and DVD. The balcony has a gas BBQ, two sun loungers and patio furniture for four and overlooks the well-stocked gardens and one of the two large pools. There is also a paddling pool. Nearest restaurants are approx. 7 mins’ walk away. There is a good bus service to Paphos Harbour, the Old Town and Coral Bay. 2011 prices £200 - £270 per week. Contact Kim or Elizabeth Robinson by e-mail on kmd.robinson@btinternet.com or tel 01293 883823

**La Rochelle, Western France**

Enjoy the best of both worlds! Our holiday bungalow is situated 10km equidistant from the ancient port of La Rochelle and the 3km long golden beach of Châtellailon Plage. We have a shared swimming pool and also a private forest which is useful for a cooling evening walk or game of boules. The bungalow is recently refurbished and well furnished; the 2 bedrooms sleep 4 – the first having a double bed and the other a bunk bed. Outside, relax on the hedged patio or enclosed lawn to the rear. Facilities include cooker, microwave, dishwasher, washing machine, tumble drier, DVD/CD player and digital British television. We have an extensive collection of videos, CDs, books and games together with BBQs, garden furniture and recliners. Facilities within walking distance include small golf course, indoor tennis, equestrian centre, adventure park and a 17th century château. The arcaded La Rochelle with its waterside restaurants and chic boutiques combines the ancient with the modern tastefully, having both an ancient port with its famous two towers and the largest yachting harbour in Western Europe. Nearby are the islands of Ré, Oleron and Aix, the nature reserve at Yves, and the “Green Venice”, an extremely pretty network of canals with waterside restaurants centred around Coulon, officially one of the prettiest villages in France. Easy motorway access to Bordeaux, Cognac and Futuroscope at Poitiers. 10% discount for RBS Group pensioners £150/340pw inclusive of bed linen, electric and water. Discounted ferry travel available. La Rochelle airport (10 mins) is served by direct flights from Bristol, Birmingham, Manchester, Stansted, Southampton, Gatwick and Dublin.

**Contact Julie & Christopher Pyne**

Tel: 00 33 2 41 89 08 71 E-mail: pyne.escapade@wanadoo.fr

**Contact Kim or Elizabeth Robinson**

by e-mail on kmd.robinson@btinternet.com or tel 01293 883823

**Paphos**

Light and airy third floor apartment with lift. Large lounge/diner & fully fitted kitchen. 2 bedrooms each with twin beds. Lounge sofa converts to additional double bed if required. Large balcony facing west overlooking private swimming pool. Air conditioning in all rooms. Facilities include radio, TV, DVD. Car if required. Near to sandy beach with full range of water sports, 2 golf courses, shops, excellent choice of restaurants and bars. 20 minutes drive from airport. Flights/taxis can be arranged. £80pppw. Contact Roger Humphreys: 01372 374669 or John Kelly: 01372 812776 or e-mail windflowersuk@hotmail.com.
Spain

Lauro Golf Resort, Costa del Sol
Casa Torre is a luxurious 4 bedroom house situated on the 1st fairway of the 27-hole golf course, beautifully furnished to a very high standard with fantastic views of the Sierra de Mijas mountains. There is a large lounge and dining area and an American style fully equipped kitchen with ceramic hob, dishwasher, washing machine etc. There are 4 twin bedrooms, 2 are en-suite with Jacuzzi baths and 2 share a shower room, the bathrooms all have heated floors. Air conditioning is built in and covers all areas, also heats in the winter. Sky satellite TV, DVD player and hi-fi are all available. Casa Torre is ideal for a golfing holiday or a base to relax, 5 and 7 day golf passes are available which allow unlimited use of the golf course. The resort is in a conservation area with limited development, the fauna and flora are excellent. There is an all weather bowling green, paddle tennis courts and an equestrian centre at the resort along with an excellent club house; there are several restaurants in the area. We employ a house manager who will meet and greet all incoming guests; all towels and Egyptian cotton sheets are supplied. Casa Torre can be rented as a 3 bedroom for £480 per week. Please contact Sylvia on 07929 510387 or 0115 9681007. email: sylvia@thomasandsons.net Web: www.laurogolf.co.uk

Costa del Sol, Puerto Banus, Marbella
Air conditioned 3 bed, 2 bath luxury apartment in this very desirable part of Spain. Situated approx. 1 mile from the beach with very easy walking conditions. Outstanding shopping, restaurants etc that fit in with this prestigious Costa del Sol resort. Also surrounded by many well known golf courses, several bowling clubs and tennis complexes. Very close to excellent walks and near to a number of Spanish villages of special interest. Ideal to visit at any time because of climate and to banish the winter blues at that time of year. Situated in a complex with numerous swimming pools, an excellent supermarket and a high class restaurant with pool and tennis. Apartment is fully equipped with all mod. facilities that you would expect in a ‘home from home’ including Sky TV, dishwasher, tumble drier etc. and with a house manager who will meet and greet all incoming guests; all towels and Egyptian cotton sheets are supplied. Casa Torre can be rented as a 3 bedroom for £480 per week. Please contact Sylvia on 07929 510387 or 0115 9681007. email: sylvia@thomasandsons.net Web: www.laurogolf.co.uk

Javea, Costa Blanca
Air conditioned, centrally heated, luxury first floor apartment in beautiful complex, just a few minutes walk from the sea front and prestigious port area with pretty marina, tasteful restaurants and shops. Well equipped and furnished. Accommodates 4 with 1 double bedroom, 1 twin bedded room, two bathrooms, kitchen and large living/dining room. Attractive large balcony overlooking the swimming pool. Use of large swimming pool and pretty gardens in complex. Contact: Yvonne or Gordon Peel on 020 8892 2603 or visit our website www.puertoreal.co.uk e-mail: yvonnefp@btinternet.com

Jutland Peninsula
Lark Manor Bed and Breakfast is located in the north western part of the peninsula on a farm overlooking Limfjord and the surrounding peaceful countryside. It has a non-smoking policy and most of our produce is from our own organic gardens. It is the ideal place to relax. It is not a hotel and there are no TVs or teamaking facilities in every room but you are welcome to sit and chat with us in the evening and I provide evening tea and coffee free of charge. I am retired and run Lark Manor mostly for the fun of meeting interesting people. I need only cover my outgoings hence the charges are, possibly, the lowest in Scandinavia. Lark Manor is approx. 1hr 30mins from both Esbjerg, where the ferry comes in from Harwich, and Billund airport, which has direct flights from London Stansted. It is one and a half miles from the village of Ejsing, five miles from the small shopping town of Vinderup and about 18 miles from the major town of Holstebro. It is a comfortable drive to all the attractions within the Jutland and island of Fyn areas of Denmark. Come and visit the ancient castles, Viking fortresses and ships, and historical open air museums. Experience the clean, friendly atmosphere in the land of Hans Christian Andersen. The flat rate is 300 Danish kroner (approx. £35) per person per night for bed and breakfast. Evening meal, light snacks and picnics available by arrangement. Open from May to September incl. Other periods by request. For further details/reservations e-mail: larkmanor@yahoo.com or write to John Riordan, Laerkenborg, Vester Egebjergvej 29, 7830 Vinderup, Denmark.

Canary Isles

Costa Teguise, Lanzarote
2nd floor, 2bed, 2 bath apartment. Sleeps up to 5 with 2 terraces enjoying sun virtually all day and superb sea views. Situated on a quiet residential complex with 3 pools and only 200 metres from the sea. Restaurants, shops etc within 2 minutes walk. Local attractions include the Island’s international class 18 hole golf course and prestigious port area with pretty marina, tasteful restaurants and shops. Well equipped and furnished. Accommodates 4 with 1 double bedroom, 1 twin bedded room, two bathrooms, kitchen and large living/dining room. Attractive large balcony overlooking the swimming pool. Use of large swimming pool and pretty gardens in complex. Contact: Yvonne or Gordon Peel on 020 8892 2603 or visit our website www.puertoreal.co.uk e-mail: yvonnefp@btinternet.com
Los Cristianos, Southern Tenerife

Ground floor, poolside apartment with two patio areas – one undercover and one in the open. Situated on the Paloma Beach complex with its lovely gardens, swimming pool and kids pool. There are many bars and restaurants close by. 10-15 mins stroll along the tiled prom to town and main beach. 15 mins drive from airport. Los Cristianos as a whole is very wheelchair-friendly with many ramped pathways and our ground floor apartments are ideal for wheelchair access with no stairs or lifts involved. The patio door is 28” wide; the front door is 30” wide and the bathroom door is 23”. The temperature in Tenerife never goes below 65 degrees and the apartment is available 12 months of the year.

For more information and a brochure contact: Derek Way on 01702 476613, fax 01702 719771 or e-mail travel@derekway.freeserve.co.uk

Florida

Luxury 4 bedroom/4 bathroom, fully air-conditioned, detached, single storey villa 10 mins from Disney. Sleeps 8 in great comfort with 2 king master suites, gourmet kitchen, lounge, dining room, computer nook and games room. Own private, fully-screened, over-sized, heated swimming pool/spa and extended deck/lanai. Free international calls/broadband and multi-channel cable TV in all bedrooms, lounge and computer nook. In an exclusive gated community with tennis court, children’s play area and cycle paths. Near to The Champions Gate complex and Posner Park with a wide range of supermarkets, retail outlets and restaurants. Also nearby are The Champions Gate golf course (home of the David Leadbetter Academy) plus Reunion and Providence world class golf courses. Well situated for all attractions throughout the Orlando area. £545-£650 per week according to season. For more information please visit www.villas-elite.com or contact Chris and Maureen Allchurch on 01661 823550, 07739 071553 or chris@allchurch.net

Fairway Oaks, Hudson, Florida

Large air-conditioned 4 bed, 3 bath villa with private heated pool on Golfing Community. Only 5 minutes from gulf beaches. Loads of golf courses, excellent for fishing, boating and diving. 25 miles from Busch Gardens/Tampa. 70 miles from Orlando. Special rates for Bank pensioners and Snowbirds. Young families also very welcome. Rates from £415 per week. Tel: Wendy Trimnell 01425 279808 or e-mail wentda@hotmail.com

Photographs and texts for all Noticeboard entries are kept on file following publication. For a notice to be repeated next year, without any substantial changes, send a brief e-mail requesting a repeat followed by a donation posted to the Editor’s address. If there are major changes or a new photograph, please send the new text and/or the picture as e-mail attachments.
**Announcements**

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Inkjet cartridges also Laser toners/Fax cartridges

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**Diamond Anniversaries**

**Joan and Douglas Cook** of Reigate celebrated the 60th anniversary of their wedding on 10 April 2010. They attended a luncheon with their family on the actual anniversary date followed by a dinner party in July. The couple met during the war through friends in the RAF. When the war was over Joan worked in Air Traffic Control, Southern Area until she retired to look after their three sons and Douglas continued with his banking career until he retired as Manager of NatWest Banstead Branch. They send their good wishes to all their old friends and would be delighted to hear from any of them. Joan and Derek can be contacted on 01737 244126.

**David Owen** was a clerk at National Provincial, Paddington Branch in 1950 when he and **Joan** (Hill), who was a supervisor at National Provincial 6, Broad Street, Reading, decided to marry. He recalls that his Manager felt obliged to ask Staff Department for permission as he was only 21. The pair wed at St Mary’s Church, Wargrave on Thames on 23 September 1950 and chose to celebrate their Diamond Wedding with an intimate family dinner which included their two daughters, Susan and Mandy and their granddaughter Abby. The photograph shows David and Joan outside Buckingham Palace when they were invited to attend a Garden Party in recognition of David’s 25 years as Treasurer of the Exmouth Branch of the British Leprosy Relief Association.

**Cliff and Glenys Davies** were married at St Mary’s Church, Cardigan on 9 May 1950. The occasion of their 60th anniversary was marked with a party at home for friends and neighbours, as well as a second, family celebration at Rhosygilwen Mansion, North Pembrokeshire. The two events resulted in £1,000 being raised for ‘Marie Curie Cancer Care’. Cliff’s career in banking spanned 43 years. He was Manager of Talgarth Branch, Breconshire, for seven years, before returning to his West Wales roots as Manager of the Branch at Cardigan until he retired in August 1985.

**Eric Hensby and his wife**, **Rosemary**, will be celebrating their Diamond Wedding Anniversary on 31 March this year. Eric retired from NatWest Clearing department in 1991 after 21 years of service.

**An Emerald Anniversary**

**Walter and Jean Leach** (nee Ward) celebrated their Emerald Wedding Anniversary on 24 October 2010 with a luncheon at the Blue Bell Hotel, Burton Agnes. They invited friends and family including their five children, seven grandchildren and one great grandson. Walter’s banking career began in 1948 at National Provincial’s Heckmondwike Branch and was spent entirely within the West Riding of Yorkshire. He retired in 1988 from NatWest, Cleckheaton Branch after serving at branches in Leeds and Bradford.
Golden Anniversaries

David and Sheila Hallett's 50th wedding anniversary on 2 April clashed with Easter so they decided to celebrate on 27 March and invited around 50 family members and friends to the local golf club restaurant for lunch. Following lunch, their daughter and her husband held open house for all the guests so that the celebration could continue into the evening. David began his career with Westminster Bank in Tonbridge and retired from NatWest Rochester, 188 High Street in 1986.

Elizabeth Watson (nee Corlett) and her husband Nicolas celebrated their Golden Wedding on 9 May 2009 with a party at their daughter’s home in Hitchin followed by a cruise to the Baltic. There was a further celebration, with their bridesmaid and best man, the following January in Wellington, New Zealand where they were married in 1959. Elizabeth was employed by Lloyds Bank at her home town of Boston, Lincolnshire before going to New Zealand and when she returned to England she became a part-time cashier at NatWest, Harlow Town Centre from 1974 until her retirement in 1996. She and Nicolas moved from Epping to Hitchin nine years ago.

Stamp Collections and Pre-War Postcards wanted

Enthusiastic private collector of some 60 years (not a dealer) wishes to buy good quality material to add to own collection. Perhaps you have inherited a collection, made a discovery in the attic or simply no longer want your collection. Fair prices offered: viewing by arrangement. If outside my interest I may be able to offer suggestions re. disposal – no fees.

Please phone or fax brief details to Ray Brown on 01202 657567

Seventy Years Married

Ken Walls and his wife, Ruth, celebrated their Platinum anniversary on 19 October 2010 with a quiet gathering of family and friends at home. Ken joined the Trustee Department of Westminster Bank at Threadneedle Street in 1936 and, after several moves to Bristol, Leeds and Hereford, retired from Cardiff in 1979.

Would you like to visit the Bank’s HQ at Gogarburn?

Members are reminded that tours are available, usually covering the main building where much of the Group’s prestigious collection of artwork is housed. They start at 6pm when the day’s work is finished and last for about two hours. Each tour is limited to 10 people so that it does not become difficult for anyone to keep up and hear the commentary but it may be possible to split larger groups into separate, simultaneous tours. Readers interested in arranging or joining a tour should contact: Frank McGarry, Design Manager, Group Property, The Royal Bank of Scotland Group, 1st Floor West, The Younger Building, 3 Redheughs Avenue, Edinburgh EH12 9RB.
Accounts for the year ended 28th February 2010

Income and Expenditure Account

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>31,257</td>
<td>Meetings and Travel:</td>
<td>30,704</td>
<td>119,931</td>
<td>Subscriptions</td>
<td>120,608</td>
</tr>
<tr>
<td>10,055</td>
<td>Central Expenses</td>
<td>9,606</td>
<td>40,310</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4,693</td>
<td>Stationery, printing</td>
<td>4,611</td>
<td>9,743</td>
<td>Grants</td>
<td>9,753</td>
</tr>
<tr>
<td>30,248</td>
<td>Area Circulars</td>
<td>35,821</td>
<td>6,053</td>
<td>Net Interest Received net/gross</td>
<td>1,635</td>
</tr>
<tr>
<td>36,087</td>
<td>Magazine**</td>
<td>30,950</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2,548</td>
<td>Audio Magazine</td>
<td>1,599</td>
<td>32,549</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2,956</td>
<td>Sundry Expenditure:</td>
<td>3,092</td>
<td>89</td>
<td>Sales of Ties &amp; Badges</td>
<td>—</td>
</tr>
<tr>
<td>1,660</td>
<td>Central</td>
<td>1,882</td>
<td>252</td>
<td>Sundry Receipts</td>
<td>46</td>
</tr>
<tr>
<td>2,000</td>
<td>Areas</td>
<td>4,974</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Editor’s Honorarium</td>
<td>2,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>114</td>
<td>Bank Charges</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14,412</td>
<td>Volunteer Visitors Scheme refund</td>
<td>5,221</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>136,068</td>
<td>Surplus for the year</td>
<td>£132,042</td>
<td>£136,068</td>
<td>£132,042</td>
<td></td>
</tr>
</tbody>
</table>

Balance Sheet as at 28 February 2010

<table>
<thead>
<tr>
<th>£</th>
<th>Liabilities</th>
<th>£</th>
<th>£</th>
<th>Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>281,235</td>
<td>Accumulated Fund as at 28.02.09</td>
<td>295,647</td>
<td>7,494</td>
<td>Cash &amp; Balances at Bank Areas</td>
</tr>
<tr>
<td>14,412</td>
<td>Add surplus for year</td>
<td>6,556</td>
<td>4,200</td>
<td>Payments in advance</td>
</tr>
<tr>
<td>18,510</td>
<td>Accruals** re. Magazine figure</td>
<td></td>
<td>600</td>
<td></td>
</tr>
<tr>
<td>£314,157</td>
<td></td>
<td>£302,203</td>
<td>£314,157</td>
<td>£302,203</td>
</tr>
</tbody>
</table>

Special Fund Income and Expenditure Account

<table>
<thead>
<tr>
<th>£</th>
<th>Grants</th>
<th>1,000</th>
<th>630</th>
<th>Donations</th>
<th>835</th>
</tr>
</thead>
<tbody>
<tr>
<td>£630</td>
<td>Surplus for year</td>
<td></td>
<td></td>
<td>Deficit for year</td>
<td>165</td>
</tr>
<tr>
<td>£1,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Special Fund Balance Sheet as at 28 February 2010

<table>
<thead>
<tr>
<th>£</th>
<th>Accumulated Fund as at 28.02.09</th>
<th>£12,678</th>
<th>£12,678</th>
<th>Balance at Bank</th>
<th>12,513</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,048</td>
<td>Less deficit 2009/10</td>
<td>165</td>
<td>630</td>
<td>Add surplus for year 2008/9</td>
<td>—</td>
</tr>
<tr>
<td>£12,678</td>
<td></td>
<td>£12,513</td>
<td>£12,678</td>
<td>£12,513</td>
<td></td>
</tr>
</tbody>
</table>

I have received all explanations necessary for Audit. In my opinion the above Income and Expenditure Accounts and Balance Sheets accord with the books of the Association and reflect the figures for the year ended 28 February 2010.

Chairman
Peter Easton FCIB

Hon Auditor
Peter Longfield FCIB

Hon. Treasurer
John Jenkins FCIB
Trustees of the Benevolent Fund  (Charity Commission No. 277974)
Accounts for the year ending 28th February 2010

Receipts and Payment Account

<table>
<thead>
<tr>
<th>2009</th>
<th>A Receipts</th>
<th>£</th>
<th>2010</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>183</td>
<td>Donations</td>
<td>273</td>
<td></td>
</tr>
<tr>
<td></td>
<td>45,797</td>
<td>Bequests</td>
<td>100,010</td>
<td></td>
</tr>
<tr>
<td></td>
<td>24,321</td>
<td>Dividends</td>
<td>25,499</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,863</td>
<td>Interest (gross) on Bank Accounts</td>
<td>679</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>TOTAL RECEIPTS</strong></td>
<td><strong>£126,461</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>7,865</td>
<td>Grants to individuals</td>
<td>20,940</td>
<td></td>
</tr>
<tr>
<td></td>
<td>49,308</td>
<td>Purchase of New Investments</td>
<td>100,010</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL PAYMENTS</strong></td>
<td><strong>£120,950</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>57,334</td>
<td>Brought forward/Carried Forward</td>
<td>73,325</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL IN HAND (A-B+C)</strong></td>
<td><strong>£78,836</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

There are no restricted funds or permanent endowments

Statement of Assets and Liabilities as at 28 February 2010

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Monetary Assets (Unrestricted)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
</tr>
</tbody>
</table>

<p>| Current account (maintained at this figure by daily auto-transfer to/from Reserve (interest-bearing) account | 750 | 78,086 |</p>
<table>
<thead>
<tr>
<th>Cost (Book Value)</th>
<th>Current Value at 28.2.2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>465,000</td>
<td>Newton Global Growth &amp; Income Fund for Charities</td>
</tr>
<tr>
<td>86,044</td>
<td>-ditto- (Purchased 03.02.2010)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>£644,658</strong></td>
</tr>
</tbody>
</table>

The above accounts are abridged from those submitted to the Charity Commissioners under the Charities Act 1993. A full copy, including the Independent Examiner’s Statutory Certificate, is available from the Honorary Treasurer, John Jenkins at Thistledown, 3 Pike Close, Folkstone, Kent CT19 5UT.

Trustee Authorised to sign the accounts
Peter Bodycombe

Independent Examiner
Peter Longfield

Hon. Treasurer
John Jenkins
The Royal Bank of Scotland Group Pensioners’ Association
Benevolent Fund
Charity Comm. Reg. 277974

This completed application form must be sent to:-
Group Pension Services. P.O BOX 1390, Croydon, Surrey CR9 5WP

---

<table>
<thead>
<tr>
<th>FULL NAME</th>
<th>ADDRESS</th>
<th>TELEPHONE NO</th>
<th>EMAIL (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATE OF BIRTH</td>
<td>PENSIONER EMPLOYEE NO</td>
<td>IN WHICH PART OF THE ROYAL BANK OF SCOTLAND GROUP WERE YOU EMPLOYED?</td>
<td></td>
</tr>
<tr>
<td>FOR HOW MANY YEARS?</td>
<td></td>
<td>IF YOU WERE NOT EMPLOYED PLEASE STATE YOUR RELATIONSHIP TO THE INDIVIDUAL WHO WORKED FOR THE GROUP AND THE NAME OF CONSTITUENT BANK</td>
<td></td>
</tr>
<tr>
<td>IF ‘NO’ GIVE DETAILS INCLUDING DEPENDENT CHILDREN UNDER 18 YEARS</td>
<td></td>
<td>DO YOU LIVE ALONE YES NO</td>
<td></td>
</tr>
<tr>
<td>AMOUNT OF MONTHLY BANK PENSION</td>
<td>ADDITIONAL MONTHLY INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>➡️</td>
<td>➡️</td>
<td>➡️</td>
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<tr>
<td>➡️</td>
<td>➡️</td>
<td>➡️</td>
<td></td>
</tr>
</tbody>
</table>

Please enclose a letter giving any additional information, including state of health, which you may feel supports the application.

THE TRUSTEES, WHOSE DECISION IS FINAL, ARE REGISTERED UNDER THE DATA PROTECTION ACT 1998 AND ANY INFORMATION YOU GIVE WILL BE TREATED AS CONFIDENTIAL. I DECLARE THAT THE PARTICULARS SHOWN IN THIS APPLICATION FORM ARE ACCURATE AND GIVE A TRUE ACCOUNT OF MY/OUR FINANCIAL POSITION.

SIGNED          DATED
Application to Join

Please Complete in BLOCK CAPITALS and BLACK INK

1. MEMBER’S DETAILS

FULL NAME

KNOWN AS, IF DIFFERENT
(For luncheon name badges)

PENSION REFERENCE NUMBER
(If known)

DATE OF BIRTH

ADDRESS LINE 1

ADDRESS LINE 2

ADDRESS LINE 3

ADDRESS LINE 4

POSTCODE

TELEPHONE NUMBER

EMAIL (If applicable)

2. CONFIRMATION

I want to join The Royal Bank of Scotland Group Pensioners’ Association and authorise the deduction of the monthly subscription of 60p (and such differing amounts as the Council of the Association may decide from time to time) from my pension.

Member’s Signature

Date / / 

Please return to:
Group Pension Services, HR Shared Services, PO BOX 1390, Croydon, CR9 5WP

RBS Pension Trustee Limited (the Trustee company) is a data controller for the purposes of the Data Protection Act 1998 and all personal information will be held and processed in accordance with the Data Protection Act 1998 including taking steps to ensure that information is held securely.
Group Pensioners’ Association Contacts

Officers

President
Peter Easton
10 Rectory Close
Eastbourne, East Sussex
BN20 8AQ
01323 411320
peter.easton@btinternet.com

Chaiman
Derek E Grant
90 Woodfield Park
Edinburgh EH13 0RB
0131 441 1480
derekgrant@o2.co.uk

Vice Chairman
Mike N J Burmester
Vice Chairman
derekegrant
0131 441 1480
Edinburgh EH13 0RB
Derek E Grant
Chairman
@valanco
01933 225117
Northants NN8 4HY
Wellingborough

Val Phillips
(till 28 Feb 2011)
Horizons’ Magazine
Hon. Editor of ‘50+ Fresh
officers of the Association.
consists of all the above-mentioned
The Management Committee
NB
moyradick@gmail.com
0131 445 4638
Edinburgh EH10 7DF
50 S
V
Central Co-ordinator,
David Watson
vice.chairman
@bksen
01179 23914
BS8 3PB
Leigh Woods, Bristol
Bridge Road
Leigh Woods, Bristol
BS8 3PB

Vice Chairman
Mike N J Burmester
Woodlands
Bridge Road
Leigh Woods, Bristol
BS8 3PB
01179 23914
vice.chairman@rbsgpa.org.uk

Hon. Secretary
John Babey
22 Upper Hill Rise
Rickmansworth
Herts WD3 7NU
01923 775145
secretary@rbsgpa.org.uk

Hon. Assistant Secretary
Christine Cookson

Hon. Treasurer
Derek Burton

Hon. Assistant Treasurer
Tony Kilbee

Council Representative on the
Management Committee
David Watson

Central Co-ordinator,
Volunteer Visitor Scheme
Moyra Dick,
50 Swanston Gardens,
Edinburgh EH10 7DF
0131 445 4638
moyradick@gmail.com

NB The Management Committee
consists of all the above-mentioned
officers of the Association.

Hon. Editor of ‘50+ Fresh
Horizons’ Magazine
(till 28 Feb 2011)
Val Phillips
17A Oxford Street
Wellingborough
Northants NN8 4HY
01933 225117
valanco@tiscali.co.uk

Hon. Editor of ‘50+ Fresh
Horizons’ Magazine
(from 1 March 2011)
David Williams
Layton House
75 Avenue Road
Farnborough
Hampshire GU14 7BG
01252 542478
davidwilliams1@aol.com

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Peter Boyd
webmaster@rbsgpa.org.uk

Immediate Past President
Peter Bodycome

Past Presidents
Derek Elkins FCI
OSCI
Peter Carter
Colin Ridgewell FCI

Vice Presidents
Peter Boyd
Christine Cookson
Ian Griffiths MBE
Kenneth Harding
David McIlvenna
Geoff Milnes
Chris Prince
Bob Rice
Bryan Washington FCI

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Berk and Oxon
Bournemouth
Bristol
Cheltenham
Croyden
Cumbria
East Midlands
East Sussex
Essex
Kent
Leeds
Lincoln
London
Norfolk
North Devon
North East
North East Midlands
North West
North West Midlands
North Yorkshire
Peterborough
Sheffield
Solent
South Devon
South East
South East Midlands
Suffolk
West Midlands
West Sussex
Wales
North Wales
South Wales
West Wales

Scotland
Highland
North East Scotland
North East
South West Scotland
Taylforth

RBS Care Homes Foundation
The three homes are located at
Canterbury, Harrogate and Torquay.
They offer residential care for RBS
Group Pensioners and dependent
relatives. The Torquay home also
has nursing facilities.

Senior Manager
Debbie Homs-Brandi
079673 75246
debbiehb@rbscarehomesfoundation.co.uk

The three Care Homes:
Torquay: 01803 292530
walliscourt@rbscarehomesfoundation.co.uk
Harrogate: 01423 509277
courtfield@rbscarehomesfoundation.co.uk
Canterbury: 01227 454315
oldroydhouse@rbscarehomesfoundation.co.uk

Enquiries Directory
Contact Group Pension Services for the following:
- Enquiries about your pension
- Assistance from the RBS Group Benevolent Fund
Group Pension Services
PO Box 1390
Croydon, Surrey, CR9 5WP
Tel: 0333 200 1008 (0333 200
1017 for deferred UK members) - charged at standard rate
From abroad tel. 00 44 161 210
3906 (00 44 161 210 3907 if a
defered pensioner) - charged at local rate
pensionqueries@rbs.co.uk
www.rbs.com/pensioners

Visit the GPA members website www.rbsgpa.org.uk for the online copy of this Magazine, contacts, useful information and news from the local Areas

Please use these direct lines for the following services:
- To request a visit from a Volunteer Visitor contact:
Pete Bodycombe on 01622 746462
peterbodycombe@talktalk.net
(See also the Application Form on page XX)

For assistance from the Bankers’ Benevolent Fund ring Shirley Lamont on 0207 216 8981

If you are on the list to receive an audio version of the Magazine please let the Editor know of any change of address or other circumstances which affect the mailing of your CDs.

Don’t Forget...
the closing date for competition entries is
Wednesday 7 September 2011
the closing date for copy for the next edition is
Friday 30 September 2011

Information on Bank clubs
and societies plus discounted
offers on goods and services
can be seen on
www.rbsgpa.org.uk

The three Care Homes:
Torquay: 01803 292530
walliscourt@rbscarehomesfoundation.co.uk
Harrogate: 01423 509277
courtfield@rbscarehomesfoundation.co.uk
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oldroydhouse@rbscarehomesfoundation.co.uk

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Canterbury: 01227 454315
oldroydhouse@rbscarehomesfoundation.co.uk

Please use these direct lines for the following services:
- To request a visit from a Volunteer Visitor contact:
Pete Bodycombe on 01622 746462
peterbodycombe@talktalk.net
(See also the Application Form on page XX)

For assistance from the Bankers’ Benevolent Fund ring Shirley Lamont on 0207 216 8981

If you are on the list to receive an audio version of the Magazine please let the Editor know of any change of address or other circumstances which affect the mailing of your CDs.

Visit the GPA members website www.rbsgpa.org.uk for the online copy of this Magazine, contacts, useful information and news from the local Areas

Please note:
- the closing dates for prize draws for tickets,
the Woodland View
week and the Warner
contest will be earlier
than the closing
date for competition
entries - see the
relevant pages.
Every day 100 people in the UK start to lose their sight

Imagine not being able to read your favourite book or keep in touch with the world through your newspaper. For almost two million people living with sight loss in the UK this is a reality.

RNIB supports blind and partially sighted people to lead full and independent lives. We are working hard to make sure that books, newspapers and magazines are available in formats that blind and partially sighted people can read.

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To order your free Will guide and learn more about RNIB’s vital work call 0845 600 0313 (ask for Alison) or visit rnib.org.uk/legacy
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www.exeterfamily.co.uk

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