

Chair's remarks

WELCOME to the Spring 2025 edition of *Onward*. Since the last edition in Autumn 2024, recent events have certainly had an impact on a Pensioner's 'lot' with many decisions and actions causing many of our members some concern and possible hardship.



I am sure that you need no reminder of some of these issues but the reality is clear:

- Withdrawal of Winter Fuel Payments
- WASPI appeals declined
- Continued high energy bills
- Continued high inflation throughout the year culminating in a higher Cost of Living

All in all, a pretty bleak picture, however let's not be too despondent, as the song goes 'Things can only get better' and we can hopefully look forward to the hazy days of summer bringing sunshine and hope in the months ahead.

In September 2024, Clydesdale Bank Pensioners' Association (CBPA) wrote to Chris Rhodes, the newly appointed CEO of Virgin Money, requesting a discretionary increase in the annual Pension review, citing the ongoing high inflationary impact on the income of our members. Regrettably, after due consideration, our request was declined.

Additionally, we continue to maintain a close relationship with our colleagues in the Pensions' Trustees to ensure that our members are represented and kept informed.

Referring to the December YCB Pension Scheme newsletter, the Pension Scheme's funding position has improved since 2022. The funding level has risen to 111% from 109% and the difference between the Scheme's assets and liabilities shows a current (as at September 2023) surplus of £0.28 billion.

In other news, as expected, the Nationwide acquisition of Virgin Money completed on 1 October 2024. Chris Rhodes, CEO Virgin Money stated :

'Everywhere there is a Virgin Money Store, we promise to still be there until at least the start of 2028.

For now, it's very much business as usual – there's no impact on Virgin Money (or Clydesdale and Yorkshire Bank) products and services. Customers who have savings with both Virgin Money and Nationwide will continue to benefit from the maximum protection offered by the Financial Services Compensation Scheme on each of their Virgin Money and Nationwide accounts.'

Once again, I was delighted to hear of the successes of the many Regional Lunches that took place in the Autumn. Attendances continue to hold up and the feedback by members is encouraging. Personally, it was my intention to attend most lunches, but I sustained a broken ankle in October and had to miss out on all lunches. Many thanks to all the Area Reps and Committee members who organised and attended the lunches.

Finally, the YCB Pension Scheme newsletter has recently refreshed the content of its website which you can see if you follow this link: <https://www.ycbps.co.uk>. This is an informative read and is a good way of keeping in touch and up to date with all pension related issues.

Bill Sinclair

CHAIR, CLYDESDALE BANK PENSIONERS' ASSOCIATION

Editorial



LET ME START by thanking all of you who submitted material for the magazine, it's great to hear of your exploits. In this edition alone we have a number of interesting stories submitted by you, and they do make for an enjoyable read. Do keep your stories coming in. There may be some of you out there who have an interesting tale to tell but are unsure of how to transform it into an article for *Onward*. If so, do let me know about your story and we can explore how to work together to make it magazine ready. Just drop me an email.

Alex Taylor contacted me to ask if I would be interested in some old *Onward* magazines which Mary Duncan in Cullen was intending to bin unless someone was willing to uplift them. I told Alex I would happily take the magazines to add to my existing library, and he kindly travelled from Ellon to Cullen to collect them. The next step of their journey hopefully will involve Alex passing them to Alan Cooper who is one of the Aberdeen Area reps in addition to being the Deputy Chair of the Pensioners' Association. Alan can then take them to our next AGM in Glasgow in April, where I can relieve him of them. Alex also sent me the *Onward* magazine celebrating the 150th anniversary of the founding of Clydesdale Bank in Glasgow in 1838. I'll cover that in the next edition.

In the previous edition of the magazine I mentioned that the Clydesdale Bank Head Office building in St Vincent Place, Glasgow, was up for rent, and when I was recently in Glasgow that was still the case. I notice on the Yorkshire Bank Pensioners' Facebook page that they are bemoaning the recent demolition of their old Head Office building in Merrion Way, Leeds.

In that same edition there was a photo and caption from Malcolm McKidd about the Clydesdale Bank Rifle Club. Malcolm provided the names of a number of those in the photo, but he could not recall all of them. I have since heard from Maureen Cook, or Maureen Muir as she was then (before her marriage to Ian Cook who went on to become a General Manager in Clydesdale). Maureen advises me that she is in the photo, at the front, wearing a jumper she had knitted for the occasion. The Rifle Club piece is reproduced in these pages along with the additional names provided by Maureen.

As we look forward to the better weather of Spring and Summer, we still hear tales of hospitals struggling to cope with our ailments, and ambulances forming queues outside, often for hours on end. This despite the oldies among us joining in the jabfest roadshows as we go for our flu jabs, our Covid jabs, our RSV jab, and whatever else. These are like social gatherings where you sit and chat with people you have not seen since the last jabbing session weeks or months previously, while you sit for 10 minutes or whatever before you can leave. Let's hope that with the end of a miserable winter which included some really cold, really wet and really windy weather, that spring and summer bring us some good cheer, good health and some warmth.

Since the previous edition of the magazine the world has of course changed, and we have President Donald Trump for a second time so we can look forward to some interesting challenges ahead. I did in fact meet him a couple of times a number of years back, when he was merely The Donald. Following my retirement from the bank I became a local councillor and in due course I was Leader of South Ayrshire Council when the Trump Organisation was acquiring the Turnberry Hotel and Golf Club, I must say that the razzamatazz around his second Presidential coming did remind me of the fanfare on his arrival at Prestwick back then – his press conference in the hangar of Prestwick Airport with the Trump jet as the backdrop, his arrival at Turnberry Hotel in the Trump helicopter wearing a 'Make Turnberry Great Again' hat, and the hotel staff all standing outside to greet him loudly as the lone piper led him indoors.

When I first took on the role of Editor of the magazine, the panic about empty pages set in, so I wrote a couple of pieces for inclusion if I ever had empty pages to fill. So far they have not been needed, which is great. Recently though, a friend took ill and was housebound, so I sent her one of my pieces to hopefully cheer her up. She enjoyed it and told me I must include it in the magazine. So I have.

Bill McIntosh

EDITOR

billmcintosh13@gmail.com

Tales from a Far Off Land

MY NAME IS Charlie Scott and aged 16 years I joined the CB on a sunny morning on the 16th June 1966 at Linwood Branch. I was introduced to Banking there, a process which included hand posting current account ledgers and extending daily decimals, who remembers that? I was transferred after one year and a half to High Street, Paisley Branch into the kindly hands of Douglas Mimmagh and Andy Marshall. It was there I first ran into Bill McIntosh, Editor of this magazine. From there after three years to Cathcart Square Branch, Greenock as First Teller, my first promotion. Then some years later came a huge change in the type of branch I was used to working in, a transfer as Accountant to rural Castle Douglas in the wonderfully named Stewartry of Kirkcudbright. After four years or so, in 1990, on to Burns Statue Square, Ayr, honest lassies and all that, firstly as Accountant and then Assistant Manager. I don't know what I did to deserve the next move which was to Head Office to become Assistant Agricultural Adviser to work with Dr Bill Taggart and Henry Graham but it opened my eyes.

From there in 1987 I was transferred to be Branch Manager at Forfar Branch in the county town of Angus and in 1990 I was appointed Branch Manager to South Methven Street Branch in Perth, just down the road. In 1991, in another Bank re-organization, I became Regional Manager North East for one and a bit years. Dr. Catherine Smith then asked me to take up NAG Futures as Project Manager and I saw that she has explained it much more eloquently than I could in a recent edition of this magazine. After one year and a half and it was all change again, as I was asked to take up the post of Sales Manager for the Bank, a title which sounded much grander than the reality. It was from this position that I resigned in 1995, when it became clear to me that Bank branches would become a thing of the past.

“I was 54 years of age and all my life had been spent in Scotland, yet I had always wondered what it would be like to live in a different country to my own.



I could write endless stories of my time in the Bank, veering from tragedy to high comedy, and the other way about, but that is not my purpose today, maybe some other time.

In 2003, with a divorce a few years behind me, I met a Bolivian lady, Patricia Kattia Torrico Saldaña and spent some time in that country. It came down to Kattia joining me in Scotland or me joining her in Bolivia. I was 54 years of age and all my life had been spent in Scotland, yet I had always wondered what it would be like to live in a different country to my own. I knew I would never have another opportunity and so I left Scotland in November 2004 to live permanently in Bolivia with Kattia and we have lived here now for 20 years.

I wrote an article for *Onward* in 2012 after being leaned on by Robin Sim who was the Editor at that time and I never thought I would write another. Then Bill McIntosh arrived to the Editor's chair (he has a long reach) and here we go again, part two as it were, a little late but hopefully a little different. My purpose here is to write something relevant about Bolivia, a third world country probably unknown to most *Onward* readers.

Bolivia is seen as a small landlocked country in the heart of South America only because it shares borders with Brazil and Argentina, which are both huge. To put it into context however, Scotland has 7% of the land area of Bolivia. Santa Cruz is one of the nine Departments of

Tales from a Far Off Land – continued



The Uyuni salt flats in south east Bolivia cover 4,000 square miles.

Bolivia and it has a land area four times greater than that of Scotland. In the recent census Bolivia was found to have only 11 million inhabitants, approximately twice that of Scotland. People say Scotland is a quiet country outside of the cities, it has nothing on Bolivia in that respect.

It is a beautiful country, beginning at its highest point in the snow-capped mountains in the north west around Lake Titicaca, which is itself 14,000ft above sea level. From there it begins to descend to the south east to the fertile valleys of Cochabamba on down in the same direction to the plains of Santa Cruz and then to

“I live in Santa Cruz, which is within the Tropic line and is warm and humid nearly all year. I gave up liking the cold many years ago.

the wine country of Tarija on the border with Argentina. In the east of the country, from Pando, down through Beni and the eastern part of Santa Cruz you are in the semi jungle, the lungs of the world, in the Amazon basin. Coming down the west side of the country are

monumental, never-ending ranges of hill and valleys. In addition, there are deserts and the largest Salt Lake in the world, there are unbelievable Inca ruins at Tiwanaku and Puma Punka and vast National Parks that make you believe you are back in the prehistoric age. Many say that Bolivia is South America in miniature and they are not wrong. I live in Santa Cruz, which is within the Tropic line, is only 1,360 feet high and is warm and humid nearly all year. I gave up liking the cold many years ago.

Bolivia is a mineral rich country and despite more than 500 years of continuous mining, estimates suggest that only 10 percent of its mineral resources have been extracted. Principal metals and industrial minerals include zinc, lead, tin, gold, silver, copper, tungsten, sulphur, potassium, borax, and semi-precious stones. There are also large reserves of gas and gasoline. Bolivia also has the largest lithium deposits of any country and its deposits are estimated to be about half of the world's supply. It is also a country that is self-sufficient in food with more than adequate supplies of cereals, animal proteins, fruits, vegetables, sugar etc.

On the other hand however, 11% of the population lives on less than \$3.20 per day. In Bolivia there is no support for the poor, no allowances, no subsidies, you are on your own until you reach pensionable retirement age, apart from charity. Spending on health and education is much lower than it should be and not one hospital has been built in the country in the last 20 years. The economy is tipping into an even worse recession than the normal one that has been in place for some years now and yes, even the government is beginning to panic. We are not quite at the private jets parked at the side of the runway stage, but it cannot be too far away.

Bolivia has been a two-currency state since well before I arrived. US dollars and the national currency, Bolivianos, have co-existed quite happily at a fixed exchange rate. Many salaries were paid in US dollars and mortgages were mostly granted in US dollars, until recently. One day the Government announced that all US dollar deposits in Bolivia were frozen. While dollars could not be withdrawn from accounts, they could be taken in the form of Bolivianos at the fixed exchange rate. Then the Government

Tales from a Far Off Land – continued



Sahama mountain, which rises from its base at 14,000 feet above sea level.

panic began as the economy worsened and now the street rate is about 11 Bolivianos to the dollar while those with dollar balances in the Banks can only obtain Bolivianos at the fixed rate of 6.86 Bolivianos to the dollar. You can imagine how happy those with dollar account balances and mortgages in dollars are feeling.

Why is a country with such a high level of natural and mineral resources such a basket case? A very good question indeed!!

And lastly, the greatest natural resource of any country, its people. It is difficult to sum up the people of any country accurately and Bolivia is no different. This very short story gives a flavour of them.

The city buses in Santa Cruz are a little better now than they used to be. When I arrived many of them were held together with chewing gum and a picture of Jesus above the steering wheel.

One night I boarded one and discovered the driver was training for Formula One and we really had to hold on tight. This was common when they had one more circuit of the city to drive before they were finished their shift. There were only seven or eight passengers on the bus and the driver was determined that was it, no more were to be allowed on to slow him down. As the bus stopped near a traffic light one of the passengers asked the driver to open the door as she was leaving. He did so reluctantly and as she left the bus the driver closed the door quickly on a new passenger who was trying to board. The driver shouted some less than kind words to the passenger who was forced off the step by the door closing and we sped off into the night.

As we came to a red light there was a crash at the back of the bus and a man shouted to the driver that the passenger he had refused was chasing the bus on foot with a big stick and hitting it as hard as he could, trying to break the rear sidelights. Again, we sped off. I looked out of the window and I could see that there was a motorcycle keeping pace with us with the refused passenger sitting behind the driver, still carrying the stick like a lance held up in the air like a medieval knight. I was not the only one to see this and all the passengers got up and told the driver they were leaving the bus. There was a heaving crowd of six or seven people leaving the bus as the motorcycle arrived with the refused passenger taking his jacket off and dropping the stick. The last passenger leaving the bus deliberately took his time and the refused passenger got in before the door could be closed again.

It being Santa Cruz all the passengers stood around to watch what would happen. It was confusing to see exactly at first as the lights in the bus had gone out but then the door burst open and the driver hurtled out, shirtless and shoeless, running around the bus closely pursued by the refused passenger. He caught him on the third circuit and was beginning to rearrange his nose when the police arrived. Bolivian people are very nice, but also very determined, so do not mess them around, it will probably end badly.

Salud!

Charlie Scott

Puzzles

Sudoku

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

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

Solution on page 9

Word Search

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

Find the names of 14 CB branches/locations. Words can run backwards or forwards, horizontally, vertically or diagonally, and always in a straight line.

Forfar, Academy St, Portree, Victoria, Prestwick, Oban, Inverurie, Annan, Thainstone, New Deer, Wick, Gourock, Albert Sq, Montrose

We had a Branch at... Piccadilly Circus

PICCADILLY CIRCUS Branch in London closed in April 2017. However, due to the degree of control Clydesdale Bank had over the building housing the branch, our late *Onward in Retirement* Editor Jim Johnson was able to erect a plaque declaring this to be Clydesdale Bank House.

The sign remains there to this day in its prominent position, even though the bank itself is no more.



Pensioners' Association Lunches

The Glasgow CBPA lunch has the highest attendance of our lunches, as it includes many former Head Office and departmental staff. It was once again held at the Doubletree by Hilton Hotel in central Glasgow.



The Edinburgh lunch moved to the Royal Scots Club for 2024.



The Aberdeen lunch was again held at Aberdeen Cricket Club.



Pensioners Association Lunches – continued

The Ayr lunch took place in the South Beach Hotel in Troon.



The Dumfries lunch took place in Casa Mia Restaurant as usual.



The London lunch took place in Café Rouge in Central London.



Clydesdale Bank Pensioners’ Association

Contact Information

OFFICE BEARERS	
CHAIR	Bill Sinclair
DEPUTY CHAIR	Alan Cooper
SECRETARY	Bob McBeath
MEMBERSHIP SECRETARY	Hugh Bunten
TREASURER	Marion Millar
REGIONAL REPRESENTATIVES	
ABERDEEN	Alan Petrie
	Alan Cooper
INVERNESS & NORTH OF SCOTLAND	Bill Machray
EDINBURGH	Aileen Learmonth
PERTH	Gordon Rae
GLASGOW	Maureen Scougall
	Irene Swankie
	Steven McNair
	Rosie Fairfull-Smith
	Gordon Stewart
AYR	Brian Crawford
DUMFRIES	Jim Riddett
LONDON	Frances Matthew
EAST OF SCOTLAND	Jackie Campbell
ONWARD	
EDITOR	Bill McIntosh

In order to protect the personal contact details of the Committee Members, we will no longer be publishing individual email addresses and phone numbers in *Onward*. If you wish to contact a committee member, please send an email to **cbpamembers@gmail.com**. Your message will be forwarded to the appropriate committee member who will contact you directly.

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 Pension Scheme
Capita Pension Solutions
PO Box 555
Darlington
DL1 9YT
Telephone: 0800 093 0176

To submit a request, login on the website,
<https://www.ycbps.co.uk/>

Solution to Sudoku on page 6

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

A journey along the Speyside Way



Alasdair and Morag at Aviemore.

THE IDEA

In January last year my wife Morag and I decided that we would undertake a long-distance walk, having tackled and enjoyed the West Highland Way some years previously. We quickly settled on the Speyside Way and asked a specialist company to book overnight accommodation for us and organise the transport of luggage from one location to the next, meaning we needed only day sacks when walking. But, when to go? Spring seemed best from a weather perspective, but as I am local co-ordinator for Christian Aid, with much preparation involved for Christian Aid Week (CAW) it would need to be after this. We opted for six days in May.

During March, I learnt about a new fundraising initiative for that year's CAW, '70k in May', inviting supporters to journey 70 kilometres – walk, run, cycle, swim, whatever – during the month of May to attract donations for Christian Aid. This seemed a perfect opportunity for us, with our planned distance of approx 65 miles from Buckie on the Moray Coast to Aviemore being well in excess of the 70k.

THE WALK

We made a conscious decision to use public transport to reach our start point and to return home. Our bus passes meant we paid nothing for the buses to Inverness and onward to Elgin, then Buckie.

On that first evening we walked round Buckie harbour and along the coast, admiring the fine views north to Caithness. The town has

a revitalised harbour, new fishing boats and a thriving support industry for the off-shore wind sector.

Next morning we set off westward along the coast in bright sunshine. Most of the route here follows the course of an old railway line and gave easy walking, the sound of the sea a constant companion. At Spey Bay, where the river enters the North Sea, we had hoped to have lunch in a café run by the Whale and Dolphin Trust – sadly it was closed on a Tuesday, so water, crisps and a chocolate bar had to suffice.

Turning south to follow the river brought a change of environment, with lots of deciduous woodland giving respite from the sun. Fochabers was our destination and was reached without any difficulty shortly after 3pm and we went straight to our accommodation, an old-style hotel. As we checked in, the receptionist advised us that the hotel was unmanned overnight, but not to worry, there were comprehensive instructions in the room regarding emergency procedures.

Following a hearty meal in the hotel restaurant, we were disappointed when we asked for coffee and were told 'Sorry, but the coffee machine was damaged in the fire and we haven't got it replaced'. Fire! Unmanned overnight! We then got the story of the recent overnight fire and the staff reaching the hotel at the same time as several fire appliances. It took a while for us both to get to sleep that night.

Our destination next day was Craigellachie, in the heart of distillery country. After a grey

A journey along the Speyside Way – continued

“The most memorable element was the incredible array of whiskies, several hundred in number,

start, our route took us through several miles of forestry plantations, which gave us some protection from a persistent drizzle. Close to Craigellachie, we emerged from the forest opposite the Fiddichside Inn. Tired and damp, we had no hesitation in heading into the tiny bar (about the size of our kitchen) with four worthies sitting on stools at the counter. My request for two coffees was met with surprised glances from the customers and a polite ‘we don’t do coffees’ from the lady behind the counter. So, shandies it was, then! That evening, we headed out in a downpour to a local hotel for our meal. The most memorable element was the incredible array of whiskies, several hundred in number, many Japanese, as the owner is a renowned whisky connoisseur from that country.

It drizzled steadily for much of the next day, 12 miles to Ballindalloch. We received several messages from friends expressing concern for our situation as Edinburgh had had a month’s worth of rain in 36 hours. Because of the rain (and midges), our stops were short and infrequent, the various distilleries we passed being barely noticed. Ballindalloch is little more than a cluster of houses close to the former railway station, and our accommodation the only one anywhere near to the Speyside Way. This was easily the most luxurious place in which we stayed. The house has a fascinating history, having been built in 1876 for the owner of the adjoining distillery. It was like something out of Downton Abbey, each room filled with *objets d’art*, tapestries and antiques.

“We received several messages from friends expressing concern for our situation as Edinburgh had had a month’s worth of rain in 36 hours.

It was quite an effort next morning to leave such comfortable accommodation and step out in all our waterproof gear on the longest stretch of our walk, 14 plus miles, to Grantown-on-Spey.

Fortunately, the rain did not last, the sun appeared, and we finally got some good views

of the Spey and surrounding hills. Our route now took us through native pine woods, so typical of the Cairngorms area, but we were caught out by a sudden downpour when in open country that had us scrambling for the waterproofs again. The B&B in Grantown was a welcome sight at the end of a long day.

Our next day, to Boat of Garten, was one of the most memorable of our trip. Having previously met and chatted to only a small number of walkers on the route, we now spent several hours greeting some four-or-five hundred folk, mostly walking or running, others on bikes, heading north. There were two challenge events on that weekend – The Cairngorms to the Coast, 100 kilometres non-stop; and the annual 100-mile challenge (in 48 hours) organised by the Long Distance Walking Association.

It made our 65-mile walk seem almost inadequate but by the end of a warm day, ice creams at the station of the preservation Strathspey Railway were very welcome.

Our final day was, deliberately, a short one, only 6 or so miles to Aviemore. The weather was dry but overcast, giving limited views of the big hills of the Cairngorms or Monaidhean Ruadh as they are known in Gaelic. Arriving in the bustling centre of Aviemore was a culture shock after our quiet week. We had no sooner found a coffee shop when the heavens opened and it poured for a couple of hours. Thank goodness we could take shelter in the many shops. When we eventually reached our accommodation, there was the luxury of a bath rather than a shower, so we could soak our weary limbs and contemplate what we had achieved.

SPECIAL MEMORIES

The variety of scenery. Masses of bright gorse and broom beside the path along the Moray Coast; the mix of native woodland; the changing moods of the Spey, often calm, occasionally turbulent.

The bird life. Gulls and oystercatchers along the coast, lapwings and curlews on the moorland, pheasants, swallows and swifts in the fields, plus a wide range of woodland birds.

The people. The crowds of folk taking the extreme challenges on the Saturday have already

A journey along the Speyside Way – continued



*Craigellachie Bridge,
designed by Thomas
Telford*

been mentioned – our engagement with them was fleeting but did give the opportunity to publicise Christian Aid, but there were far fewer ‘ordinary’ walkers tackling the Speyside Way than we had expected.

Close to Aberlour, we encountered a small group of adults and youngsters. The three young people all had special needs, one in a wheelchair, the others with differing disabilities but all were undertaking a final task to complete their Duke of Edinburgh Gold award. They had begun this challenge prior to Covid but only now were able to complete it. We talked with them for some time – their fortitude and the commitment of their leaders made a huge impression on us.

“ Our initial target of raising £500 was almost reached before we set off and the final total of more than £1,700 was just phenomenal.

The support. We were well prepared for our challenge, and although the weather was far from perfect it never dampened our spirits. We were helped enormously by the many messages of support received from friends and family during the walk. We don’t use Facebook, but the church’s webmaster kept us updated with news and the regular messages from Christian Aid each time we received another donation, gave us an added impetus to push on. Our initial target of raising £500 was almost reached before we set off and the final total of more than £1,700 was just phenomenal.

We thoroughly enjoyed our week’s walking. The knowledge that we were being supported to raise money which will make a huge difference to some of the poorest communities in the world was also very important.

We are already planning another long distance walk for this year.

Alasdair Law

Notice of Annual General Meeting

THE THIRTY-SECOND 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 29th April 2025.

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. Individual invitations will be sent to all CBPA members nearer the time.

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 one term and consequently are NOT required to vacate their positions. At time of going to press, all incumbents with the exception of the representative for Dumfries area (Linda Nelson) have agreed to serve for another year if re-elected. Jim Riddett has been nominated as Linda's replacement. It is desirable that any nominee has agreed to serve, if re-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 2024 AGM were published in the Autumn 2024 edition of *Onward*.

The agenda for the 2025 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-Second Annual General Meeting to be held on Tuesday 29th April 2025 at 11am in the Double Tree By Hilton Hotel, 36 Cambridge Street, Glasgow, G2 3HN

1. The chair opens the meeting and welcome those attending.
2. The adoption of the minutes of the 2024 AGM to be proposed and seconded
3. Receive the report of the Management Committee and Financial Statement for the year ended 31 December 2024 (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

My Ice Skating Journey

Right: All masked up on the judging panel while Natasha McKay, the then British Champion, performs at the Beijing Olympics.

Sadie at Lake Placid.

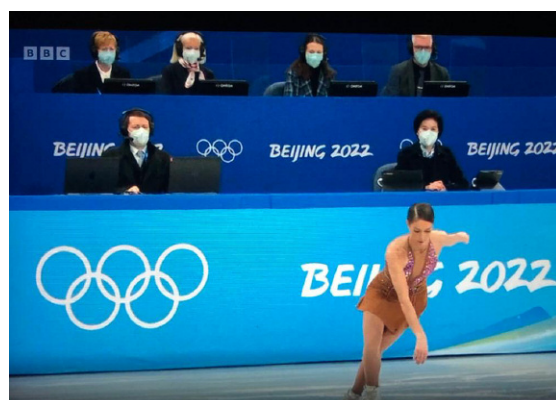
IT ALL STARTED way back in 1997 when my daughter started skating. As a parent, like parents across the land, you go along and sit and watch them learn. About a year later one of the committee members, knowing that I worked in a bank, asked if I would be interested in learning how to calculate the results for their competition. This is what sent me off on the long and enjoyable journey I am still travelling to this day, across the UK and internationally.

At that time the scoring in competitions was what is known as the 6.0 system, and the judges each gave a mark for the Technical Element and then a mark for Presentation. There would be five judges and each would hold up their score Card showing, e.g. 5.25, 5.5, 5.75. The scores were then passed to two results people who then collated the scoring and calculated who won, and then the placing. This was extremely time-consuming as there could be 24 skaters in each of the 10 categories each day over a 3/4 day period. As the computerised version used

“When I retired in 2006 I made a commitment to British Ice Skating to do all their events.

internationally was too expensive for clubs, my husband John purchased a copy of the software and developed a system for use initially by our club and our association. A new computerised system was introduced after some controversy over the marking at the 2002 Winter Olympics, and in 2004 British Ice Skating asked my husband to introduce the new system for them, and I helped with the paperwork at most of the competitions. After that, things were much better. In 2006 I took early retirement from the bank, before returning, initially on a supply basis and then part-time, before finally retiring in 2020,

When I first retired in 2006 I made a commitment to British Ice Skating to do all their events. In 2010, while attending a competition in Sheffield I asked if I could look at how to do the Data Replay element of officiating. They agreed, so I set about learning, on the job and at home, as my husband had his own system. There is a Technical Panel of five: a Technical Controller from the judging side, two Technical Specialists from the coaching side and two Data



Replay Operators who can be from any area. This panel makes the calls for each element performed during the programme, allocating it a level. The calls are made by one Specialist and the other Specialist and the Controller will write what has been called. In the event of a disagreement or uncertainty they ask for a review. My job is to watch the skaters as well, and when the calls are made I input the data to the system which opens a display on the judges' screens, allowing them to give their marks as each element is performed. At the end, for each skater the data shows how many elements and reviews there are, and the judges can replay a clip and change the call if necessary. When all reviews are dealt with, the Data team read back the list which will then be authorised by the Controller so that the judges can send their marks, and the results calculated and announced for each skater. As a Replay Operator our job is to record the video and cut a clip for each element. During an event we will be both Data and Replay.

In 2014 the Association asked if I would like

My Ice Skating Journey – continued

to be put forward to go to Frankfurt where the International Skating Union (ISU) hold a seminar each year for people who would like, firstly, International, and then to be ISU status. The ISU, founded in 1892 and based in Lausanne, Switzerland, is the international sport federation administering ice skating sports throughout the world. I said I would very much like to go to Frankfurt, and was duly nominated. This is a week-long seminar where you have exams on how well you can use the system and work as a team, knowledge of Code of Ethics and Rules and Regulations for each discipline. I had to learn what each element was and be able to identify them during a programme. There are different disciplines in Figure Skating – Singles, Pairs and Dance and then a team event, Synchronised Skating. As a Data Replay Operator we have to do all of them. To test our ability, there are four different exams during the week. I was successful and passed for International, and

achieved promotion to ISU status in 2018.

For international competitions you will be invited by Club or Nation to participate at their event, then each panel is advised to the governing body for authorisation. For ISU Grand Prix and Championship events you are appointed by them, and you must accept the appointment. Every official in the sport is a volunteer. Our travel, hotels and meals are covered by the relevant club, country or event host. The people I have met through skating come from all walks of life; I have met a doctor, dentist, lawyer, air steward, university professor, a pilot and lots more, all with a love of skating. I have travelled widely in my officiating role, visiting locations ranging from Dumfries, Sheffield, Dundee and Falkirk to Italy, Japan, Lithuania, China, Germany and Poland. My skating journey continues, and I love it.

Sadie Donnelly

Clydesdale Bank Rifle Club – update



SINCE PUBLICATION in the last issue of *Onward* of the above photograph of a Clydesdale Bank Rifle Club annual outing to an outdoor shooting range in Perth, circa 1962, more names have come to light.

Third from the left, kneeling, is a very young Bill Beaton, next to him in the trilby hat is Jack Knowles who worked at 96 High Street Dundee and who spent five years in a Stalag POW camp in Poland, on his left is myself. Standing behind Bill and Jack are Derek Gall and to his left

Martin Birnie, both from the Aberdeen area. The girl standing in the middle row a bit further along is Effie Donaldson, wife of the then Chief Accountant, Len Donaldson. You can also see Eric Dempster standing in the back row. Also included are: Maureen Muir, Stewart Harkness, Sadie Watson, Jack Queen, and guests from Head Office, Sam Findlay, Robert Cowie, Maurice Pelling.

Malcolm McKidd

Obituaries

Name	Date of Death	Age	Status
Anderson Derek	22/9/24	83	Pensioner
Beveridge Beryl	9/12/24	84	Pensioner
Bryden Moira	29/8/24	76	Pensioner
Clark Dorothy	12/12/24	94	Spouse Pensioner
Close Mary	3/1/25	68	Pensioner
Cowie Ross	6/10/24	64	Deferred Member
Dalziel Robert	16/1/25	74	Pensioner
Davidson John	12/1/25	78	Spouse Pensioner
Emslie Marlene	7/7/24	78	Pensioner
Eve Jackie	28/6/24	78	Pensioner
Forrester Maureen	2/12/24	82	Pensioner
Gardner Susan A	22/11/24	66	Pensioner
Gilchrist Alexander	10/10/24	94	Pensioner
Gorham Margaret M	15/11/24	94	Spouse Pensioner
Govan Alexander	13/11/24	81	Pensioner
Hall Mary	13/11/24	77	Pensioner
Henderson Grace	3/11/24	87	Spouse Pensioner
Hendry Iain	16/7/24	65	Pensioner
Jarvis Gordon A	23/11/24	91	Pensioner
Joss George A	23/8/24	84	Spouse Pensioner
Kalish Joyce	27/10/24	98	Pensioner
Kenney John	18/9/24	80	Pensioner
King Avril	12/8/24	66	Pensioner
Legge Robert C	16/10/24	86	Pensioner
MacKay Hugh	16/9/24	89	Pensioner
Mackie Lindsay	6/8/24	67	Pensioner
MacLean Ronald	28/8/24	79	Pensioner
MacMillan Alistair	10/8/24	74	Pensioner
Mair Helen	16/8/24	90	Spouse Pensioner
Manson Isobel	17/12/24	69	Pensioner

Name	Date of Death	Age	Status
Martin Stuart	13/8/24	82	Spouse Pensioner
Masson Catherine S	27/9/24	89	Pensioner
McCartney Morag	14/12/24	87	Pensioner
McDougall Muriel	21/9/24	71	Pensioner
McGregor Mary Ann	5/4/24	79	Spouse Pensioner
McGregor Irene	17/12/24	78	Pensioner
McIntosh Gardner	17/1/25	85	Pensioner
McLeish Stanley	16/12/24	99	Pensioner
McWade Diane	6/12/24	67	Pensioner
Merson Christopher	20/10/24	74	Pensioner
Minty William	29/10/24	87	Pensioner
Mitchell Jean	22/3/24	72	Pensioner
Morrison Murdo	10/7/24	82	Spouse Pensioner
Munro John	9/12/24	62	Deferred Member
Pittendrigh Gordon W	19/6/24	60	Deferred Member
Reid Susan	24/9/24	66	Pensioner
Simpson Jane	30/12/24	67	Pensioner
Smith Gordon F	4/8/24	94	Pensioner
Smith Hazel G	5/9/24	92	Pensioner
Smith Sheila A	14/8/24	78	Pensioner
Stewart Christine	6/10/24	73	Pensioner
Stewart Daniel	2/11/24	85	Pensioner
Swallow Lorna	25/8/24	72	Pensioner
Thatcher Thomas	3/9/24	74	Pensioner
Valentine Ian	18/10/24	93	Spouse Pensioner
Wells Monica T	29/11/24	88	Pensioner
Westmacott Phillip F	25/6/24	79	Pensioner
Wilson Hugh	27/10/24	92	Pensioner
Wilson Margaret W	22/10/24	90	Spouse Pensioner

A Branch too far!

AN ALTERNATIVE TITLE for this article could well be, 'Should've gone to Specsavers!' for reasons which will unfold with the telling.

TV seems to preface some of their blockbusters these days with the warning; 'The following series is based on true events, and only the names of certain Individuals, to whom it may cause embarrassment, have been changed.'

The individuals in this case are unlikely to feel embarrassed now, as it all happened over 50 years ago, when older readers still worked for the Clydesdale Bank Ltd. The 'True Events' are from the untold annals of Inspection Department. In fact there were actually two (Departments that is – not Inspectors) one in Glasgow and the other in Aberdeen.

Branches were routinely inspected every 18/24 months, (sooner if some problem was suspected) and there was a pecking order for both the dreaded Inspectors and also the size of the branch they visited. The Department was run by the Chief Inspector, then a deputy who was a Senior Inspector, Inspectors, Assistant Inspectors and then the workers – the Inspection Clerks. I can't believe on re-reading this that we had a complement such as this, but with 350 branches at that time they all seemed necessary.

“I checked this unlikely scenario with growing disbelief to find that he was correct – we were inspecting the wrong Branch!

To keep the longer-serving Inspectors from becoming out of touch with smaller branches the Chief Inspector often added a couple of these branches to their half-yearly lists, so every now and then they found themselves inspecting a branch with a staff of only three or four. Normally this was a pleasant and restful sojourn after the rigours of organising a team and inspecting a large city branch such as Moore Place, Glasgow, George St, Edinburgh or 96 High St, Dundee.

On this occasion there were three of us on the team for the inspection of the branch, namely our craggy faced leader, a Full Inspector whose accent confirmed his North Bank origins, an Assistant Inspector (me), and David the

efficient Inspection Clerk, both of us from Glasgow.

We had been in Head Office in the morning doing our paperwork, had lunch and were now heading east in our Leader's car towards our destination – LARBERT!



There had been a branch there since 1904 and it was described in a gazetteer of the time as '... a typical central belt small town on the B509 contiguous with Stenhousemuir, some two a half miles to its east ...' There was also a full branch in Stenhousemuir, although it had opened originally as a sub to Larbert in 1915.

Our leader drove confidently into the wilds of North Lanarkshire, apparently knew the road well, and an easy journey (the roads were quieter then) left us parked near the branch and on time for the dreaded five past three knock on the door!

Entrance gained, (chain correctly used!) the shock, horror and anticipation of the Staff assuaged, the only comment really was from the Manager, who remarked that,

'It doesn't seem all that long since the last Inspection – my how time flies!'

As I checked the first cash, a flustered David approached and said,

'Mr Dempster, they seem to have a lot of Stenhousemuir cheques and the rubber stamps are the same, I can't find any Larbert ones!'

What was wrong with him? – actually nothing! I checked this unlikely scenario with growing disbelief to find that he was correct – we were inspecting the wrong Branch!

I immediately made for the Manager's room where our leader was detailing the programme for the coming few days, and in his favour it must be said that he was having problems with the Manager's name, but thought it was only a typing error.

I gave him the facts and his fixed grin drained away from his face as the Manager asked,

'Something wrong?'

It was our turn to register shock and horror, and yes! There was 'something wrong!'

It was only four o'clock by this time and with grim determination our leader decided that there would still be time to save face and start the inspection at Larbert, adjust the programme

A Branch too far! – continued

when we got there, and make the best of a bad situation.

He told us to pack up, apologised to the bemused Manager, but also advised him on no account to contact Larbert Branch.

Stenhousemuir
B509 *oops, sorry!*

We bailed out of Stenhousemuir like a scene from a heist film, into his car and sped west to Larbert which we reached in remarkably quick time.

We parked close to the Branch and once again, though slightly more dishevelled, stood for the second time that day outside a branch of the Bank all set for an inspection. The time was half past four!

This was a time long ago, when mobile phones, the internet and social media didn't exist, but nevertheless the jungle drums of the day had not so much rolled as reverberated westward along the 'contiguous B509!'. We were too late!

Larbert Branch stood gaunt and in darkness, its storm doors shut, its lights out and its Staff seemed to have scarpered.

We returned to Glasgow in abject silence, David and I were dropped off near the city centre, he to his favourite howf to meet up with pals, I to Central Station for a blue train to the suburbs and an unexpected early night, and I think our Leader went back into Head Office.

However, I imagined him pacing along Clyde-side surveying the bridges and wondering which one to jump from!

Unsurprisingly the three of us were summoned to the Chief Inspector's room the next morning for what would euphemistically now be called a 'de-briefing,' and after minor interrogation David and I were released and returned to the wild, well the Department, and to the, 'Wink, wink, nod, nod, and ribald comments of our colleagues. If nothing else at least we could claim a 'First', as no-one could quite remember the last time the wrong branch had been inspected – if ever!

Our Leader shortly afterwards was returned to whence he came and was appointed Manager of a former North of Scotland Branch at a crossroads in rural Aberdeenshire with no other bank branch or 'contiguous connections' nearby. I became a Full Inspector and David became Accountant at a sizeable Branch on his way onward and upwards in the Bank.

A surprisingly humane attitude seemed to be taken by the Bank to poor performance, gaffes or misdemeanours at that time. Firstly, and more often in the upper echelons there was the 'Promotion out of the present appointment', secondly there was, 'A sideways move', when they really didn't know what to do with you! And the third was serious stuff with possible immediate dismissal and could be for instance, if you gave yourself a transfer to your villa in the south of Spain along with the Branch balance of cash.

In later years when sitting on the balcony of a holiday hotel on a Costa, sipping my pina colada, I often thought that I would have been tempted to tick the box for Option 3.

“A surprisingly humane attitude seemed to be taken by the Bank to poor performance, gaffes or misdemeanours at that time.

Eric Dempster

We was robbed ... well, sort of

ST ENOCH SQUARE Branch was a Glasgow city centre branch just off Argyle Street. It is named after St Enoch, the mother of St Mungo, the patron saint of Glasgow. At the time of the robbery I was the Accountant, and on the day in question I had popped out at lunchtime to buy a baby buggy from the local Mothercare store. As I sat at my desk after lunch in the open-plan office, a member of staff came up to me and said 'Kate's being robbed'. I asked one member of staff to dial 999 and alert the police, while another was tasked with calling Inspection Department to tell them we were being robbed.

“I have a bomb, hand over all your cash!

Kate was on telling duties at the time, and the robber had placed a bag on Kate's counter with a note saying 'I have a bomb, hand over all your cash'. Kate was a graduate trainee and on that particular day her training was on telling duties.

Certificate awarded in the Hall of Heroes.

Lucky white heather! She rightly showed no resistance and handed over her cash.

Having ensured that the relevant authorities were being advised of our plight, I instinctively lifted my new baby buggy as a potential weapon then, realising it might get bent, I put it down again. So off I went to confront the Baddy, despite standing instructions to do no such thing. There being no guidance notes on how to confront a bank robber, I had to rely on instinct, so I walked into the banking hall, approached the man standing at Kate's telling box and said, 'Excuse me sir, could I have a word with you?' He also responded instinctively and walked over to meet me. Then things got a tad untidy: rather than the customary handshake which might normally follow such an introduction, he punched me. At this my Glasgow upbringing came into play, so I punched him back. Not to be outdone, he reciprocated with another punch, at which stage I noticed he was a southpaw and

*Secretary of State's
Crime Prevention Committee*

This certificate is presented to

WILLIAM J McINTOSH

*in recognition of outstanding
assistance given to the police and
the community.*



George Younger -

Secretary of State for Scotland

We was robbed – continued

“...they did a balance of Kate’s cash, only to find that with the stolen cash included there was an overage of 10p.

was carrying his swag bag in his right hand. I punched him back, taking us to two punches each, and level on points.

Meanwhile, branch life continued apace, with tellers telling, ledgers ledgering, and customers still being served. At this point in proceedings an older gentleman who was being served by one of the other tellers, and alerted by the commotion caused by the ongoing pugilism, turned and said to me, ‘What’s going on?’ As I turned my head to reply and say ‘We’re being robbed’, the Baddy hit me again, this time behind my right ear as my head was turned, and it hurt. I decided that it was time for pragmatism rather than bravery, and that any continuation of the boxing match might not go in my favour. Instead, I stood back to give him space to enable him to make his exit, which he did and made for the door thinking he had won the day.

I followed him at a safe distance, not knowing what the pursuit might hold. Now for a bit of local geography: St Enoch Square is situated just off bustling Argyle Street. At the entrance to the Square, there was an Arnott Simpson Department Store on one side, and St Enoch Square Branch on the other. Crucially though, slap bang in the middle between the shop and the bank was a Police Public Call Box, just like Doctor Who’s TARDIS. It was a functioning Call Box, and as I pursued the Baddy, I got as far as the Call Box and a uniformed officer of the law stepped out from it into the sunshine. On seeing him, and having watched many episodes of Dixon of Dock Green in my formative years, I said to him, ‘Officer, that man has just robbed the bank’.

Then it got silly. The Baddy, on hearing me speak to the policeman, turned to see what was going on. As he did so, he lost his footing and sprawled on the pavement, to be nicked by the Boy in Blue. As he fell, his swag bag fell to the ground and spewed its ill-gotten gains on to the city centre pavement. Immediately, the local pedestrians pounced, and were soon standing around with handfuls of cash. I quickly scurried among the stunned recipients, taking from them

their unexpected windfalls. The outcome? When Inspection Department arrived to take control, they did a balance of Kate’s cash, only to find that with the stolen cash included there was an overage of 10p. Not the best of robberies.

Talking of Inspection Department, Tom McGarrie, Chief Inspector, came to assess the situation. Interviewing me, he asked for details:

‘He punched me.’

‘He punched you?’

‘He punched me again.’

Eyes widening, ‘He punched you again?’

‘Then he...’, etc.

It’s fair to say he was taken aback by it all.

When the senior police officer handling the case came to interview me, he advised me that the Baddy had accused me of attacking him. Complaint not upheld. During all of the excitement the Branch Manager (Peter Thompson whose ‘A Sassenach’s Journey Into The Unknown’ appeared in a recent edition of the magazine) was attending his regular Rotary meeting, and missed all the fun. Fortunately, apart from a lump behind my right ear from the Baddy’s third punch, and Kate being a bit shaken, no one was hurt. My exciting day resulted in me receiving two bravery awards: one from the Secretary of State for Scotland and one from the Chief Constable of Strathclyde Police. The one from the Secretary of State was conferred in the Hall of Heroes in Edinburgh Castle, which was quite nice. As a token of appreciation from the Bank I received a letter from Alex McMillan, the then Chief General Manager, commending me and enclosing a cheque for £250, which was very nice indeed. I wouldn’t want to do it again, though. Oh, and the Baddy was sentenced to seven years in prison.

When I mentioned to my wife that I was writing this piece for *Onward*, she reminded me that she, also a Clydedale Bank employee, was involved in the biggest robbery in Scotland at the time, when the branch in Hillington Industrial Estate in Glasgow was robbed. The staff were all locked in the strongroom, and my wife readily admits she was the first to go in, on the basis that whatever happened to them, it would happen to her last. The poor wee soul.

Bill McIntosh