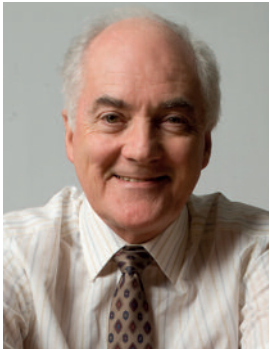




Chair's remarks

I WELCOME YOU to *Onward*, the First Edition of our new Pensioners Magazine. *Onward in Retirement* is no more, following Virgin Money's decision not to fund the cost of production in the future.



THIS NEW *Onward* magazine has been put together by Bill McIntosh and Bob Murray, both of whom were actively involved in producing the 'old' *Onward* magazine that we received when we were working with CB. Bill & Bob have voluntarily combined their talents, their time and their resources, to produce this and what we hope will continue to be two editions a year. Whether *Onward* will need funding for future issues, we will only know once the time and costs involved in this production are ascertained.

Despite our best efforts, neither our Pension Trustees nor CBPA have seen Virgin Money recognise the impact of our 2.5% capped pension increases against much higher inflation in the last two years. Even though CPI has dropped from its all-time high in 2022, at date of writing this is still at 4%. It seems clear that VM's future obligations to funding our Pension Fund will be restricted to their legal minimum requirements. In saying that, the latest 'Pension File' (on-line only) recently indicated that we still apparently have a well-funded pension pot with no uncertainty as to continued payments. With a guaranteed annual increase, albeit capped, that is more than many others have. Furthermore, for those of us who receive our State Pension, we will see that rise by 8.5% in April 2024.

'The Bank', as we knew it, has gone, but the Pensioners Association lives on, with the knowledge and understanding that the friendships we made with former colleagues, can still be celebrated, at least once a year, at our members' lunches. Attendances at our Autumn 2023 Lunches were down by 16%

compared with the previous year. This may have been due to some being unable to travel on the day due to adverse weather or health reasons, or the 'new' £10 contribution towards the ever-escalating cost. Regardless of that, CPBA will again be holding Members Lunches in the Autumn of 2024, throughout Scotland & in London. These include our former colleagues from Carlisle, Whitehaven and Workington Branches, and who are regular attenders at our Dumfries Lunch. If you are not a member of CBPA, you are encouraged to join us at the next CBPA lunch in whatever location fits into your daily schedule! A Direct Debit form accompanies this edition of *Onward*.

Last November's Glasgow Members Lunch was my 'Last Supper' as Chairperson of the Pensioners Association, as having served as a committee member for many years, I now retire at the CBPA's AGM in April. This is with the knowledge that there is a group of (younger) ex-colleagues whose combined talents can continue to keep the former Clydesdale Bank 'Family' together as often as possible. Most of us had a lifetime of working for a caring and sympathetic employer, sometimes in a local environment which was challenging, but, with good teamwork, still a happy place in which to work, and with visible benefits to all our many loyal customers.

I still intend to attend my local Members Lunch as an ordinary member so hope to see many of you in Glasgow later this year. Meantime, best wishes for the year ahead, enjoy the Spring weather, and (hopefully) those long warm healthy days of Summer sunshine still to come.

Gordon Stewart

CHAIR,

CLYDESDALE BANK PENSIONERS' ASSOCIATION

Editorial



WELCOME to your new magazine, *Onward*, The Magazine for Clydesdale Bank Pensioners. With the Bank deciding not to fund the production of our magazine, we faced the prospect of shutting up shop. On hearing their decision, the Chair and Secretary of the Pensioners' Association and I met at short notice to explore our options. Following on from that, I had discussions with my colleague Bob Murray – who, coincidentally, featured in the Autumn 2023 edition of the magazine – and he has undertaken to handle the production process to enable the magazine to continue for the time being. Bob is a graphic designer, whom I worked alongside when I was the Editor of *Onward* some 30 years ago, and we are all indebted to Bob for his support, which enables the magazine to continue. This is the first edition of *Onward* that Bob has produced. I hope you all like the new style, and the new name. I must, though, again make the point that without any content from yourselves there can be no magazine, so let me hear about your hobbies, your adventures, your banking memories, and more. Someone said to me recently that the content of the magazine tends to be mainly from male contributors, so ladies, let's hear from you.

One lady who did contact me recently is Sandra Burt, who continues the theme of Angus Macintyre, the former Manager of Tobermory Branch. She has submitted one of his poems, 'Unwelcome Guest', about the Inspectors calling at the branch, and follows the piece by Eric Dempster in the Autumn 2023 edition, about Eric's visit to Tobermory as the Inspector. Another lady contributor is Frances Matthew, who has come forward with a number of Word Search puzzles, the first of which features in this edition. See how you get on with it. On the

subject of puzzles, Robert Bailie, our long-standing crossword setter, has decided that now is the time to call it a day, so there is no crossword on this occasion. I thank Robert for his crossword contributions over the years. If any of you have crossword compiling skills and might be interested in contributing to future magazines, do let me know.

As we now know from the Chair's Remarks on the front page, Gordon Stewart has come to the end of his term as Chair of the Pensioners' Association. I would like to take this opportunity to record my appreciation of the support I received from Gordon when I dipped my toe in the water about taking on the vacant role of Editor at short notice. In those early days, following my initial meeting with Gordon and Bob McBeath, we formed a rapport which enabled me to take on the role in the knowledge that there was someone to turn to as I found my feet. His new-found freedom will, of course, give him more time to write articles to submit to the magazine.

The Pensioners' Association lunches held late last year were thoroughly enjoyed by those attending, as evidenced by the photos from the eight lunch venues. I myself missed out on my local Ayrshire lunch, having succumbed to the dreaded lurgy shortly beforehand. I did manage to attend the Glasgow lunch, where I donned my red Editor's cap and visited all twenty tables to tout for business by way of more input to the magazine. So far, I've not heard from many of those who attended, so if you are reading this... I want to hear from you.

Bill McIntosh

EDITOR

billmcintosh13@gmail.com

A Sassenach's Journey into the Unknown



IT REALLY ALL BEGAN with a chance holiday meeting with an attractive Scots lassie in Torquay in 1960. Unlike most holiday romances it didn't just peter out and for two years the writer travelled to Glasgow every month to spend a fleeting weekend with his now girlfriend.

Prior to our first meeting I was clerking in Bedfordshire County Council's Treasurer's department earning (no, receiving) a decent salary for my age but with limited career prospects. At the time, this didn't bother me very much because I was able to run a nice little Morris 1000, and annual leave entitlement of 18 days was very flexible, ie days at a time – even half days, which fitted in nicely with rugby/cricket activities.

“A damp, gloomy day with a backdrop of shipyard cranes prompted the question – what have I done?”

All good things come to an end of course and, as the Scottish romance was becoming more and more serious, something had to be done about career prospects. With heart in mouth I left the County Council to join the Midland Bank with an immediate drop in salary from £800 to £400! Bang went the car and there was barely enough left to fund my

monthly Scottish visits. All in a good cause, as they say.

As time marched on it became obvious that one of us would have to move before contemplating marriage and, being the stereotypical Englishman, I took on this obligation. When I optimistically asked the Midland Bank branch manager (who just happened to be a really decent Scottish guy) about the possibility of a transfer to Clydesdale Bank (bearing in mind the latter was owned by Midland) he was very supportive. He did point out that movement between the two was invariably in the other direction. Undaunted, I persevered and, in a remarkably short space of time my request was approved and, before I knew it, there I was making my way to join the staff at Partick Branch in Glasgow. A damp, gloomy day with a backdrop of shipyard cranes prompted the question – what have I done? The welcome and acceptance by the staff more than compensated.

First day on the cash and bewildered by the vast array of colourful bank notes, it seemed more like playing monopoly. Surprise, surprise though – my first customer was making a lodgement to West of Scotland Cricket Club which he said was just round the corner. Thinking 'Aye – that'll be right' I took a stroll at lunchtime only to discover Hamilton Crescent in all its glory. If that wasn't enough I was lucky to get digs in a 3rd storey tenement with superb view over the cricket ground. My good fortune didn't stop there because the owner was a lovely old lady who looked after me like a long lost son. Great porridge for breakfast, wholesome Scottish dinners, and flask of tea and homemade shortbread for supper. Oh, and a stone hot water bottle in the winter. What more could one ask.

It was a time when there were still characters in the bank and Partick wasn't short of them. Prominent among them was the late John Mann who spent much of his time changing books at the library over the road and then reading them in between serving customers.

I then moved on to 115 Bath Street, followed by being part of a three person team who opened the new branch at India Street. Hope Street was next on the list and to my surprise – my first appointment as Accountant.

A Sassenach's Journey into the Unknown – continued

“...not an auspicious first day when I learned that only days before, the Rangers FC account had been transferred to another branch!

It is obviously going back a long time when I tell you the manager drove to work in his Triumph Herald wearing gauntlets up to his elbows and parking at the kerb in Hope Street all day.

This was about the time that the bank was starting to close branches and Hope Street 'got the treatment' about a year after I moved there. The business was transferred to Moore Place and we received praise from Bill Beaton, no less, for not losing a single account to another bank.

After bedding down Hope Street's customers I travelled East to Gallowgate. If Partick branch had been a culture shock on arriving in Scotland, this place left them all standing. On two levels – ground and basement, the latter flooding from time to time as the Molendinar Burn flowed below. So many colourful customers, some law-abiding, and others not. A cheery bunch all of them nevertheless. Stories abounded including the one of a carpet fitter who left an alsatian dog to guard his van only to discover the poor animal's severed head on the front seat when he returned. I think *The Godfather* was playing at cinemas around that time!

My first managerial appointment followed at Neilston which entailed occupancy of the attached house. Neither my wife nor I had ever visited the place or knew anything about it. Despite recovering from appendicitis she insisted on having a preview peep at the place, which did nothing to improve her condition. At that time the village was not exactly appealing (and that's being kind). It resembled a Wild West gold rush town where everyone had moved on as the gold ran out, with sage bush or similar blowing down the main street and businesses boarded up. Having said all this we quickly settled in to village life, making many friends, particularly in the farming community. I remember the three

days overlap with my predecessor, which comprised almost entirely of visits to farms where he exercised his dog followed by a nice social chat with the farmer and his wife to the accompaniment of coffee and home baking. Thought to myself, I could get used to this!

St Enoch Square was the next port of call and not an auspicious first day when I learned that only days before, the Rangers FC account had been transferred to another branch! Apart from the blow to figures, it left a table the size of at least 4 snooker tables in the basement which had been used for counting Rangers' gate monies of a Saturday. Often wonder what happened to it. A rather unique robbery took place here during my time, which, sadly, I did not witness first hand. A strange guy, wearing a Colombo raincoat and yellow plastic gloves (and probably something underneath) got away with around £1000 in notes under threat of a bomb. Racing out of the branch with Bill McIntosh (esteemed editor of this magazine) hot on his heels he tripped and said bag of loot flew into the air followed by a 'White Christmas' as the notes inside fluttered down. This happened in front of the adjacent 'Dr Who' police box from which a sturdy policeman emerged to make a timeous arrest. What made it so unique was that every single note of the £1000 was collected up and returned to the branch.

My final posting was Sauchiehall Street (sighs of relief from readers). I had heard of the branch's reputation for sociability (partying) and it certainly lived up to its reputation – we even had Oscars Awards Nights. Great bunch to work with.

I can truthfully say that in making that momentous move to Scotland I have no regrets (well it would be nice to get a little more sunshine). Those 60+ years have been a source of much pleasure, friendship and fulfilment. I think I might be entitled to consider myself an adopted Scot now.

Peter MacThompson

Puzzles

Sudoku

7								
	1			2		4		
			6		8		2	
		7			3		5	
	4						6	1
		5	9			2	3	
	9				6			
		6	4	8	2			
				5				6

Fill the blank spaces so that each row, column and 3x3 box contains the numbers 1 to 9.

Solution on page 10

Word Search

E	F	V	Y	J	L	K	E	N	T	A	H	T
L	E	D	T	R	E	C	Y	D	K	R	S	S
G	T	U	S	A	I	H	A	P	C	G	G	T
I	T	M	Y	P	T	C	N	J	I	E	R	N
N	E	D	A	U	H	E	T	T	W	O	A	E
S	R	N	W	C	B	A	S	F	R	R	L	C
E	C	T	O	U	T	E	A	S	E	G	N	N
I	A	S	L	Q	Z	L	H	N	L	E	I	I
R	I	R	L	U	Y	B	I	O	P	S	H	V
F	R	W	A	T	L	V	C	Y	J	T	C	T
M	N	G	H	P	R	H	R	F	R	T	E	S
U	M	D	M	I	E	H	K	C	O	I	R	F
D	N	E	V	E	L	T	Y	D	G	C	B	A

Find the names of 18 branches or branch locations. Words can run backwards or forwards, horizontally, vertically or diagonally, and always in a straight line.

- | | |
|------------|---------------|
| Irvine | Friockheim |
| Gauze St | Fettercairn |
| Lerwick | Brechin |
| George St | Largs |
| Alyth | Leven |
| Elgin | St Vincent St |
| Alloway St | Cupar |
| Lochee | Leith |
| Dyce | Dumfries |

Pensioners' Association Lunches

Clydesdale Bank Pensioners' Association held its 2023 lunches at eight different venues from London to Forres in October and November 2023. Feedback from those attending the lunches was unanimously positive. These photos are just a small selection from those taken, many more being available for viewing on the independent CB'ers Facebook page. If you are not a CBPA member and would like to attend one of these lunches in the future, please contact the membership secretary, whose details are included in this magazine.



Glasgow



Glasgow



Glasgow



Ayrshire



Ayrshire



Edinburgh



Edinburgh

Pensioners Association Lunches – continued



Pensioners Association Lunches – continued



We had a Branch at... Cathcart



CATHCART is mainly a residential area, on the South Side of Glasgow, & contains a mix of tenements, terraces and villas built from red or blonde sandstone. Situated in one such tenement, with one of the few branches with the door entrance on a corner (always cold when the door opened!), Cathcart Branch made it into the 21st Century before closure. The Bank's former premises are still recognisable, being clad in the traditional pink coloured marble used throughout the network. Since closure, the premises lay empty for a number of years, probably due to a lack of any suitable car

parking in the surrounding streets, and that problem may have hastened the end of the CB at that location. It finally became a hairdressing training establishment for a number of years, before its latest re-invention as a coffee house a year ago.

Sharp-eyed readers will notice where the Night Safe used to be located, plus the Victorian Glasgow Tramways overhead wire suspender attached to the red sandstone tenement, still as strong as ever, over 60 years since it last helped power the trams that clanked past the branch every few minutes on their way to Clarkston.

'Bathgate No More'

In the words of the song *Letter From America* by The Proclaimers.

BATHGATE BRANCH opened in 1961/2 to service the British Motor Corporation account and employees, initially under managership of Airdrie, but became independent very soon after. It was in a building previously used as a post office as the plaque on the wall shows.

At its peak the British Motor Corporation employed more than 6,000 people. By the 1970s the plant housed the largest concentration of machine tools under one roof in Europe and Bathgate-built trucks and tractors were exported all over the world. It suffered

from management/ worker relationships throughout its life. The factory closed on 27 June 1986, only 25 years later.

Bathgate had around 16 staff, and in 1979, Whitburn branch was opened, initially under the Bathgate manager for a year with a staff of 4, including current CBPA Chair, Gordon Stewart, as Assistant Manager. Whitburn gained independence in 1980, and had a staff of 14 at its peak. Bathgate survived until 2017 with Whitburn's closure announced in 2014.

Bathgate Branch is now a Costa Coffee, and Whitburn is a solicitors' office.

Aileen Learmonth and Gordon Stewart



Bathgate Branch today

The former Whitburn Branch is now the home of a firm of solicitors.

Clydesdale Bank Pensioners' Association

Contact Information

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EAST OF SCOTLAND	Jackie Campbell	07745 697541	jackiecampbell80@hotmail.com
ONWARD			
EDITOR	Bill McIntosh	-	billmcintosh13@gmail.com

All the above appointees are subject to ratification at the CBPA AGM in April 2024. We are always looking for 'new blood' on the committee. If you would be interested in helping, please contact any committee member.

Helplines

Any pension related enquiries can be sent to the Group Pensions Department at:
group.pensions.department@cybg.com

Members of the YCB Pension Scheme can also contact the Scheme Administrators at:

Yorkshire and Clydesdale Bank Pension Scheme

Capita Pension Solutions
 PO Box 555
 Darlington
 DL1 9YT
 Telephone: 0800 093 0176
 email: ycb.administration@capita.co.uk

Solution to Sudoku on page 5

7	8	2	3	9	4	6	1	5
6	1	3	5	2	7	4	9	8
9	5	4	6	1	8	7	2	3
1	2	7	8	6	3	9	5	4
3	4	9	2	7	5	8	6	1
8	6	5	9	4	1	2	3	7
4	9	1	7	3	6	5	8	2
5	3	6	4	8	2	1	7	9
2	7	8	1	5	9	3	4	6

Notice of Annual General Meeting

THE THIRTY FIRST Annual General meeting of the Clydesdale Bank Pensioners' Association will be held in the DoubleTree by Hilton Hotel, 36 Cambridge Street, Glasgow, G2 3HN at 11am on Tuesday 23rd April 2024.

MEMBERS OF THE ASSOCIATION are very warmly invited to attend the meeting, which will be followed by lunch at 12:15pm.

If you wish to attend the meeting, please advise the Secretary or your Regional Representative as soon as possible, but no later than 18th April 2024. To assist with the provision of catering, please also advise whether you will be staying for lunch after the meeting. Contact details for the Secretary and the Regional Representatives are in the contact details section of this publication.

All office bearer positions (Chairperson, deputy chair, secretary, treasurer and membership secretary) are vacated annually at the AGM. Nominations for election to these positions should be made by Association

members in writing to the Secretary at least 14 days prior to the AGM. The Chair and Deputy Chair have each served for two terms and consequently are required to vacate their positions. At time of going to press, all other incumbents with the exception of the Treasurer (David Weir) have agreed to serve for another year if re-elected. It is desirable that any nominee has agreed to serve, if elected.

A minute of the meeting will be available from 2 weeks after the meeting, and can be obtained from the Secretary on request. An edited version will also be included in the Autumn edition of Onward magazine. The minutes of the 2023 AGM were published in the Autumn 2023 edition of Onward in Retirement.

The agenda for the 2024 meeting is below. Any matters to be raised under AOCB should be advised in advance to the Secretary.

Bob McBeath
SECRETARY

Agenda for the Thirty First Annual General Meeting to be held on Tuesday 23th April 2024 at 11am in the Double Tree By Hilton Hotel, 36 Cambridge Street, Glasgow, G2 3HN

1. The chair will open the meeting and welcome those attending.
2. The adoption of the minutes of the 2023 AGM to be proposed and seconded
3. Receive the report of the Management Committee and Financial Statement for the year ended 31 December 2023 (copies of the financial report are available from your regional representatives on request)
4. Membership Secretary's report
5. Elect a chair and deputy chair
6. Elect a secretary, membership secretary, and treasurer
7. Election of Regional Representatives
8. Appoint a financial examiner
9. Subscriptions
10. AOCB

Obituaries

Name	Date of Death	Age	Status
Allen Anthony	19/08/2023	75	Pensioner
Anderson Agnes	18/12/2023	93	Dependant
Arthur Georgina	27/11/2023	67	Pensioner
Bauld Mairi	29/12/2023	91	Pensioner
Begg John R	17/01/2024	90	Pensioner
Bell M Allison	20/08/2023	81	Spouse Pensioner
Benjamin William	04/09/2023	77	Spouse Pensioner
Bowman Jessie	19/10/2023	87	Pensioner
Brown George	27/09/2023	76	Pensioner
Bruce Karen	20/06/2023	62	Deferred member
Buchan Moira	18/04/2023	81	Pensioner
Caird Sheree	07/01/2024	65	Pensioner
Cairns June A	24/11/2023	80	Pensioner
Currie Jan	27/01/2024	68	Pensioner
Docherty Peter	18/10/2023	63	Pensioner
Donaldson Thomas	08/11/2023	89	Pensioner
Gillespie Kenneth	24/09/2023	49	Deferred member
Grady Martin	14/11/2023	76	Pensioner
Halliday Elizabeth	03/06/2023	93	Spouse Pensioner
Hamilton Mary	07/11/2023	91	Spouse Pensioner
Hay Kathleen	10/11/2023	78	Pensioner
Hill Ruth	06/10/2023	67	Pensioner
Hughen Walter	22/09/2023	79	Spouse Pensioner
Irving Margaret	18/12/2023	98	Pensioner
Jolly Rosamund	15/01/2024	64	Pensioner
Kay Peter	01/10/2023	96	Spouse Pensioner
Kellock Andrew	28/01/2024	91	Pensioner
Kennedy Jack	27/10/2023	73	Spouse Pensioner
Lauchlan Joan	02/10/2023	76	Spouse Pensioner

Name	Date of Death	Age	Status
Leiper Margaret, E G	16/01/2024	90	Pensioner
Lyon Helen	20/12/2023	87	Pensioner
MacGregor Marie Jean	13/10/2023	67	Pensioner
Manchip Linda	03/08/2023	73	Pensioner
Martin Esther	22/10/2023	81	Pensioner
McGoldrick Kevin	06/02/2024	85	Pensioner
McGregor Ian	03/11/2023	79	Pensioner
McLellan Irene	26/10/2023	91	Spouse Pensioner
McMillan E Beryl	14/07/2023		Pensioner
McPherson Lorna	25/09/2023	78	Pensioner
Morrison John C	02/06/2023	78	Pensioner
Morton Brian R	07/10/2023	74	Pensioner
Norwood William L	20/10/2023	66	Pensioner
Oliver Winifred	27/08/2023	88	Pensioner
Ormiston Margaret	08/01/2024	75	Pensioner
Orr Pamela	27/04/2023	92	Spouse Pensioner
Park Andrew	27/11/2023	61	Deferred member
Savell Pamela	17/10/2023	93	Spouse Pensioner
Sidney Pamela	20/08/2023	97	Spouse Pensioner
Sim Alexander	12/11/2023	66	Pensioner
Smith Mary	02/07/2023	86	Pensioner
Stewart Ann	15/09/2023	64	Pensioner
Stewart Phyllis	20/10/2023	79	Pensioner
Walker Robert G	22/08/2023	67	Pensioner
Watkins Aileen	20/09/2023	57	Deferred member
Whitehead Irene	24/05/2023	83	Pensioner
Wilson Oliver	17/05/2023	47	Deferred member
Wilson William	19/01/2024	84	Pensioner
Wishart T Malcolm	17/01/2024	76	Pensioner

Unwelcome Guest

'Twas half past three by Greenwich –
Perhaps one minute more
When the Homburg-hatted hobo
Came sidlin' thro' the door.

His features hard and hawkish,
And tucked beneath an arm,
The fatal case of leather
Betokened naught but harm.

"Inspector" snapped the snooper,
The Teller shook like mad
As the "slider" he'd been licking
Went plopping on his pad.

The cagey clerkess carried
Quick wits beneath her curls,
As crafty, up her jumper,
Went needles, plains and purls.

The Manager was dozing
In the torrid summer heat,
His big chair tilted backward,
The desk beneath his feet.

But the baleful breath of Belsen
Blew rankly through his door
And woke the sleeping beauty
In the middle of a snore.

But bland and suave his bearing,
Well versed in art of guile
He curbed his urge for swearing
And forced a sleepy smile.

Deep down within all humans
Cute passions latent lurk
Quoth he "been feeling lousy
Should really be off work"

The Gestapo breathed condolence,
Th' apprentice bowed his head
And muttered "Doctor Goebbels
Is risen from the dead."

He shook hands with the clerkess
She stood there prim and neat,
Till the knitted baby jacket
Took a header at his feet.

She staggered, shook and sweated,
Her eyes were bleared and wild,
She sobbed, "Oh please believe me
It's for my sister's child"

But after those reverses,
The visit was a wow
For stamps and cash and postages
All balanced up somehow.

For all their fears were groundless
The chap was quite a toff,
And sad they were on Friday,
To see him taking off.

But sadder still the clerkess
The subtle bag of tricks
Her hand had coyly rested
Within his, at the flicks!

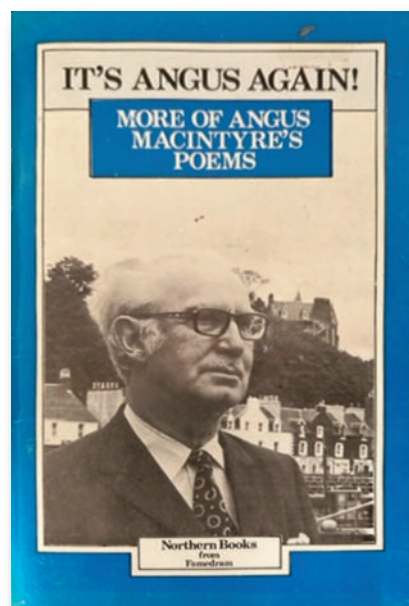
By Angus Macintyre,

from

It's Angus Again!

More of Angus Macintyre's Poems.

(Courtesy of NORTHERN BOOKS from Famedram.)



Chief London Office



DURING BOB McBEATH'S (CBPA Secretary) visit to London for the area lunch in November last year, he revisited the former 30 Lombard Street office, sometimes known as Chief London Office. As can be seen from the photo at left, the building which stood on the site for about 50 years (and which replaced an older building) has now been demolished and replaced once again. This happened after the bank had vacated the building. Those familiar with the area will also see that the Barclay's Bank Head Office building which stood opposite has also been demolished and replaced. Fortunately, as can be seen in the photo at lower left, the magnificent Midland Bank Head Office still stands in nearby Poultry (although not now occupied by Midland Bank of course).



For those who worked in 30 Lombard Street at any time in living memory, the third photo includes the legendary Fred Spencer who together with Paul were the engineers who took care of the entire building for many years. Fred is sitting to the right of Bill Bowman and Andrew Hepburn.



Top: Looking from Gracechurch Street into Lombard Street, the former site of London Chief Office.

Above: The former Midland Bank Head Office, Poultry.

Bill Bowman, Andrew Hepburn and Fred Spencer.

Motorbike Adventures in Europe



At Plockton with pal John, his BMW1150RT and my old Honda ST1100 Pan European.

MY LOVE OF BIKING began at the age of 16 when I started riding to school on my somewhat dilapidated Lambretta LD175, before graduating to a BSA C15. However my enthusiasm for being frequently cold and wet soon wore off and I became the proud owner of an Isetta bubble car purchased and subsequently sold for the princely sum of £85! I wish I had kept PGS 975 as they now change hands for five figures! A series of cars followed until at the grand old age of 40 I decided to rekindle my love affair with two wheels.

My first purchase was a BMW RT80 which I kept for a year or so before swapping it for a Honda ST1100 in dark green. I kept this one for 18 years before upgrading to a couple of ST1300s. The designation ST stands for Sports Tourer which exactly describes the model in either 1100cc or 1300cc formats. They are big, comfortable but heavy bikes ideally suited to long journeys and have been 100% reliable. Many adventures were had on these great machines, some of which I will now relate here!

Northern Isles

My lovely wife Janie has always been happy for me to indulge myself on these trips and, in fact, used to ride pillion. We had two great holidays in Shetland and Orkney with the weather being kind on both occasions. On the road south of Inverness I spoke to her on the wee intercom, but got no reply. I knew she hadn't fallen off as I could still see her legs, but upon slowing down

and looking over my shoulder found her asleep! Not to be recommended.

Highlands

A memorable long weekend was when Grant, my brother in law, was home on holiday from Australia. At the time he was 75 and had never been on a motorbike but nevertheless was keen to try it! We set off from Dunfermline on a beautiful Friday and travelled through Callander, Crianlarich, Glen Coe, over the Corran ferry into Ardnamurchan and on to Mallaig from where we took the ferry over to Skye. From here we headed north and over the bridge to meet the rest of the family farther north in Plockton for dinner a few drinks, and a well-earned sleep. On the Saturday we ventured to Lochcarron, Shildaig and then Applecross for lunch. We then tackled the hair-raising descent of the Pass of the Cattle before returning to Plockton. Sunday saw us crossing to Skye and then taking the fabulous old turntable ferry at Kylerhea over to Glenelg. Home via Spean Bridge, Dalwhinnie and Pitlochry.

Ireland

Around 25 years ago new neighbours moved in next door and to my great delight John was a biker with a BMW RS100 and a keen interest in bike holidays. We started off with a couple of Highland odysseys and then followed a number of marvellous trips to Ireland. One of our favourite places was Clonakilty, West Cork, and we would always make a point of being there on a Friday as Noel Redding, the bass player with Jimi Hendrix, lived locally and turned up at the local pub De Barra for an impromptu session on Friday evenings. Brilliant.

John and I loved our Irish trips meeting lovely generous people and enjoying many pints of the black stuff.

The Low Countries

Our first trip abroad on the bikes took us to Luxembourg, Heidelberg and Bruges. A great success and made all the easier by the ferry from Rosyth being just two miles from home. On that trip we camped, which was fine, although we did subsequently decide that booking.com would thereafter be our source of accommodation! Our next trip was to Spa (in

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The Eagle's Nest, Bavaria



Belgium) to watch some motor racing, and then on to Poperinge beside Ypres to visit the battlefields and graveyards. This was a very moving experience made even more so by staying in Talbot House where a large number of troops recuperated after being at the front line. The house is very much as it was with basic sleeping arrangements and the top floor chapel just as Tubby Clayton left it. Tubby was the resident priest and held regular services for the soldiers and anyone else who cared to join them. Well worth a visit with the Menin Gate and the Cloth Hall museum in Ypres nearby.

Central Europe

Germany, Austria and Italy followed a couple of years later the highlights being a stay in Rothenburg ober Tauber which is a beautiful medieval town, and traversing the Stelvio and Jaufen passes from Austria into Italy. The Stelvio

has 47 hairpins in about 5 miles and is a real challenge. Too old for it now, though!

We had a great trip to Denmark and Sweden the following year crossing the bridge from Copenhagen to Malmo, made famous by the TV series *The Bridge*. After having lunch at the harbour in Copenhagen John walked ahead of me as I settled the bill. As he thought I was beside him he said something to me which I didn't hear but it was heard by a passing man. He said to John that it was great to hear a Scottish voice and asked him where he lived. John replied and asked where he stayed, to which he replied Aberdeen. I arrived on the scene at that point and was able to advise him that his name was Brian Boyd and that we were in the same class at AGS! Quite a coincidence. I seem to recall that Brian's wife worked in the oil industry and that she was at a conference/course for two weeks with Brian flying out for the middle weekend. I hadn't seen Brian since school as he had not attended our 30th, 40th or 45th reunion weekends although he did subsequently attend the 50th. It's a small world. Unfortunately, John had a stroke the following year so his biking days are at an end.

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Motorbike Adventures in Europe – continued

Scandinavia

The next summer, following my retirement, I went away for almost five weeks to North Cape in Norway and then over to Stockholm, now my favourite European city. Janie flew out to Copenhagen for the first weekend, and two weeks later joined me in Stockholm. Smashing weekends, the highlight of which was a visit to the Vasa museum which, as far as I am concerned, is the best museum I have ever visited. The Vasa is Sweden's equivalent of the Mary Rose being a large warship which toppled over and sank in Stockholm harbour on her maiden voyage in 1628. The ship was badly designed and was very top heavy, which caused the sinking. As the disaster was close to the shore most of the crew and dignitaries survived. In 1961 the ship was salvaged and its restoration started, with the museum building being erected around it. It's a fabulous building with the tops of the mast appearing through the roof!

Return to Germany

My final pre-Covid jaunt was a visit to Colditz, in Germany, with a terrific tour of the castle and a couple of days in the beautiful countryside. The highlight of the tour is seeing a life size reconstruction of the glider which was built in the attic together with its precarious launch pad. It was never put to use during the war but some years ago it was launched and proved to be

effective by flying some distance clear of the castle before landing in a field. From there I headed North to Berlin where I met Janie for a fascinating weekend. Janie flew home and I travelled on to Rugen Island in the Baltic to see for myself the Nazi holiday camp at Sassnitz. I have been in Germany on a number of occasions and have always been impressed by the people and their beautiful and litter-free country. Some years earlier John and I had spent a few days in the Harz Mountains close to the old East/West border, the highlight of which was a trip to the top of the Brocken. The remains of a Cold War spy station are at the top which looks like something from an early Bond film. The train service in the whole area is run with old fashioned 'Casey Jones' type engines complete with huge funnels and cowcatchers on the front. I understand that a lot of the trains are quite recent as the former East German engineers continued to manufacture them until after the fall of the Berlin Wall.

And finally...

Last summer I had planned to ride to Florence to meet a biking couple I had met on an earlier trip, but I'm afraid the dreaded Covid prevented that trip. I had intended to visit San Marino on my return journey but the best laid schemes etc., etc. Maybe this year?

Well that's enough of my biking travels and I hope it's been of some interest. I have certainly visited places I would never otherwise have seen and had great times to remember in my fast approaching dotage.

Andrew Sim

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Tales from 'Onwards' past – 1978

Rosemount Branch staff do 'porridge' by Douglas G Pirie

On Wednesday 21st December three members of the staff of Rosemount Branch, Aberdeen, John Robertson, Hamish Morris and your correspondent, found themselves in Craiginches Prison, Aberdeen. Fortunately the sentence was only for three hours.

To explain the situation, I was approached by a Branch customer who is a prison warden at Craiginches, who asked if the Clydesdale Bank would be agreeable to attending the showing of the film 'A Way of Life For Us' at a Sports Forum which was being presented for the prisoners during Christmas week.:

The idea was for the film to be shown first, and afterwards a panel were to answer any questions which the prisoners wished to put to them. The panel was made up of Jim Dolan, Sports Editor of Aberdeen Press and Journal, Billy McNeil, Manager of Aberdeen Football Club, along with two of his players, Bobby Clark and Drew Jarvie, and Billy Reid, Aberdeen's Premier League referee. So it was with considerable interest that we entered the Prison Chapel where the prisoners were gathered for the night.

The film was shown and warmly applauded

at the finish. The panel were then introduced and the questions which were put forward were varied and obviously well thought out. They must have had plenty of time to think them up. However, the evening was hilariously brought to an end by a prisoner (convicted of manslaughter) who asked Billy McNeil what Aberdeen F.C. were doing to combat hooliganism at matches and what did he think was the cause of it. Billy in his usual blunt and forthright manner answered the last part of the question as follows: 'Hooliganism is caused by youngsters who get into the wrong company.'

The night was called to an end at 9 o'clock as the prisoners had to be back in their cells by then. We were then taken on a conducted tour of the prison and for all followers of the television serial 'Porridge' I would say that it is certainly very true to life.

After coffee and Christmas pies we duly distributed Personal Loan, Current Account and Deposit Account leaflets to be placed in the Prisoners' Library. (John Galloway should be proud of us.) We were then escorted out of the building.

AND... Suggestions Scheme Awards

The original and useful ideas of members of staff continue to be sent in for consideration by the Suggestions Scheme Panel, who are pleased to announce the following awards:

Mr Alexander Purves, Jr., Manager, South Queensferry, is awarded £50 for his proposal that a form should be introduced for the monthly return to CBIS of Insurance Quotations,

to assist branches in recording information and CBIS in monitoring Insurance Business.

Mr Robert Bremner, Queen's Cross Branch, Aberdeen, received £50 for his suggestion that Form 180, Application for Gift Cheque, should be amended to include the purchaser's address in order to reduce time spent endeavouring to trace purchasers of cheques not presented.