

THE GRASSHOPPER PENSIONERS' CLUB



**MARTINS
BANK**

Website: www.martinsbank.co.uk

© gut informiert!

SECRETARY: David Baldwin, Lower Windle, Windle Royd Lane, Warley, HX2 7LY.

'Phone: 01422 832734. email: grasshoppers@btinternet.com

CHAIRMAN: Bernard Lovewell

TREASURER: Alan Thomond

WELFARE OFFICER: Ken Quirk

Database Manager: David Baxter

Function Organiser: Ken Quirk

Winter 2023

**OUR FORMER BRANCHES
CONTINUE TO BE CLOSED BUT
THERE ARE**



and

**SOMETHING ON WHICH WE CAN ALL
AGREE**



IN THIS ISSUE:

**INCORRECT EMAIL ADDRESSES
CAN YOU HELP US TO BOOST OUR
MEMBERSHIP?
MARRIED MEMBERS
NEW MEMBERS**

You will be pleased to learn that I have finally managed to de-duplicate my email addresses. However, during the process I have discovered that, for several members who have requested their Newsletters are delivered by email, I do not hold their correct email address and their Newsletters are sadly rejected.

In order to comply with Data Protection Rules, I have only provided part of their email address in the hope that another member will be able to provide me with their correct address so that 'normal service' can be resumed in future.

MEMBERSHIP DATABASE

I have yet to identify the owners of the three following email addresses:

davlin69@

eclaydon@

nilvad@

and any assistance that members can provide which will enable me to identify these members will be gratefully received.

I also need to make the same request for our following members who receive paper copies of our Newsletters, which have been recently returned:

Mrs E Pinks,
Wimbourne

Mrs B Bourne,
Gillingham

Mrs B Pearce,
Cambridge

If anyone knows these members and their new address will you please advise me?

NOT A MEMBER OF OUR ELITE CLUB? (WELL, THEY SHOULD BE!)

When I speak with those members who attend our lunches around the country, most, if not all, say that they have former colleagues who are still not members. Can you believe it? I can't!

I will include the Minutes of our Annual General Meeting in the next edition of our Newsletter but one significant decision was unanimously approved, which could/should boost our number of members:

It was decided that the £5.00 Membership Fee would be abolished from 1st January 2024. However, with several new membership applications having recently been received, we have also decided to waive the Membership Fee for these new members, as we all know only too well that:

'MARTINS GO TO EXTREMES TO BE HELPFUL'

I will be updating the Membership Application Form in the near future and will also ask Jonathan Snowden to replace the current version with it. So, there's no excuse for any of your non-member, former colleagues not to join our happy band. In the meantime, I only require an email from the prospective member advising me of their contact details, including their home address, Maiden name (if a lady) and the branch at which they started their

Martins career and any further details of their time working for Martins.

MARRIED MEMBERS

Although those of you who married a Martins Lady (or Gentleman) realise that you both worked for Martins, it is sadly only on the death (of a Gentleman member) that we are usually advised that their wife also worked for Martins. Despite the fact that I have mentioned it in previous Newsletters, I continue to learn that this is still the case in certain instances.

With the abolition of our Membership Fee, this is the ideal time for us to update our Membership database to accurately record those of you who are both 'Martians' and, with this in mind, I will write to those of you who receive paper copies of the Newsletter in order to confirm that we do have you listed as husband and wife but, for those members who have access to email, could I ask you to email me to confirm that you are both 'ex-Martians'?

NEW MEMBERS

We are both happy and pleased to welcome the following 'Martians' as members of our elite Club:

Gail Hamilton **Paul Hart**
Joe James **Rosemary Murphy**
Alan Tunna

and hope that these new members will be the first of many.

AN UNEQUALLED WORKPLACE EXPERIENCE

Is the writing on the boards and it certainly was, especially for those of you who were fortunate enough to have actually worked in those hallowed halls.



I took these photographs whilst searching for a cash dispenser in the area where there used to be numerous banks in Liverpool's financial district. But, on Friday 8th December, I had to walk the length of Castle Street, turn



left into Lord Street until I found a cash dispenser outside Tesco Express of all places. What on earth is happening to the UK's former Banking Network?

Back to the future? The famous Water Street 'Horseshoe' during happier times:



And Kinrise's vision of the future for the 'Horseshoe', with its original façade restored but, instead of housing the workplace that we knew so well, in future it will house a restaurant where the splendour of our former and great Head Office interior can be enjoyed once again:



DEATH NOTICES

LANGTON, Albert Victor	on 18 th September 2023
NOBLE, Peter	on 23 rd May 2023, aged 83
RAYNER, Terry	on 2023
ROWE, Arthur	on 18 th October 2023, aged 97
THORNE, Michael William	on 16 th October 2023
RHODES, G.T.	on 14 th November 2023, aged 81

Following the circulation of the previous Newsletter, **Eric Davies'** son contacted me to advise me that his father had died on 25th July 2023 aged 95.

Joyce Gibbens' daughter has also made contact to advise me of the death of her mother, who was the widow of **Douglas Gibbens.**



Douglas started his career at Kensington High Street branch in 1951, before being transferred to Moorgate. A further move to Golders Green followed, then Holloway Road before Ludgate Circus branch (with 'Limited Authority') and appointed as Pro Manager there in 1968.

OBITUARIES

Peter NOBLE: *I'm writing to let you know of the death of my dad in May this year. He always enjoyed the newsletter that came through, and always wore his Martins tie in preference to his Barclays one!*

I got him to write his family history years ago and it's been lovely to have for many reasons, so I can easily tell you where he started.

So, dad... Peter Noble joined Martins bank in August 1956, when he was almost 17. He started as a junior at the Edgware Road branch, the manager there was Mr McNair, Mr Hughes second in charge, Miss Wiseman the secretary and two machinists, Mary and Yvonne.

He then left to work at 114 Fenchurch Street as Ledger Controller, where he met my mum Cynthia.

He transferred from there to 11 Soho Square which he always said was his favourite time at Martins.

He remembered, the manager Mr Brown, No 2 was Ray Deacon, foreign was Mr Phillips, cashiers were John Seymour and Clifford Vickery, one of the machinists was Miss Cheeseman.

He was then, the youngest to have passed his banking exams but, as dad said, that was partly due to his wrist injury that had kept him out of the National Service for 2 years.

He transferred to Chislehurst to work in the Premises Department, after that he was transferred to Bruton Street and then 41a South Audley Street where he was 2nd man.

Then, when Barclays took over Martins in 1969 and promptly closed the branch!

Dad went on to work with Barclays, ending up as Deputy Chief Credit Officer. He retired at the age of 55 and went on to get a degree in Egyptology and became an expert in the family history of the Noble families of Broadsea in Scotland.



He loved his time at Martins, the fact that he remembered so many names attests to that.

He would, I know, love to be remembered in your newsletter, although for such a sad reason. I'm attaching a photo. Yours sincerely, His daughter, Veronica Noble

Arthur ROWE:

(via Barclays Southampton Pensioners' Club)

I have to advise you of the death of Arthur Rowe who died on Wednesday 18th October at the age of 97.

Arthur volunteered to join the Royal Air Force in the mid 1940s and it was after the RAF decided that they no longer required his services that Arthur began his banking career. He started at the National Provincial Bank in the Bahamas but in 1958 he was transferred back to the UK.

As he did not like working in London he switched from the National Provincial Bank to Martins Bank who sent him to their branch in Cardiff and then Bristol.

After the takeover by Barclays, Arthur was transferred to Barclays International in Southampton, where he was in charge of their Exchange Control Department. Following the abolition of The Exchange Control Act in 1979, as Barclays had a permanent banking presence on the **Queen Elizabeth II**, Arthur was made manager of that department so he then spent his time travelling on this liner in charge of a number of cashiers, a job he enjoyed in view of all the overseas travelling. However, this came to an end when another bank took over and as a Business Manager he was then involved in setting up foreign banking departments in various countries including Hungary, Czech Republic and Fiji. As these secondments lasted several months, Jan (Arthur's wife) went with him. Arthur finished his banking career as Business Manager at Southampton International from where he retired in August 1986.

During his time at Southampton International branch he was also a committee member for this area for the Barclays Group Staff Union and this continued into his retirement when it became Unifi. However, when Unifi merged with BIFU and the Nat West Staff Association Arthur, and some other committed ex-BGSU members resigned.

Although Arthur did not want to work or live in London, he was quite happy to go up there to attend lunches for our Club and, as a member of The Union Jack Club, was happy to use his

membership to obtain a substantial discount for the room hire for our Club's lunches.

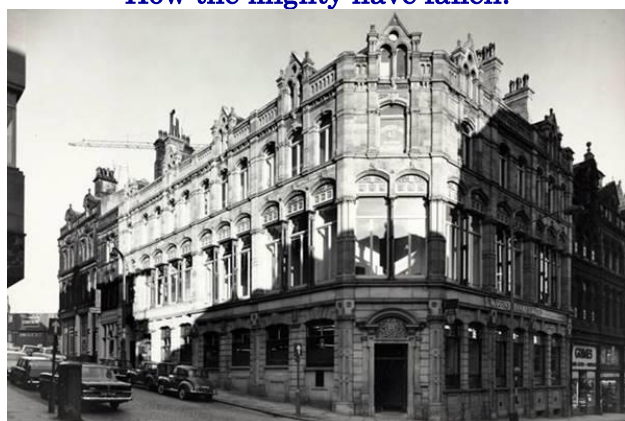
His passion for flying was as a result of learning to fly with the RAF. After service with the RAF he subsequently got a private pilot's licence and in conjunction with two colleagues bought a light aircraft, which he told me was kept under a Dutch Barn on a farmer's field and even last November was about to take to the skies to 'get my hours in' so that a medical wasn't required.

A truly great character and yet a quiet and humble man who will be missed by all who knew him.

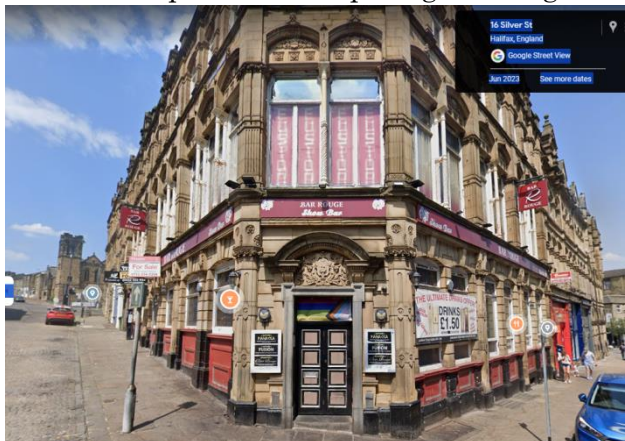
Albert Victor LANGTON: Steve Langton (Victor's son) contacted Jonathan Snowden to advise him of his father's death. Also known as 'Chas', Mr. Langton was one of the managers at the London Computer Centre, and went on to work for Barclays Management Services at the merger/takeover. I am sure there will be club members who remember him.



SOME OF OUR FORMER BRANCHES
SILVER STREET HALIFAX
How the mighty have fallen.



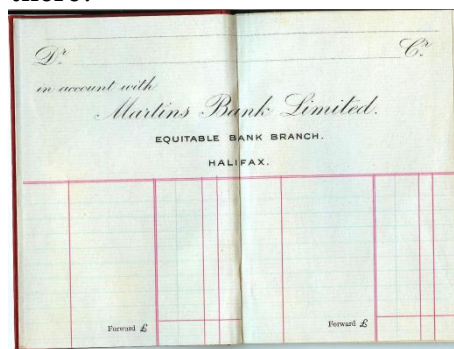
From a once-proud and imposing building to



one that is a shadow of its former self. Now



closed (yet again) and as a so-called 'Night Club' and bar offering cut-price drinks a branch where, as the District CWIP Officer in Barclays days, I was tasked with checking the level of stationery in branches. I couldn't believe my eyes when I went upstairs and saw a beautiful glass-doored Victorian cabinet. Every item of stationery was neatly stacked on the shelves and in the drawers below. But what else was in there?



Nothing, but a neat stack of crimson passbooks, which had caught my eye and which I just had to investigate.

The result of my investigation is pictured above, which I surreptitiously slipped into my briefcase and continued with my task of checking the amount of stationery held by the branch.

I can't be the only 'Grasshopper' who has committed such misdemeanours can I?

STAVELEY, Sub-Branch to Kendal
BRANCH HISTORY



Brenda Northrop (nee Farey) couldn't resist taking this photograph of, what is now a house, our former Staveley sub-branch when she was passing with her husband. Opened pre-1893 by Messers. Wakefield, Crewdson & Co (The Kendal Bank) its doors were finally closed on 26th June 1993. Yet, thanks to its owners, our name lives on.

JOHN RUSSEL'S MEMORIES

(Continued from our Autumn Newsletter)

Important as when passed through parliament the **Barclays Bank Act** which allowed the merger to take place, actually stipulated that no member of Martins Bank staff should be disadvantaged by the merger (*a fact which I subsequently had cause to quote on a couple of occasions*), though the passage of time does not allow me to recall quite why. There was no mention in 'the Act' of Barclays staff.

However little doubt that, as far as the Trust Company was concerned, WE had actually taken over Barclays as we had all the contemporary ideas. I cannot comment on quite what happened in the branches but I have no doubt that Martins' best ideas soon permeated into the '*pale blue fraternity*'.

The official merger took place on 12 December 1969 but already lots of staff had been moved into new surroundings. I actually moved across Colmore Row to the now Barclays Bank Trust Company offices on the fourth floor of Rutland House in Edmund Street. I did so on the 1st September 1969 only two days before my wedding so as my new colleagues had no idea who I was the event passed off completely unannounced and I disappeared for a fortnight. The biggest misfortune was that I now had a new manager and one who showed a complete lack of enthusiasm for his increased empire. But interestingly I and my former controller brought nearly eight hundred customers across whereas Barclays also had about eight hundred customers who they distributed amongst a staff of five, plus the manager who was supposed to go out looking for new business but really did not do much. Their operation was totally uneconomic.

I had by no means been the last person to be recruited into Martins Bank but it was almost true in the case of the Trust company in Birmingham and partially true throughout the district where I had got myself known in the branches because of the nature of my work (as I actually got to deal with the taxation affairs of most of the managers).

I was later to realise that I effectively became a sort of talisman for Martins Bank. When we broke apart in 1969 I had originally suggested we should hold a reunion every ten years.

Finally in May 1986 I put this to the test and arranged a reunion for Martins Midlands' staff, with a dinner and dance at Wolverhampton Race course. It was a good evening out but not an overwhelming success (partly because, as I

was to discover later, of 'opposition' from Liverpool since they had not thought of it first. More successful was a reunion which I arranged for the former Martins Bank Trust Company staff in Birmingham.

I have an assortment of Martins memorabilia including an original sign from outside a branch, plus assorted pencils, note pads and matches, cheque book covers but only one cheque book because at the time cheques cost 2d each in stamp duty and so 3 / 4 per book.

Now, thanks to my son who rejoices under the name Paul MARTIN, a preprint of some Martins Bank Christmas cards. Plus the two volume history of Martins Bank

I am often fond of quoting my Martins Bank experiences and the fact that every letter in required a letter out by same day return, even if it was only an acknowledgement. You do not get service like that these days.

STAFF APPRAISALS

Some interesting Forms have come into Jonathan Snowden's possession and are now safely-stored in our Archive.

As a mere 'Junior' and Cashier at the time of the takeover, I would never have been privy to such items, but some of our former colleagues as Managers must have been aware and also have competed the forms after our Staff Appraisals. Can anyone remember them?

TO BE COMPLETED BY THE MANAGER		BRANCH
SURNAME.....	CHRISTIAN NAMES.....	
COMMENTS		
ALL OFFICERS	1 CHARACTER AND INTEGRITY	1
	2 APPEARANCE AND PERSONALITY	2
	3 MANNERS AND SPEECH	3
	4 GENERAL INTELLIGENCE	4
	5 SPEED OF WORK	5
	6 ACCURACY	6
	7 ENERGY AND ENTHUSIASM	7
	8 COMMON SENSE AND JUDGEMENT	8
	9 ABILITY TO ACCEPT RESPONSIBILITY	9
	10 INITIATIVE AND AMBITION	10
<small>© STATE A, B, C, D OR E. SEE NOTES FOR THE GUIDANCE OF REPORTING OFFICERS</small>		
EXPERIENCE: PLEASE INDICATE THE TIME HE HAS SPENT DURING THE WHOLE OF HIS BANK SERVICE ON THE FOLLOWING DUTIES:		
GENERAL BRANCH DUTIES.....	VISITING INSPECTION.....	
CASHIERING.....	ADVANCE CONTROL IN DISTRICT OFFICE.....	
SECURITIES.....	TRUSTEE.....	
OVERSEAS.....	ACCOUNTANCY SIDE.....	
ANY OTHER SPECIALISED DUTIES.....		
<small>FOR WHAT SIZE OF OFFICE AND TYPE OF BUSINESS DO YOU CONSIDER HIM MOST SUITABLE — AGRICULTURAL, COMMERCIAL, INDUSTRIAL, PRIVATE, TRUSTEE, OVERSEAS.</small>		
<small>IS HE LIKELY TO OBTAIN PROMOTION? IF SO, IN WHAT DIRECTION?</small>		
		19..... OVER

Assessed on TEN aspects of our daily performance without even being aware! They were: **Character and Integrity; Appearance and Personality; Manners and Speech; General Intelligence; Speed of Work; Accuracy; Energy and Enthusiasm; Common Sense and**

Judgement; Ability to Accept Responsibility and Initiative and Ambition.

On the reverse:

HAS HE ANY PARTICULAR ATTRIBUTES WHICH WOULD MARK HIM OUT FOR A SPECIALIST POSITION, e.g. ORGANISING ABILITY, INTEREST IN ELECTRONICS, LEGAL WORK, ETC.	
IS HE PUNCTUAL IN ATTENDANCE?	
DOES HIS HEALTH GIVE RISE TO COMMENT? IF SO, PLEASE EXPLAIN.	
TO WHAT EXTENT DOES HE COMMAND THE RESPECT OF-- (a) THE PUBLIC (b) HIS COLLEAGUES	
HAS HE DEMONSTRATED ANY ABILITY TO OBTAIN BUSINESS FOR THE BANK?	
IS HIS HANDWRITING LEGIBLE AND NEAT?	
OTHER REMARKS.	
..... 19..... MANAGER

As a sign of the times, I must add that our female colleagues were not subjected to these assessments. This certainly is something that our 'Equality Laws' would never permit today. Has **HE** any particular attributes which would mark **HIM** out for a specialist position e.g. Organising ability, Interest in Electronics, Legal Work, etc.; Is **HE** punctual in attendance?; Does **HIS** health give rise to comment? If so, please explain; To what extent does **HE** command the respect of: a) The public, b) **HIS** colleagues?; Has **HE** demonstrated any ability to obtain business for the bank?; Is **HIS** handwriting legible and neat?; and finally: Other Remarks (as if the previous comments weren't sufficient!

How times have changed.

(Continued in the opposite column)

MEMORIES

'Susie Herries' (nee McLelland)



Although I am unable to remember meeting 'Susie' at previous Liverpool Lunches, it was a true pleasure meeting her and listening to her

'Martins Memories'. Susie started working for the Bank at West Kirby in September 1953 with 'the lovely Mr. Eric Wylie' as my Manager. Others were: Paul Huddleston, Douglas Rogers, Heather James and Chris Barker. I left Head Office, Share Transfer Department around

March 1964. It was a wonderful period of my life.

(Continued from previous column)

Private and Confidential

MALE STAFF

Notes for the Assistance of Managers and Others Completing Reports on the Staff

- Reports given on members of the Staff form an integral and important part of the records. So that they shall give a clear and accurate picture it is desirable that a uniform standard should be achieved so far as is possible throughout the service.
- There should be no tendency to "write up" an officer's qualities or potential. Where this is apparent, all reports given by that particular Manager will tend to be suspect and justice cannot be done in such circumstances.
- The grading from A to E is intended to indicate varying standards as follows:—
 - A Outstandingly good
 - B Good
 - C Average
 - D Below average
 - E Very poor
- In deciding the standard of marking between A and E it should be remembered that the average man (C) does his work quite well, is solid and reliable in routine, but does not display that extra measure of knowledge, enthusiasm or capacity which would single him out as a good (B) man. Please remember too, that by reason of years of service at one branch a man's capacity and knowledge can easily be over-rated. If under any heading there is serious criticism of his performance or qualities he cannot be graded C. The A man is one likely to obtain rapid promotion in his sphere and would be expected to reach a high position. Thus, the percentage of truly A men is relatively small. Whatever grading is used only one letter should appear in the appropriate column on each line.
- Where a grading lower than C is given the member concerned should be told by the reporting officer that his grading under that particular heading is an adverse one, so that he may have full opportunity of rectifying his shortcomings. This is a matter which may well receive attention at intervals throughout the year and should not be left until reports are imminent.
- In order that a uniform standard within the office may be attained it may be preferable to assess all officers under one particular heading before passing on to the next.
- Any recommendation for promotion should be as carefully considered as if the responsibility for promotion rested entirely upon the shoulders of the reporting officer. Suitability for progress in the Bank as a whole rather than within the narrower confines of a particular office should be borne in mind.
- Under the heading "Other remarks" Managers are asked to add anything material in amplification of the answers given to the respective questions.
- The schedules overleaf are given in the hope and expectation that they will be useful as a general guide to marking and will enable a measure of uniformity to be achieved through the service. They are not to be regarded as rigid and reporting officers may use discretion, where necessary, in arriving at an assessment.

Oh dear; Who did (or did not) 'Proof-Read' this Form before it was signed-off for printing?

- | | |
|--|--|
| 1. Character and Integrity | A. Excellent and irreproachable. If a lower grading is given, please report specially. |
| 2. Appearance and Personality | A. Excellent appearance. Upstanding figure. Always smartly dressed. Strong and impressive personality possessing a kindly nature.
B. Good appearance, well dressed, attractive personality.
C. Satisfactory appearance and dress. Not a strong but an acceptable personality.
D. Very ordinary appearance and attire. Does not impress.
E. Unkempt and untidily dressed. Colourless. |
| 3. Manners and Speech | A. Exceptionally well mannered. A good command of words and delivery. Lucid.
B. Agreeable manners and enunciation. Expresses himself concisely.
C. Good manners and average vocabulary and speech.
D. Lacking in polish and unconvincing.
E. Brusque, tactless, unpolished. |
| 4. General Intelligence | A. A most penetrating mind. Keen perception.
B. Quick understanding of essentials.
C. Sufficient for normal circumstances.
D. Little reasoning power. A routine mind.
E. Dull witted. Generally unobservant. Shallow. |
| 5. Speed of Work | A. Exceptionally quick. Can pull out extra speed when necessary.
B. Copes with a full day's work at a good speed.
C. Copes adequately with the day's work.
D. On the slow side, dilatory or erratic.
E. Very slow. Lazy. |
| 6. Accuracy | A. Maintains consistently a high standard.
B. Makes few errors and is reliable and thorough.
C. Competent for normal circumstances.
D. Erratic. Tends to make mistakes.
E. Makes frequent mistakes. Unreliable. |
| 7. Energy and Enthusiasm | A. Zealous, ambitious, unsparing in effort, resolute, a driving force.
B. Keen and co-operative.
C. Displays some interest and is conscientious.
D. Little enthusiasm, indifferent. Seldom exerts himself unduly.
E. Lacks drive. Self satisfied. Lazy. Non-co-operative. |
| 8. Commonsense and Judgment | A. Wise, discerning, decisive, shrewd, possessing a knowledge and kindly understanding of human nature with the experience and ability to assess information, all leading to a quick and sound decision.
B. Can marshal facts and come to a decision. Thoughtful and realistic.
C. Normally reliable and rational.
D. Sometimes undependable and hesitant to make a decision.
E. Quite unreliable and often appears foolish. |
| 9. Ability to Accept Responsibility | A. A born leader, justifiably inspiring great confidence.
B. Will accept responsibility and inspires confidence.
C. Capacity to accept limited responsibility.
D. Frequently refers the simpler problems. Does not seek responsibility.
E. Shirks responsibility. Sheepishly follows the lead of others. |
| 10. Initiative and Ambition | A. Enterprising, thoughtful, possesses drive and the ability to sustain great ambition.
B. Can act without supervision. Keen to make progress.
C. Reasonably thoughtful and interested. A measure of spirit and determination.
D. Somewhat disinterested and thoughtless. Little foresight.
E. No initiative or ambition. |



An 'Apology for Absence' from 'Ted' (NE) Foster

Hello David, thank you for your email.

I should have loved to have been able to come to one or more of the forthcoming Lunches, as I served in London, Manchester and Liverpool Districts in years gone by but, unfortunately, I have moved to a Care Home in Surrey and have given my car to my grandson's wife. This makes it near impossible for me to attend outside functions.

I hope that all goes well and that if anyone asks after me (most unlikely) you will tell them that I am still drawing my pension at age 94. Kind regards, Ted.

With Ted having served in so many of our Districts and Branches, I'm certain that at least one of you will remember Ted and will have worked with, or known him, at some stage of his long career.

YOUR MARTINS MEMORIES

Please remember that I am always waiting to receive **YOUR MARTINS MEMORIES** as I'm certain that they will certainly be familiar to all of us and help to bring back many happy memories of our times which are now, sadly, long-gone.

With our website being archived by The British Library, which they deem to be an essential record of 'British Social History', by recording your memories, they too will be remembered.

So, there's no excuse for you not to put pen to paper, or fingers to the keyboard, and let me have them! Photographs of your 'treasured' and 'borrowed' items of memorabilia will also be welcome.

Talking of 'Memories'

Two famous (or should that be 'infamous?') places that our great employer used to house 'innocents' (like me):

The Woodside Hotel, Birkenhead
and

The Alexandra Court Hotel, near Sefton Park. I



discovered this photograph (left) of the lake in a snowy 1963 picture of Sefton Park when

winters were so much colder, especially that of 1963. Doesn't it make you shiver just looking at it?

Although I have my own memories of both places, and have already published one memory of The Alexandra Court, there must be many more lurking in the memories of our members. Which other hotels were used by Martins throughout the country? Wouldn't it be nice to know and I hope that you will be able to provide their names, locations and your memories of them.

Yet More Memorabilia

At our Liverpool Lunch, John Robertson, came close to me and asked me if I'd seen 'one of these?'



It took me about 20 seconds and replied:

'Is it a Messenger's cap badge?'

It was. John continued that he'd been tasked visiting branches following the takeover and, at one, had discovered some of these badges. So, 'light-fingered John' felt that one of them needed to be preserved for posterity (just like me and my Silver Street passbook). And in 2023, it was still in almost pristine condition.

A Plea: If you have any memorabilia that you want to be preserved then please let me know. Photographs will do.

I was recently passing our former **SOWERBY BRIDGE** branch when I noticed a notice on the door and lights on inside. I parked-up, ran down the hill and entered, to see rows of 'mid-century' furniture. Slightly different from the usual uses to which former branches are put.



The new business-owner appeared and we started chatting, which led to me being invited downstairs to the cellar and strong-room.

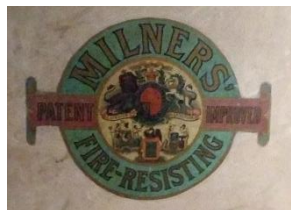
What a 'time-warp', and not one of the 'Rocky Horror Show' type. It was just like walking back to 1910,



when the branch was opened by The Lancashire & Yorkshire



Bank! First the Yorkshire Stone staircase, then the strongroom door! And it



still works (well almost). Inside were two further safes. The one on the left being an original 'RATNER', none of young Gerald's C**P here! The door still swung open with ease and when it closed there was the familiar 'hiss', no doubt remembered by all who have used a Ratner safe, as air escaped from the



precision fitted door. Finally, the galvanised steel 'Coin Cages', lining the white, glazed tile strongroom wall. Back to the Future? Well present, actually and some photographs of our recent lunches.

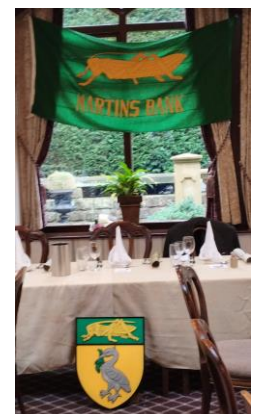
LONDON:



LIVERPOOL:



BINGLEY;



IN THE NEXT ISSUE:

**AGM REPORT and BIG CHANGES
YOUR COMMITTEE HOPES AND WISHES THAT EVERYONE WILL HAVE A HAPPY CHRISTMAS AND LOOK FORWARD TO SEEING YOU IN 2024**