

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:

Database Manager: David Baxter

Function Organiser: Ken Quirk

Final 2024 Edition

IN THIS EDITION: 2024 ANNUAL GENERAL MEETING MINUTES



MINUTES of the 2024 ANNUAL GENERAL MEETING

Held on Wednesday 20th November in 'The McIntosh Room' the Union Jack Club

MINUTES

- 1. Welcome:** Bernard Lovewell, our Chairman, opened the Meeting by thanking our members and their guests for attending.
- 2. Apologies for Absence:** David Baxter, Ted Foster
- 3. Minutes of the 2023 AGM:** The printed copies of the Minutes were read and accepted by those present.
- 4. Matters Arising:**

1. Last year, David Baldwin, said that he has been dealing with a complex problem for one of our members and asked if our members would support him in writing to the Pension Fund Trustees in support of a member saying that for obvious reasons of confidentiality he could not disclose the problem. The members present gave their unanimous support.

Update: David reported that a letter from our member, and another of support from our Club, had been sent 'FOR THE PERSONAL ATTENTION OF EILEEN HAUGHEY', Chair of the Trustees, but that a response from her was yet to be received.

2. With a sudden surge in new membership applications, following the 2023 end-of-year lunches, the membership Fee was waived by the Secretary for all of our new members. The Secretary's 'ultra vires action' was ratified unanimously.

- 5. Chairman's Report:** Bernard Lovewell confirmed that we would continue to arrange functions at

venues around the country for our members and their guests to cater for our ageing membership, to enable that as many members as possible would be able to attend and meet their former colleagues. He thanked our Committee Members for their continued support and their efforts, which ensured that the Club could and would continue to function. In conclusion, Bernard mentioned that Arthur Rowe had died earlier this year and that we might have to pay the full cost of hiring rooms at The Union Jack Club in future.

6. Treasurer's Report:

Alan Thomond commenced his report by introducing himself to those present:

I joined Martins bank in 1967, starting at Oldham St branch in Manchester city centre. Three Martin's branches and a merger later saw me on attachment at Heathrow Airport (1971) before returning once more to Manchester. A few more branches (all bar one now closed) and a stint as the district CWIP officer, saw me move to Radbroke Hall – firstly into the CWIP Tech Office and then as a Business Case Manager on a series of projects, before taking a VELS package in 2000. I then worked part time at a local golf club as the assistant to the Finance Director for 14 years before fully retiring.

As many of you will realise this is the first year that I have been able to present the accounts in person and my thanks go to David for stepping in for me last year.

With regard to the club's accounts for 2023, we once again finished the year with a surplus - £2260 - and a bank balance of almost £17000, despite subsidising not only the annual lunches but also a trip on The Waverley, the world's last sea-going Paddle Steamer.

The accumulated surplus over the last 5 years is almost £13000.

I am also pleased to say that Admin costs, despite inflation rises, have remained pretty constant at approximately £2000 – thanks in no small part to David's negotiating skills and his network of contacts. This year however we will reduce that 'cash in hand' somewhat. As you are aware this year's 55th Anniversary is being subsidised 100% - apart from a token cost of £10 to guests. The effect will be to use up most of the Bank's grant monies for 2024, with admin fees being covered by last year's surplus.

Looking forward to 2025 we will still have sufficient funds available to host a luncheon at our former headquarters at Water Street in Liverpool – if indeed the re-opening comes to fruition in 2025.

The amount of support we can offer for next year's lunches will be dependant partly on the grant that we receive from

Barclays, which will not be known until early in the New Year, although there is a very good chance that we will be able to repeat 2024's subsidy.

7. Secretary's Report: The Secretary had nothing to report

8. Welfare Officer's Report: Ken Quirk had nothing to report and, regrettably, offered his resignation.

9. Election of Officers: As the Chairman, Treasurer and Secretary were willing to stand for re-election, they were re-elected unanimously. However we would be looking for a new Welfare Officer and Lunch Secretaries and volunteers were sought to fill these roles before 2025.

10. Election of Auditor: It was unanimously agreed that our Treasurer should obtain a third party, to audit the Club's Accounts.

11. Any Other Business:

There being no other business, the Meeting was closed at 12.50

I must apologise for this edition's front page being like the original front page of 'THE THUNDERER' (The Times) with no pictures.

Now that the basic, yet necessary, administration is out of the way, it's back to 'Business as Usual'!

I'd always wondered how my first branch looked when first built by the Craven Bank and, thanks to the late Julian Taylor, here it is:



in all its original glory, complete with railings.



The second appears to have been taken during the Second World War (with the black and white painted kerbs) and, finally, just before it finally closed.



Do you have similar photos of your first branch? If you do, then please send them to me.



Although these signs were used throughout our network of branches, in the last issue, I asked if anyone could suggest from which branch these two came.



Unfortunately, no one responded so I will have to reveal the branch:

Spring Gardens, Manchester



and they have now been fully restored to their former glory by DAVID Phelan and not Michael, as I incorrectly mentioned in the last issue; for which I must apologise.

It's always gratifying when emails arrive like this:

Thanks for letting me see the latest
Grasshoppers Newsletter

Dear David,

*The heading to this email virtually says it all!
I now have the time to read things that
heretofore would have required more spare
time than I could afford. But after so many
years of retirement (I went in April 1989) I am
now able to read your newsy messages and they
recall many happy times and places. The
Grasshoppers are fortunate to have
someone as able and willing as you to edit
their Newsletter. Please keep me on your
mailing list until one of my daughters tells you
I am no more a charge on the Pension Fund !!
Please accept my kind regards and pass them
on to anyone who remembers me.*

Best wishes, Ted Foster

*(I believe that there will be more than you think Ted
and thankyou for your kind words)*

And memories like these from John Butler
*Though I am a former employee of Martins
Bank, I was introduced by my brother Peter
who served a full term, retiring as manager of*



*Greenwich
Branch. I served
some time at the
Bexley and
Bexleyheath
branches in Kent
before and after
my two years
RAF National
Service. I am*

*now on a Natwest pension and in a care home.
I'm so pleased to know the association is still
active. I enjoy the newsletter and was surprised
to learn that there was a Martins Private*

*Bank, which I hadn't been aware of. Thanks
and best regards, John Butler*

(I hope that these photographs, both of which were
'Martin's Private Bank' branches in Bexley and



Bexleyheath respectively, bring
back many happy memories of
your time there John). Not to
mention the infamous 'Blue
Debit slip (usually made out for £1-19s-11d)

We didn't have many branches 'down south'
and even fewer in the south west, so it was
great when Mike Turner emailed me with his



memories: *This is
a very recent photo
of the building at
21, Fore Street,
Taunton, that
being the location
of the Taunton
branch of Martins
when I joined it as
a 17 year old on
1/9/1959. We
occupied the
ground floor.
Martins was not
strong in the South
West and, at that*

*time, there was no South West District Office, all 20
to 25 branches being part of the Liverpool District.
In Taunton we were very much the 6th of 7 clearing
banks (District still being operated separately from
its owner, National Provincial).
The manager of Taunton was a great chap (well - he
did employ me!), J. D. C. Thompson, known as
Douglas. I think that he had had a fairly "good" but
hard war and was little interested in replying
quickly to ping pongs from Liverpool. He was well
known and liked in the community.
The day to day running of the branch was left to the
Limited Authority Pro Manager, Magnus
Henderson, later the first manager of Bridgwater
branch, who was then replaced by Jim Hearle, who
came from "up north" somewhere. The cashiers were
Carl Gisborn (later transferred to Soho Square);
Peter Bray (later transferred to Plymouth, I think);
while the ladies were Jasmine Dauben (nee Mills), I
think), Anne Hunt, another Ann who was with us
briefly, Cynthia and Cherry. At some stage another
junior joined us, Roy Warner (I think). I also
vaguely remember a relief cashier with us, Cameron
Byrne(?).*

*I was moved to SWDO in early 1964 and then to
H.O. in 1966, so I rather lost contact, the more-so
after I left Martins/Barclays in 1970.
I have often wondered what happened to my first
work colleagues. I know that Messrs Thompson and
Henderson both passed away some years ago, but as
for the others....? David - very many thanks for all
your work, with Best wishes, Mike Turner.*



Thanks again Mike and your photograph of your former Taunton branch, albeit in its current state, illustrates the building far better than the only other



photograph of it on our website. There's also the original brach at 7 Fore Street:



From which we moved in order to obtain a more-prominent position in the town, yet it still retains its original features.

NEW MEMBERS

We welcome **Eva Hof (nee Clay)** who started her career at 211 Stanley Road, Bootle in 1960,



and was one of the few ladies (in those days) who sat her Institute of Bankers Examinations and passing Part I less than three years later.

We also welcome **Edna Helsby**, who was introduced by her friend **Carmel Bradley**:

I will be coming to the Liverpool Lunch on the 12th and hope to see you there. I am bringing a Mrs. Edna Helsby who is an ex-Martins employee. Coincidentally, we both started on the same day (15th August 1959). God that sounds so OLD, anyway I will enrol her as a member as I have always shared the

Newsletters with her. Edna's maiden name was Hewett and she started work at our X branch

And, finally: **Terry Simpson**, who started his



Martins career at a former Craven Bank branch in Nelson. Terry then joined the Craven Relief team then finally Bingley branch (below)

before the takeover.



AN APPEAL!

This is a photograph of Barnoldswick's main street but, despite intensive searches over the years, we have been unable to discover an image of our original branch which was located at: 5 Church Street and from where:



Miss Jessie Watkinson retired from Barnoldswick branch at the end of July after over 28 years' service. She entered the Bank at Skipton in 1941 and moved to Barnoldswick in 1948. On her last day at the office Mr F. H. Makin, deputising for the

Manager who was on holiday, presented Miss Watkinson with a silver bracelet on behalf of her past and present colleagues. Later in the evening the staff were entertained at the Watkinson home where various brews of home-made wines were consumed.



Jessie Watkinson is listed in the final set of retirement write-ups in the last full edition of Martins Bank Magazine, published in the Autumn of 1969. She is a much loved member of staff, and the esteem in which she is held by her colleagues is reflected in this letter (right), written to Jessie by Mr Jennings, Joint general Manager of the Bank at the end of July 1969...

The wish for "many happy years to come", comes true - with Jessie spending more than one and a half times as long a Bank pensioner as she was an employee!

WHY DO THEY MAKE EVERYTHING SO DIFFICULT?

A couple of years ago there was a feature about Towers Watson and pensions in the Grasshopper Newsletter, I am afraid I have not been able to locate the original so the following is based on my recollection which may not be 100% accurate!

I decided recently to follow this up with Towers Watson having had health issues this year, hoping to make things a bit easier for my wife if I predecease her.

Two of the documents they would require when I die would be the wife/widow's birth and marriage certificates, these can be submitted whilst the husband is still alive, and e-mail attachments are acceptable. I have done this as you will see from the extract below. Obviously, the death certificate would be a different matter!

They have also sent me The Personal Information Form which needs to be completed and submitted after death, see attachment, but the vast majority of this form could be completed well beforehand, again to make things easier. I have not done this yet, but plan to do so in New Year. I don't know whether this - and the death certificate - can also be submitted online, I suspect not, but the majority of the spadework can certainly be done in advance. The PI form should not be delayed as this would hold up the payment of the widow's pension.

I did also mention the Barclays pension which must in many cases have been overpaid before Towers Watson are notified of the death. In this case I imagine the overpayment must be repaid, they acknowledged this but added that even if this were outstanding it would not delay the commencement of the widows' pension. Obviously, few of us have any real experience of these matters and it is a pity that the notes online from TW seem a bit patchy!

I know this isn't very seasonal, but I thought this might be of interest more widely, given that we are all getting on a bit these days!

Compliments of season.

Derek (McRonaldd)

Many thanks Derek. Thank you for an extremely helpful email and attachments. I have asked Jonathan Snowden to upload the attached documents to our website on the Club's page so that

they can be downloaded by members whenever they like.

I have also been dealing with a case for another member who has personally written to the Trustees of the Pension Fund and has included my letter (on behalf of our members who unanimously agreed to our support at our 2023 Annual General Meeting). This is a situation that we all believe is not standard and needs to be brought to the attention of the Trustees so that action can be agreed before our member's death. Unfortunately, Willis Towers Watson do not appear to understand the gravity of the situation and have responded that: 'the case will be reviewed following the death of ...', which we all understand is standard practice, despite this situation being far from 'STANDARD'.

I will now email my Pension Fund contact in the hope of resolving the situation, but any suggestions of how we can circumvent the 'administrators' would be welcome.

DATES FOR YOUR DIARIES

The first:

Friday, 12th December 2025

at The Racquet Club, Liverpool

to remember the last day of our existence as Martins Bank, 56 years ago.

Monday 15th December 2025

At Oakwood Hall, Bingley
To remember the first day of our future



Sunday, 24th October 2032

(Hopefully) in our former Head Office Building
To commemorate the date that it opened in 1932, despite it being one day earlier than it was 100 years ago.

But, and it really is a BIG BUT! Before 24th October 2032, we will be holding a lunch inside our former Head Office building once the restoration has been completed. Keep on reading our Newsletters for further news about how the restoration is progressing.

But, in the meantime, we will keep you up-to-date with by whatever means is available to us and, can I also ask our Liverpool members to keep an eagle (sorry) eye on the developments locally and advise me of any news that is forthcoming?

Please don't forget the: Martins Bank Archive 
martinsbank.co.uk

Martins Bank Archive

where you are able to see images such as these and explore the history of Martins Bank.

Martins Bank Archive – “where it is always just a few minutes before midnight on 12th December 1969...” Proud to be part of the British Library's UK Web Archive of British Social History

If you don't have access to the internet then please ask someone to access it for you:

1932 - Sitting pretty between Barclays and the town hall, the new head office and main Liverpool Branch of Martins Bank towers eight floors above ground and three below



What goes around comes around - these two advertisements are 55 years apart, but seem to dovetail beautifully with the Martins Kids saving their pennies, and the Barclays "adults" reaping the rewards in

retirement!

Let's Party like it's 1969...

(from our excellent website, with thanks as ever to Jonathan Snowden)

Time and tide wait for no-one, so if you want to

say goodbye to someone or something special, you need to take action before the moment is gone! The merger with Barclays is almost complete and the staff of 4, Prospect Crescent, Harrogate, enjoy one last drink together before everything changes forever. Our thanks go to Julian Taylor for this photograph, and also his help in naming the assembled staff. It certainly looks as if everyone was having a good time!

From left to right: John Riddle, Rosalind Rowe, Mrs Taylor, Mrs Trewhitt, Benny Trewhitt (Manager), Julian Taylor (Pro Manager)



Fast forward 55 years and we're still alive!

THE GRASSHOPPER PENSIONERS' CLUB



**55TH ANNIVERSARY
REMEMBRANCE LUNCHES**
LONDON 20TH NOVEMBER
MANCHESTER 4TH DECEMBER
LIVERPOOL 12TH DECEMBER
BINGLEY 16TH DECEMBER
2024

AFTER LONDON, WE WERE FLYING THE FLAG IN MANCHESTER;



AND LIVERPOOL

But, first:

Our 50th Anniversary 'Remembrance' Lunches

For those of you who missed any of our Lunches, I hope that you will be able to attend at least one of them in 2025 and also help us to continue to recruit new members recruiting new members.



Just look at what you missed at the Racquet Club in Liverpool (Smoked Salmon starter and Chicken

Breast main, with several alternative choices to select for dessert). Unfortunately, I 'missed' our table when taking the photographs of the others.



THEN BINGLEY

But first, our 50th Anniversary Remembrance Lunch was featured on the local newspaper:



The Martins Bank reunion at the Wheatley Arms, Ben Rhydding. Photo by David Baxter



By Claire Lomax
X@Claire_Gazette
News editor



0 Comments

MORE than 60 former employees of Martins Bank attended a reunion dinner at The Wheatley Hotel, Ben Rhydding, to mark the 50th anniversary of the business disappearing from local high streets.



and we still had 29 former colleagues this year



I believe that this message, received following our Bingley Lunch, speaks volumes of what we felt about Martins and our former colleagues:
Just a quick note of appreciation for the most enjoyable lunch at Oakwood Hall - I should have joined the Grasshopper Pensioners years ago.

It was especially pleasing for me to meet Peter Bailey, who 56 years ago taught me foreign at Martins Westgate Huddersfield, at a time when, unlike in Barclays, small branches dealt directly with overseas banks in relatively complicated areas such as documentary collections and letters of credit.

Many thanks to you (David Baxter) for your invitation to join. I'm already looking forward to meeting up again on 15th December 2025.

One final thought: Remind me:
 Which bank was taken over?



PAYING HOMAGE ...



During a recent visit to Liverpool, Peter Helliwell couldn't resist the temptation. He even wore his 'grasshopper green' trousers for the occasion.

Despite it being slightly late, your Committee would like to thank all of our members for your continued support of OUR CLUB at our functions as that is what the Club is all about. We couldn't continue without you.

We hope that you all had a good Christmas and that you will have a better New Year. We hope to see more of you attending our 2025 functions and will continue to recruit new members for our Club, despite how young they are!

REMEMBER: IT'S NEVER TOO LATE!