

THE GRASSHOPPER PENSIONERS' CLUB



**MARTINS
BANK**

Website: www.martinsbank.co.uk

© gut informiert!

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TREASURER: Alan Thomond

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DATABASE MANAGER: David Baxter

FUNCTION ORGANISERS:

Sue Williamson (Liverpool) George Hamilton (Manchester) David Baldwin (Yorkshire & London)

Autumn Edition 2026

AFTER ALMOST 57 YEARS WE HAVE



Martins Bank Archive - where it is always just a few minutes before 1969... Proud to be part of the British Library's UK Web Archive of British Social History

Our site is permanently preserved by the

BRITISH LIBRARY

in its UK Web Archive

UKWA
UK WEB ARCHIVE

And so we should!

IN THIS EDITION:

**YET ANOTHER MARTINS FIRST
CONTINUING HEATHCARE PROVISION**

LIVERPOOL and SHIPLEY LUNCHES

MANCHESTER LUNCH 2027

Plus the regular items and

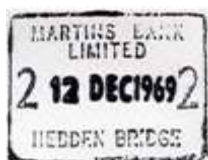
2026 ANNUAL GENERAL MEETING

**WE WERE THERE
LONG BEFORE ANDY!**

OUR VERY OWN 'No. 10' NORTH

And here it is or, should I say, was?

10 Market Street, Hebden Bridge And we still



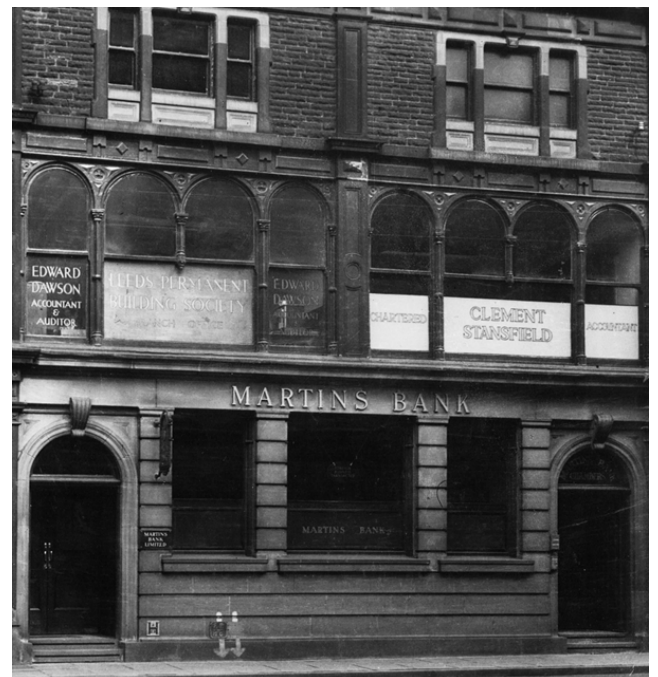
have a member who is featured in the above photograph (from the 1966 Summer Edition of our Magazine), the handsome

young man in the glasses!

And it was he who saved the date for all time in his cashier's Till Stamp. I'm certain that everyone one of us remembers changing the date on theirs with the tweezers.

Remembered by Jonathan as follows:

Our thanks go, once more, to John Robertshaw for preserving a little piece of history; the last day of trading as Martins Bank. Three days after this, Monday 15th December 1969 was 'the appointed day' on which by Act of Parliament, those Martins Bank branches that would continue to trade, must do so as branches of Barclays Bank Limited.



CONTINUING HEALTHCARE PROVISION

As we 'Martians' appear to possess a longevity gene I thought that, when the time comes to start paying for healthcare support, this Government advice paper could be useful, especially if it enables you to obtain free support for yourself or your partner. Click on this link to open the document:

<https://assets.publishing.service.gov.uk/media/635165f38fa8f554cb9dc2e8/NHS-continuing-healthcare-decision-support-tool-guidance-2022.pdf>

For those members who don't have access to the internet, or their family members are unable to open the document, please feel free to contact me and I will forward it to you.

It will also come with '*Tips for getting free healthcare*' recently published in a National Newspaper.

Despite its length (49 pages), I hope that it will be helpful should the need ever arise.

LIVERPOOL and SHIPLEY LUNCHES

Your Reservation Slips are attached to this Newsletter and contain all of the relevant information for you to make your reservation.

As George Hamilton will be contacting our Manchester members in connection with the 2027 Lunch, everyone will be made welcome should you wish to attend our Liverpool Lunch and Annual General Meeting.

All members should remember that there is no limit on the number of Lunches that they can attend, the more the merrier!

2027 MANCHESTER LUNCH

Since the usual Manchester Lunch has been postponed this year, I have discussed next year's Manchester Spring Lunch with George Hamilton and he wonders if any of our Manchester colleagues, who attend their annual November Lunch might like to take the short trip to Liverpool, where they can join our Liverpool colleagues at their Lunch on Friday 11th December this year.

Members can attend as many lunches as they wish and won't pay a penny for them. However, their guests will need to pay a nominal £15 for theirs and includes their drinks.

A Reservation Slip for both our Liverpool and Yorkshire Lunches is included with this Newsletter, so don't delay in completing them and confirming your attendance for your reservations to be confirmed.

NEW MEMBERS

Thanks to our mention in the latest edition of 'CONNECTION', we welcome:

Patricia Payne (nee Pollard). Patricia emailed after seeing the article in Connection to say: I now live in the USA but I did work for Martins at Rugby, Warwickshire branch.

Patricia's membership makes us a truly 'International Club', with Patricia in the **USA** and John Hollingworth in **Australia**!

And thanks to Vivien Liddiard we welcome:

Maria Barnard (Woodward in 1965), who writes: Hello David, it has been suggested to me by Vivien Liddiard that, as past Martins Bank staff, I should join the Club. Vivien has kindly forwarded me your last two Newsletters and having noticed my name being mentioned in both, it seems appropriate! I started work in January 1965 at the **Shudehill, Manchester** branch and retired from Barclays in Bolton in January 2005, having completed 40 years full time service. I've many happy memories of my time with Martins and so maybe it's now time to put pen to paper and record them! *Kind regards Maria.*

We also welcome John William Pearson, who emailed: Good afternoon David, I would like to join the Grasshopper Club as I was employed by Martins Bank from July 1965 to the merger with Barclays in 1969.

I have already supplied Jonathan Snowden with a few items for his Martins Bank Archive collection a few years ago.

John's memories of his time in Martins continue on Page 8:

John's email was followed by another from Wendy Young, who asked: I wonder if I am eligible to join the Pensioners Club. I was



aware of its existence but as my service with Martins was relatively short, I wasn't sure if I qualified.



I started work at Martins Bank Limited 15 Greengate Street, Stafford on 12 August 1963 aged 16. My name was **Kathleen Wendy Cheadle** at that time. I married in 1966, my



surname changed to Young. I left Martins on 31 January 1968 to join my husband in Scotland. He was in the RAF.

I spent over 32 years of my life working in banks and a building society with a break while bringing up my daughters. I have always been known by my middle name. Please let me know if you require any further information. Best wishes **Wendy Young**.

SPENNYMOOR BRANCH



Although we have photographs of most of our branches, and I can't remember how or why I found this next photograph, but I thought that it might be of interest, as it is a photograph taken **FROM** our branch in Spennymoor

and came with the caption: *Photo taken by my dad from our home above Martins Bank, Spennymoor in 1950/51*



Described as: *'A large building with a nice open aspect'* it was like other branches that Martins let their surplus space: I remember two of our sub-branches and Denholme, in particular, where I

had to bolt the door between our sub-branch and the rest of the property before opening and, when there was a cash check, there was always a Hoover Twin Tub behind the counter and a lingering smell of soapy water after the washing had been spun. Great times though!

FACEBOOK CAN BE USEFUL

Yet again, as I collect what I believe could be interesting articles for future Newsletters, I think that I need to become slightly more-organised as, once again, I can't remember how or why I visited this page:

I Grew Up In Radcliffe

However, it did lead me to another potential member whom I messaged but have yet to receive a reply. Does anyone know **Margaret Garner** or did you work with her at our Radcliffe branch? Margaret's 'post' follows:

I worked here in the late 60's when it was Martins Bank and before there were screens! I started working there when it was Martins bank. in 1969. Pounds shillings and pence! Went on to complete 40 years for Barclays ... mostly where I live now in Leicestershire.

Radcliffe and Old Trafford.



Radcliffe Branch

Isn't it strange that Margaret Garner mentions it and David Baxter emailed me the following question:

'Could this be the end of our Old Trafford branch?

and forlorn image of it, fenced-off and with a



large skip in front of it: Again, more research and I discovered:

[The Mystery of Old Trafford's Lost Bank: Unearthing a Hidden Passage](#)

If that link doesn't work, then try the following:

https://www.youtube.com/watch?v=O_gXk4rApe0

If any of our Manchester members have any current information about the branch then please let me know. In the meantime, and especially our Manchester members, sit back and watch this video, which I imagine will bring back many happy memories of their time in the branch and could even prompt them into sharing their memories in a future issue.

THE CRAVEN BANK KEIGHLEY



We must again thank Keighley & District Local History Society for publishing both images on their Facebook page. The top image features North Street before its development, with our branch dominating the scene in the centre. The comments follow: *'North Street ... in about 1890. Completing the row the Craven Bank, built and opened during 1855 ...'* The inset image is that of



one of our former Keighley colleagues, Geoff Whitley (left) in the starring role as Victor Frankenstein in the Keighley Playhouse production of 'Frankenstein' starting its weekly run on August Bank Holiday Monday back in 1981.

JULY BROUGHT US WIMBLEDON



And another memory, at least for myself and my fellow staff in Bradford, during 'Wimbledon Fortnight', when we had to arrange for currency and cash to be collected from it in Barclays' days. Despite this photograph being of our branch in Barclays days, it's still better than nothing. However, I have emailed the [All England Lawn Tennis and Croquet Club](#) to see if they have an image of our sub-branch in its Martins days but must admit that I didn't

realise, until I became a member of the Club, that our Wimbledon sub-branch was a former Martins branch and celebrated with themed adverts! As Jonathan comments: *New balls please! 60 Years ago there was only one place suitable for the tennis stars of the day to deposit their Wimbledon match winnings... mind you, I wouldn't like to have been a cashier there, with such long opening hours (11.30 am until 'close of play*

Martins Bank
Hours of opening: Noon till close of play

A branch of
Martins Bank is at
the **Centre Court**
Wimbledon

Speculators, players and officials are invited to make use of the comprehensive banking facilities provided by Martins Bank at the Main Entrance to the Centre Court. The Bank will be open daily from 12 noon until the close of play. Please ask for a copy of our booklet "An Account at Martins Bank."

Martins Bank
MARTINS BANK LIMITED
PRINCIPAL LONDON OFFICE: 58 Lombard Street, E.C.3.
HEAD OFFICE: 4 New Street, Liverpool 2.

and post-takeover:

Anyone for Money?

Martins and Barclays customers at Wimbledon can enjoy a complete range of banking services at the Centre Court branch of Martins. You'll find the same friendly, personal attention you get at any branch. Moreover we've arranged the hours of opening to suit the occasion; noon till close of play every day.

The manager and staff will be delighted to see you. So (if you'll pardon the expression) the ball's in your court.

BARCLAYS BANK
MARTINS BANK

VIDEO CLIPS

I first stumbled across a single video a few months ago on YouTube, which led me to search for various other videos mainly about Liverpool, and others which featured some of our Liverpool branches.

I hope that you have enjoyed watching them as I believe that they bring life to our former branch network, especially for our southern colleagues and those former northern members who left the north in a career move.

Our members who receive their Newsletters electronically can simply click on the various links to view the videos themselves but, for those members who take the paper version, I'm

afraid that they will need to either visit YouTube if they have a computer or ask someone to do it for them.

If any of our members have time to search YouTube for videos which feature their local Martins branches, I would be pleased to receive details so that they can be shared in future issues. In the meantime, when I have time, I will continue my search, but here the current batch of 'my finds' follow. However, I must apologise in advance should any of the following links not work.

We start with a different view of the Blackpool that you might know: sea, sand and the Tower:
<https://www.youtube.com/watch?v=fWPJrK4uF28>

Now, an interesting visit to our Head Office Building:

[Urban Secrets: Liverpool \(2013\)](#)

Once again, our Head Office Building but viewed from a drone:

[Martins Bank - A New Being | An Unseen Perspective | Including Liverpools' Iconic Waterfront - YouTube](#)

Yet more drone footage:

[Close Up #Martins Bank #Liverpool - YouTube](#)

Now, a partial tour of our Head Office Building:
[Martins Bank Liverpool](#)

And finally, for this issue, 'Tommy', who was also affected, or is that 'infected', by the continuing magical experience, as by everyone who has ever entered our former Head Office Building :

[Tommy - keeper of Martins since 1989](#)

Comments taken from the YouTube video:

Tommy, our head of security and the keeper of Martins Bank Building since 1989, is a core part of our community. Anyone who has met this extraordinary man will be able to speak of his care, knowledge and love of this iconic building. We're not sure anyone could top his passion! Tommy's story with Martins is both fascinating and inspiring. We have created a short film with Tommy telling stories of the village-like Martins and his excitement to see the building come back to life.

OBITUARY

We record with deep regret the deaths of the following colleagues:

Cook, Brian	10 th July aged 85
Cox, John	17 th July aged
Horn, Brian	8 th July 2026 aged 92
Kellard, M	Newsletter Returned
Laythorn, Keith	Newsletter Returned

Messer, Pat	21 st June 2026 aged
Sutcliffe, Stuart	30 th July 2026 aged
Whittaker, James Douglas	10 th April, aged 92

John Cox: John Jones emailed to advise me of John's death. John joined Martins at our Chief Foreign branch in London in 1960 where he was a Foreign Exchange Dealer.

Brian Horn: Brian started his Martins career in 1951 at Settle branch after leaving Giggleswick School, to which he used to walk with his mate, and another Giggleswickian and former 'Martian', Ken (*Muncher*) Marsden, (whom many of our Liverpool members will remember from his time in **Liverpool Overseas** and **Myrtle Street**).

They were two local lads from a small town in the Yorkshire Dales, who left their individual and unique marks on our Bank as well as on their former colleagues.



In 1952, Brian (**left**) started his National Service with The Royal Tank Regiment, whose motto he never forgot and every time that I rang him I was always greeted by: '***Balders! Through mud and blood to green fields on the other side***'. Following his stint in The Royal Tank Regiment, and despite never being allowed to even enter an actual tank (with his banking background, Brian was destined to be a clerk), he returned to Settle branch in 1954 before being transferred to Bentham branch in 1959. A transfer to Skipton branch followed in 1960 (where I first came upon him in 1972, as Junior Securities Clerk). Throughout its time, Skipton was always acknowledged as a ***farming branch*** where Agricultural Charges were commonplace and it was whilst at Skipton that Brian was selected to attend a '***Bankers Course in Agriculture***' at Durham University in 1964. (**Editor: Does anyone else remember such Courses or attended any of them?**)

Brian was liked by everyone in the branch, constantly bursting into song (after all, he was a member of Settle Amateur Operatic Society), and happy to do what he did (and did well) at Skipton branch where he was a great team leader and motivator. Brian was great to work with during my two years with him at Skipton, where I learned so much from his knowledge of farming, that the time simply flew by. He will

be sadly missed by everyone who came into contact with him.

Pat Messer: Terry Clark advised me of Pat's death and wrote; **Pat** always spoke with great affection of her times with Martins Bank and, until recent poor health, enjoyed reading your newsletters and continued; Pat was 83 years old when she passed away. One thing you could maybe note in your newsletter - When working at Martins Bank in Victoria Street (around the 1960's) she would have been known by her maiden name; **Pat Rummens**.

Pat joined Martins in 1959 at **Heywoods** branch before being transferred to Victoria Street in 1960, where she stayed until just before the takeover in 1969 when she was transferred to Barclays Southgate.

James Douglas Whittaker James' son emailed me: Just a quick message to let you know that my father James Douglas Whittaker, sadly passed away earlier this year, 10th April. Aged 92 he had led a full life but spoke fondly of his time at Martins Bank.

Should anyone wish to remember any of their former colleagues mentioned in the 'Obituary' section of this and any future Newsletter, I would be pleased to receive their memories for publication.

JONATHAN SNOWDEN

As our Archivist and Webmaster, I'm certain that everyone will agree with me that Jonathan does an incredible job for us (and the world via the British Library) in remembering **Martins Bank**, so why shouldn't we dedicate an occasional space to him and his efforts?

EXTRACTS FROM JONATHAN

Jonathan posted and commented:



Our cover photograph for July 2026 is a rare colour shot of a short-lived sub-branch. It is Carlisle Lowther Street, and it was opened whilst the main branch at 33 English Street was due to undergo a major refurbishment in 1958. In the end, Lowther Street was only open for a few months, and the

refurbishment of English Street was postponed until the early 1960s.

Did any of our members work in either of these branches and have memories of their time there?

One former member of staff that I used to know, and sadly now long-gone, was (Robert) Lindsay Mason, who finished his Martins career as First Cashier at Keighley branch, but there must and will be others.

Just after I had completed the last Newsletter, I received the following email from Jonathan:

I contacted you some time ago about an item I have not been able to locate – Three plastic note bags for £500 in series C Pound Notes, which bear the name of the Bank.

I have now found a photograph of these bags, (above) but the only time I remember seeing them "in the flesh" was when they were part of the display you put on at the Lunch I attended in Liverpool a few years back. I have checked the



other items that came from Peter, and they are all accounted for, I wonder if the note bags might have slipped in with the other items that you have awaiting a suitable time for them to come here?

The image is attached as a memory jogger only, I am sure they will surface somewhere. The dinner was the first time I remember seeing them, so they were not part of the items I sent to you in advance with an inventory to put on display. So I am scratching my head. In the meantime I can use the photo on the web site. The only other thing that might have happened is that the PICTURE was sent to us, but another member of staff owned them and wanted to keep hold of them. The bags look suspiciously like they were made by Barclays when they thought the name of Martins might carry on for a bit longer than it actually did.

I hope that our member who owns these note wrappers will make contact with Jonathan or, if not Jonathan, me.

As Jonathan continues to update and improve our website on a regular basis, another thought came to me

With so many 'mug shots' missing from our branch records on the website, and details of branches where we worked lacking some of your details, could those of you who wish to participate, and help Jonathan, check the

branches at which you worked (on our website) to see if your photograph is featured. If it isn't, do you have an old photograph of how you looked when you worked for Martins, that you are willing to share and have published on the website?

If you are not mentioned as having worked at one of your branches, will you advise me the branch or branches and dates when you worked at it/them and I will collate the information before forwarding it to Jonathan.

In order to save Jonathan being inundated with emails, could I ask you to email them to me or, if you don't have access to email, send your photograph to me and I will return it after scanning and forwarding to Jonathan. There's no need to enclose a stamped, addressed envelope, although an envelope would be appreciated, as we have sufficient funds to pay for the return of your valued photograph.

YET ANOTHER WONDERFUL FIND!

ANNE BOYALL: Jonathan never stops trawling the internet for 'all things Martins' and has discovered many really interesting



items over the years; most recently Anne Boyall's wedding autograph album which contains more than 50 signatures of staff from the London District but mainly from 68 Lombard Street. As Jonathan says: *Many come with first names and the information will help me to fill in more staff records and database entries. Win win!.*

Anne joined the staff of 68 Lombard Street in 1953 and I wonder if any of our London members actually knew Anne, or even attended her wedding?

Did Anne marry a fellow 'Martian'?

Please let me know if you remember Anne, as it will help Jonathan on his never ending quest to plot the history of our Bank and our fellow colleagues.

CUSTOM HOUSE BRANCH

A Branch at Liverpool Custom House is opened around 1899 by the Bank of Liverpool, which becomes the Bank of Liverpool and Martins Limited in 1918. Custom House then operates as a full branch until 1927 when the business is transferred from 21 Park Lane to 32 Canning Place. Somewhat confusingly, Canning Place Branch is listed as Custom House Branch for a number of years, until 1948 when it becomes known only as: Canning Place Branch. Our staff gallery below shows those faces who are listed specifically as having worked at "Custom House Branch" in Martins Bank Magazine.

Branch History

1899 Opened by the Bank of Liverpool

1927 Branch closed and moved to 32 Canning Place

1932 Closed and used as Stationery Branch until 1968

I believe that this is a photograph of the Custom House, which was destroyed during World War II, but wonder if any of our members can provide any further information about it or actually worked at 32 Canning Place?



DIGITISING SPREAD EAGLE

I don't know how many of our members saw this article in the latest edition of 'Archives Reviewed':

Group Archives has commissioned UK Archiving, an archive and digitisation company base in Edinburgh, to digitise our full collection of Spread Eagle staff magazines. 34,561 pages are to be digitised and the project is already half complete

but I did, and emailed Group Archives to ask if they were also going to digitise all of our Magazines. Their response:

We are planning a more extensive digitalisation of staff magazines held by Group Archives.

DCO/BBi Quarterly will be the next on the list, followed by the Martins Bank Magazine....

So, watch this space for updates!

A Few More Memories

First from Chris Hayne:

Chris forwarded me his copy of the 1964 Spring Edition of our Magazine which, as I mentioned in the previous edition, gave me the idea of changing our 'Death Notices' to 'OBITUARY', which is more in-keeping with our Magazine. Chris also commented:

'... you will find the Institute of Bankers Pass List for those who were successful in the September '63 Examinations. Perhaps some of the names may be familiar to your good self but, as I was not inducted into the great Martins Bank until 13.01.64 those quoted are strangers to me.'

and Second John Hollingworth



(via his daughter):

Dad was telling me some stories about getting robbed at No 10 (but he reminded me that was Barclays and not Martins). He became stuck in the lift and was

managing the robbery in between floors! Ha!

From Elland we also ran a sub-branch at Greetland twice a week. For each visit we had to take all the cash we needed in a big leather bag in a taxi, accompanied by a guard (a nice old man) who stayed with staff to guard there and on the way back!!

Dad is obviously very proud of Martins and even now maybe still a little bothered by the take over from Barclays. He was telling some locals here about the friendly bank that didn't have the head office in London but in Liverpool. He wanted me to tell you that a Martins Bank would look great here in Rainbow.

MISSING MEMBERS

If anyone can help us to trace any of the following members can I ask them to please make contact with me?

Mrs J Clark of Worthing

Mrs J Boyle of Midhurst

Mrs AL Garner

Mr PD Gash

Mrs A Harpole

Mr D Millington

Mr P Noble

Mrs E Preedy

Mrs D Stonebridge

Mr A Townsend

My Martins career started in July 1965 when I joined staff of Chester-le-Street branch where the manager was P.D. Hoyle. They had a double plank which bridged two flights of stairs leading down to the basement, which I fell off on one occasion. This dubious arrangement was to facilitate answering a wall mounted branch telephone, as well as also allowing faster access to the Machinist, Filing and combined Staff Room beyond, with the regular shout of 'Shut that door!' from the Ledger Clerk (Not Larry Grayson Editor).

After Junior and Cashier training at the Training Centre above, Northumberland Street, Newcastle-upon-Tyne branch, I was assigned to the North East Relief team which meant working at various branches in County Durham.

In 1966 I was transferred to Monkwearmouth branch, north of the River Wear from Sunderland. Donald Scotson was the branch Manager. We should have had a branch cat as rodents were often seen running along the central heating pipes. After a commute on my Lambretta I needed to tidy up my appearance by utilising the highly polished brass plate on the safe door. One of my duties was to relight the boiler before travelling by bus to the newly modernised Southwick sub-branch.

Malcolm Winlow worked there and transferred to the south west whilst Martins was still expanding. I hope he prospered from the move.

The other person I knew from Monkwearmouth was Keith Lowery, who famously whipped out of the suit top pocket of a recent recruit from the Electricity Board a collection of pens with the comment: "You are in a Bank now"

The Manager of Monkwearmouth branch, Donald Scotson, used to ferry us to Southwick sub-branch, when there was a lot of coin to deliver, in his pre-selector gearbox Daimler. It was quite terrifying, as in Winter he used mittens to drive it, which weren't great for steering the car.

According to hearsay, his Rolls Royce ran away and down the hill whilst he was previously the Manager of Willington. His mittens must not have applied the handbrake sufficiently well!

1967 took me to 9 Market Place, Durham, where the normal access to the first floor machine room was by lift. The alternative was via an outside stone staircase. Mr H.C. Pearson was the Manager and Malcolm Johnson the Pro manager, who clipped a counter sponge with his umbrella up onto the counter uplighters

"This is a Bank, not a Bear garden" whilst John Duncan and I were once working overtime. Because of possible confusion I was quickly reassigned to the North East Relief team again, this time spending more time at Newcastle-upon-Tyne branches, including the Cash Centre. Whilst there part of my duties involved crossing the street in a Security Express armoured van to the Bank of England, with its pink morning coated dressed staff. Security Express was also used to collect High Value Packages (HVPs) from the Post Office with me travelling with them to accept and sign for them.

In 1968 I was moved to Scotswood Road, Newcastle, near Newcastle Central railway station. I also had the honour of being the first sub-branch cashier at the newly opened Tyneside Auction Mart, which also involved arranging instant insurance for the Farmers' acquisitions.

Destruction of old Travellers Cheques was quite simple: We took them to a customer's site who kindly arranged to set fire to them in a wheelbarrow, obviously under our joint supervision.

I also had to retrain an ex-army captain, who was running a Mercedes Benz at the time, to dispense with bulldog clips and instead use rubber bands for bank notes. I also had to refund spoiled cheque Stamp Duties to a local clothes employer, this helped him in a small way to run a much coveted Citroen DS car, highly innovative for the time.

Whilst at Scotswood Road I took advantage of the Martins Bank paper based Cheque Guarantee Card, which enabled me to cash cheques when I was on holiday at any of the participating Bank's branches, avoiding the need for costly telephone authorisation calls, especially from remote locations in Scotland, and even Tobermory on the Isle of Mull.

In 1969 I was again transferred to Durham 9 Market Place branch, this time with Mr J. Milner as Manager, and John Williams the Pro Manager. I was sub-branch clerk at Langley Park on the occasional time that it was open. On the merger we were transferred the small distance to Barclays Market Place branch, which was overwhelmed by the merger, even temporarily reopening 9 Market Place as a sub-branch to cope with the situation.

I found that usually the kindest managers were in my experience ex-Martins, although of course there were exceptions.

Other vivid memories would not be acceptable today, so sadly cannot be published, although at the time perfectly normal behaviour.

*I would also like to thank Jonathan Snowden for his ongoing expansion of the database and Archive. **Best wishes, John Pearson***

(Editor: I'm certain that we all have similar memories John and it would be great to hear them from any of our members who would like to share them)

**And finally for this edition:
The Minutes of our 2025 AGM
and the
Agenda for our 2026 AGM**

2025 ANNUAL GENERAL MEETING

Our first ANNUAL GENERAL MEETING outside London was held on Friday, 12th December 2025 at The Racquet Club, in Liverpool, 56 years to the last working day as we existed as Martins Bank Limited.

The Minutes follow:

1. Welcome:

As Bernard Lovewell was unable to attend, his 'welcome speech and Report (Item 5 on the Agenda) was read by David Baldwin:

Marilyn and I are very sorry that we can't be with you in Liverpool this year and I am particularly sorry that I will not be there to chair the AGM as health issues, in the past 12 months, make it too risky to travel long distances and have overnight stays away. However, you will be in the very capable hands of David Baldwin.

*I am very lucky to have two great colleagues in David Baldwin, our Secretary, and Alan Thomond our Treasurer. Our club could not function without the work they do and our other volunteers and I say a particular big thank you to David for the hours he must spend compiling the regular newsletter which I am sure we all look forward to receiving. I would also like to thank Sue Williamson for taking on the role of Liverpool Lunch organiser following the tragic death of **Ken Quirk**. A thank you, too, to Jonathan Snowden the webmaster of the fantastic Martins Bank Archive which has so much brilliant information at everyone's finger tips with the click of a button. Although it is now 56 years today since Martins Bank sadly came to an end all this effort to keep its name alive is, I am sure, appreciated by us all. As the numbers of members attending our lunches in London, in particular, start to dwindle we will review how we organise it and them in the best way. But we want to keep*

them going as long as possible as I know how much our members enjoy meeting up like this every year and talking over great memories they have of working for Martins Bank.

Although numbers attending lunches are beginning to fall I have to say that club membership remains quite strong and that is down to Sue Williamson, Alan Thomond, David Baxter and others who are still on the lookout for new members! I wish you all an enjoyable lunch and both I and Marilyn will be there in spirit if not in person.

Best wishes to you all, Bernard Lovewell.

In Bernard Lovewell's absence, David Baldwin chaired the meeting and Ro Murphy volunteered to take the Secretary's role.

2. Apologies for Absence:

Were received from Bernard and Marilyn Lovewell; David Baxter and Colin Skelton (*who asked to be remembered to everyone who remembers him and that, at a mere 94 years old, he's still with us and is sorry that he was unable to attend*).

3. Minutes of the 2024 AGM:

The printed copies of the Minutes had been published in the Summer Edition of the Newsletter and copies were made available at AGM and were accepted by all attending.

4. Matters Arising:

There were no matters arising.

5. Chairman's Report:

Bernard Lovewell's report has already been covered in **Item 1** of the Minutes.

6. Treasurer's Report:

I should start by introducing myself to everybody (apart from 'Caddy'):

I'm Alan Thomond and I joined Martins in September 1967, starting at Oldham Street branch in Manchester city centre. Three Martin's branches and a merger later saw me on attachment at Heathrow Airport (1971) before returning once more to Manchester. A few more branches (all bar one now closed) and a stint as the district CWIP officer, saw me move to Radbroke Hall, firstly into the CWIP Tech Office (where I met Mike 'Caddy' Cadwallader) and then as a Business Case Manager on a series of projects, before taking a (Voluntary Early Leavers' Scheme) 'VELS' package in 2000.

After leaving The Bank I then worked part time at a local golf club as the assistant to the Finance Director for 14 years before fully retiring.

With regard to the club's accounts for 2024, I am pleased to say that we managed to end the year with a loss of almost £600 and a bank balance just short of £17000, despite heavily subsidising the annual lunches.

A LOSS OF £600! is not something we ex-bankers usually rejoice in BUT, YES, as we are trying to reduce some of the surplus of £13k accumulated through the "Covid Years", due to Barclays generously maintaining the annual per capita grant at the pre-Covid level throughout the pandemic.

I am also pleased to say that Admin costs, despite inflation rises, have remained approximately £2000, thanks in no small part to David's negotiating skills and his network of contacts.

The Accounts were accepted unanimously.

7. Secretary's Report:

The Secretary had nothing to report

8. Welfare Officer's Report:

The Welfare Officer had nothing to report.

9. Election of Officers

As the existing Officers were willing to continue in their existing roles and there were no other nominations, Bernard Lovewell, David Baldwin and Alan Thomond were unanimously elected to serve a further term.

10. Election of Auditor:

It was agreed that the Treasurer should find the Auditor in accordance with the Constitution of the Club

11. Any Other Business:

There being no 'Other Business', the Meeting was closed at: 12.20.

2026 ANNUAL GENERAL MEETING AGENDA

- 1. Welcome**
 - 2. Apologies for Absence**
 - 3. Minutes of the 2025 AGM**
(Have been provided for you to read in advance of the AGM in order to save time on the day)
 - 4. Matters Arising**
 - 5. Chairman's Report**
 - 6. Treasurer's Report**
 - 7. Secretary's Report**
 - 8. Welfare Officer's Report**
 - 9. Election of Officers**
 - 10. Election of Auditor**
 - 11. Any Other Business**
- Will you please let me know should anyone wish to add any subject to the Agenda