

Chapter 9

1973 - 1999

I become a Bank Manager (Technical) and retire.

On the first of August 1973 I reported to Barclays Bank Ltd, Management Services Department, Radbroke Hall, near Knutsford expecting to be appointed Assistant Project Controller of the Payroll development team. To my surprise I was allocated instead to Masterloan, an installment loan system recently purchased from the American company, J R Kranzley.

As my arrival had been delayed, (my papers were lost), the Bank had gone ahead with the installation of Q-Pac, a payroll system developed in Johannesburg. They had sought my advice on this system when I was at Baric, and I had warned them that its South African origin made it politically dangerous, it was slow and totally unsuitable for their requirements. However I discovered later that a director had a financial interest in Q-Pac, hence pressure had come from on high. Six months later I was vindicated as the system was abandoned and the bank reverted to its original manual system. But more of that later.

Masterloan was part of the Barclaycard Computer Project and the staff consisted of one analyst programmer, Mike Watson, and myself. I spent a frantic two months visiting Barclaycard Department at Northampton and the Masterloan offices in Liverpool, at the same time familiarising myself with the systems and operating manuals supplied by Kranzley & Co in Philadelphia.

I was then sent to the Staff Training college at Ashdown Park for a two week training course. I can't remember learning much, but the food was excellent and I made many friends and contacts in different parts of the bank. The building had previously been a nunnery and I enjoyed playing the refurbished organ in the chapel.

On my return to Radbroke Hall my manager, Neil Gibson, told me to prepare for a visit to America. Apparently a group from Barclaycard, Northampton, had just spent a fortnight in the States supposedly negotiating modifications to the Masterloan System. Technically their visit had been a waste of time, and I later discovered that they had only spent one day at Kranzleys and the rest of the time had been a jaunt around various American banks.

Mike Watson accompanied me together with Chris ———, a watchdog from the Barclaycard Department. The latter was a snob, had no computer expertise and contributed nothing to the negotiations. Mike however was the complete technician and I could rely on him absolutely.

We left from Manchester airport, first class, on the 24th November after I had received a warning from the assistant divisional manager, Frank Hooper, not to set a precedent by returning with unused expenses. The expensive portable Sony stereo radio that I bought in Philadelphia still works.

The timetable for our visit, all first class, was as follows:

24.11.73 Sat.	12.07pm Departed Manchester Airport . Spent duty free allowance on whisky to give as gifts in America Welcomed on board with slippers, hot towels and drinks.
	2.25pm Landed Philadelphia. Raining.
25.11.73 Sun	Quick bus trip to New York to see the sights.
26.11.73 Mon to Thu	Negotiating new contract with Kranzleys.
29.11.73 Thu	1.45pm flew to Phoenix via Dallas.
30.11.73 Fri the	Discussions with First National Bank of Arizona and the Valley Bank of Arizona.
31.11.73 Sat	10.30am Departed Phoenix for Las Vegas. Booked in at Sands Hotel and arranged evening tour. Dinner at La Tropicana with the topless Folies Bergere Next Circus Circus to watch the circus acts and gamble a few dollars..
1.12.73 Sun	Then on to the Desert Inn for the Frankie Lane Show. Coldest day in Las Vegas for many years. Day trip to the Boulder dam and the Colorado Canyon. Evening walked to Caesar's Palace.
2.12.73 Mon	8.0pm Departed Las Vegas for St Pauls, Minnesota.
3.12.73 Tue	Discussions with First National Bank and Trust Co. 2.00 pm Departed St Pauls for Atlanta.
4.12.73 Wed	6.14 pm departed Atlanta for Charlotte, N. Carolina Discussions with North Carolina National Bank.
5.12.73 Thu	8.20 am Departed Charlotte for Philadelphia

Arrived 9.30am. Resumed negotiations with Kranzleys
6.12.73 Fri Completed negotiations and departed 9.40pm from
Philadelphia to Heathrow.

A rather hectic fortnight, but we did have some lighter moments (see my diary)

Thus my introduction to the bank was like being thrown into the deep end, but I survived and the following year Kranzleys came to the UK and a new version of Masterloan was launched. I also modified the system for the Co-op Bank who called it Handyloan.

Late in 1974, in addition to Masterloan, I was given responsibility for the launch of a new version of Barclaycard, UKII. I now had 70 staff and a line manager who believed in delegation - to me.

In 1975 the Bank decided to resurrect the payroll project and I suggested to my manager, Gordon Fielding, that perhaps I ought to lead the investigation. This was agreed and for the next six months I visited branches and departments all over the country accompanied by Jill Slocombe. Jill was my system analyst, we did not like each other and she knew nothing about payroll - not a promising start. When the branch tour finished I was allocated a team of three, two contract staff and Jill, to investigate available software and recommend a suitable system. I considered this a waste of time as I believed the PDP payroll was the best solution. I couldn't understand why the bank had employed me as a payroll expert and then wouldn't take my advice. I promptly got rid of one of the contract staff as he couldn't write English and then, because of my attitude, I was transferred to the Share Registration project.

The payroll project continued without me but its recommendations were **not** adopted. Four years later the the Bank decided to adopt the PDP Payroll after a trial in the Norwich Local Head Office, precisely what I had suggested in the first place. It was sad that so much time and money had been spent before they came to that conclusion.

The Share Registration project was in trouble. Two managers had been removed for inefficiency and senior management thought Phil Roberts, the assistant manager, needed help. I soon realised that he didn't really need help, but saw me as someone to whom he could usefully delegate most of his work. We came to a satisfactory compromise, and my main task became the evaluation of mini-computer systems for the

printing of share certificates. This investigation originally started in 1973 and had drifted along through various departments until it arrived on my desk. The equipment in use was old and unreliable and spares were not available. The system we finally recommended was manufactured by Olivetti. (I was not influenced by their offer of a weekend in London on a Thames barge with very pleasant company).

Unfortunately the Planning Committee turned down our proposals on the grounds of cost. We discovered that the Share Registration Department had found some secondhand equipment in Holland which would keep them going for a few more years.

And so, in November 1977, I moved on to the next task. This time it was the Unicorn Unit Trust Project which had a team of 110 analysts and programmers, 70 of which were contract staff. The bank staff were outnumbered and complained that they didn't have a Barclays manager to report to. Hence I became Systems Manager of what I found to be an excellent project, but not for long. On 2nd January I returned from holiday and was told that Unicorn had decided that their financial state did not permit them to continue funding the project. We had spent a million pounds and required a further million. Technically it was the best project I had ever worked on. I was instructed to transfer all the documentation immediately into a store room and presumably it is still there.

Meanwhile the Masterloan Department had decided that their bad debt collection methods were in need of automation, so I spent the next six months designing a system which would produce eleven different letters and legal documents to chase up their debtors. With the help of two programmers both were implemented later that year with a saving of 30 staff. When I was appraised I expected a good rise but to my astonishment was told that as I had had only two staff I hadn't been able to exercise my management skills. My manager did say however that he was recommending me for promotion but knew I wouldn't get it as Dick Peters, the Divisional manager favoured the younger technical staff. I asked to see him, but he only confirmed the position. As I had just saved the bank a quarter of a million pounds annually in salaries I was a bit miffed.

In parallel with this work I designed a version suitable for the farming industry, called appropriately Farm Masterloan.

The Masterloan development came to an end in August 1980, and I was then asked to examine programs suitable for handling the financial transactions between British Airways and high street travel agents. I was given three weeks to evaluate a Canadian system and one being operated by the Banco de Lavoro in Rome. The Italian system looked promising so I spent 23 hours in Rome, accompanied by Frank Hooper, a useless senior manager whose main concern was buying a present for his secretary. This resulted in us being an hour late for our appointment with the Bank. I suggested that, as it was Friday, perhaps we could spend the weekend sightseeing in Rome, but he insisted that we had to return.

The report was duly presented, and turned down by British Airways on cost grounds. I later discovered that Barclays Bank did not want the contract but were simply obliging a good customer. I suspect that my figures may have been altered to ensure that the proposals were turned down.

On the 15th September I was transferred to the Quick Job Shop. This was a plum post that most of my fellow managers would like to have had. As the name implies it used expert analysts/programmers to complete special one-off tasks quickly. These tasks were sometimes highly confidential. One was so secret that we were not even allowed to see the live data, so testing would have been difficult. Fortunately it was not implemented.

In November, 1980, we acquired two Apple IIe microcomputers from Research Department and started to consider how they could be used in bank branches and other departments. My boss considered them to be toys and took no interest in them. Compared to modern PC's they were crude machines with only 48k of memory and 300k floppy disks. Three standard programs were available. Visicalc was a simple spreadsheet, Format 80 was the word processor and DB Master the database. I and my two programmers, Jim Reagan and John Edwards, had discussions with anyone who showed interest and quickly developed a few simple pieces of software for general use. One outstanding success was a program for the Strand Branch in London which calculated accurately the amounts of coinage and numbers of cheques paid in by several major stores. This resulted in commission charges being increased by £500,000 per year.

The kick start we needed came in April 1981 when David ?, the son of a Senior General Manager, wrote a Budget and Cash Flow program

which his father decided should be used by all the 35 Local Head Offices. I was instructed to install 35 Apple II's and printers by the end of September, but was given no extra staff. We met the target date and then started to install Apples in all Branches grade 8 and above. We imposed strict control on all our users. They could only obtain software and hardware through us and we were the envy of other large companies where the use of micros had been allowed to develop uncontrolled.

Thus the bandwagon started to roll. We became known as the Personal Computing Group and I was given an equipment budget of £1.1m. Our initial supplier was a company in Poole who had been recommended by Research Department. They were not very efficient so I looked around for a local dealer, and found a company called Fairhurst Instruments who were prepared to give a 20% discount. I got the approval of my manager and changed the supplier. Suddenly I received messages from on high querying my actions, and I discovered that the Manager of Research Department had a financial interest in the Poole company. However the Divisional Manager confirmed my action and in the following year, after further revelations, the Research Manager was invited to resign at one hours notice. He wasn't even allowed to remove his personal belongings from his desk, his wife collected them the next day.

In October the Personal Computing Group was asked by the Chairman to give a talk and demonstration at 67 Lombard Street to 20 directors and senior managers. I was nominated for the job and at the time felt very honoured. It was only later that I realised no-one else was prepared to risk their careers, and as I was within three years of retirement they considered I had very little to lose. Once again I had to take that same senior manager with me. This time he had a shocking cold and his introductory speech was totally irrelevant. How he became President of the British Computer Society is a mystery.

The presentation itself went well apart from a little hiccup when the computer program failed. I carried on talking while John Edwards quietly rectified the fault. He had forgotten to clear the memory during our rehearsal session.

Over the next three years the Personal Computing Group expanded rapidly into other information technology areas and by 1984 had 70 staff. We installed over 400 microcomputers, mainly Apple II's, and gained a reputation for quick and efficient service until Inspection

Department discovered that I was ordering, installing **and** authorising payment. Controls were immediately put in place which ensured that I had to get authorisation from on high, and there was no danger of me becoming corrupt. Thus delivery times increased from a few days to weeks

In 1982 a new manager was brought in, David Johnson (conductor of the Congleton Choral Society), and I became the administration manager. I retired in October 1984 having had a varied and interesting 11 years in the banking world.

Radbroke Hall had a beautiful music room and in 1978 I started piano lessons with Mr Allway and spent my lunch hours practising in the hall. I had had lessons as a boy but had taken no exams, so decided that this time I would impose a little discipline on my efforts. I passed grade 5 theory and practical in 1979, grade 6 in 1980 and grade 8 in 1981. Mr Allway encouraged me take take my LRAM but I was not interested in teaching and was unable to memorise the classical pieces required for the Performers Diploma.

After retirement I continued to work to supplement my income until I received the Old Age Pension at the age of 65. Fairhurst Instruments offered me a job as Liaison Officer with Barclays Bank. I asked for a four day week, a car and £1000 a month and I got it. But it only lasted six months as my successor at Barclays Bank changed their micro-computer supplier, and I was no longer useful to Fairhursts. However over the following years I set up a computer system for Nortek Industrial Furniture, a ticket printing system and payroll for Circus Starr, accounting and records systems for the West Lancashire Scouts, an accounting system for the Glossop Courier and a handicrafts shop in Hanley, and many smaller projects.

I now use my computer expertise to help raise money for the Congleton Youth Information Shop, the proposed Congleton Museum and of course for writing my life story.

I have made no mention so far of domestic or family affairs in this chapter, but many things happened.

In January 1975 we moved into No 14 Longdown Road, Congleton. I was entitled to a 2 1/2% mortgage and as an investment we bought the largest house we could afford. It was new and we enjoyed creating a lovely garden and changing the house into a home.

The following December a member of the Congleton Lions Club knocked at the door, collecting foodstuffs for pensioners' Christmas parcels. Winn said to the Lion "its about time my husband did something useful". Thus began a very enjoyable 18 years association with the Lions. I became treasurer and later secretary, and was able to play a part in forming the Talking Newspaper for the Blind and Conglecoach (a free community bus) . We supplied numerous motorised wheelchairs to the disabled and helped the local community in many ways. In association with the Rotary Club we ran a biennial medieval tournament in the park and it rained heavily on each occasion. So we changed the format to a Heritage Fair in the High Street, and this brought fair weather and profits. My last act before leaving the Lions was to persuade six local clubs to sponsor a Youth Brass Band in Crewe. They became known as the Lions Youth Brass and expanded from one band of 25 members to three bands totalling over 75 members. Their major achievement was to win the Youth Brass Band Championship of Great Britain.

Winn of course led a very active life. In addition to running the house and looking after her mother she created a beautiful rockery and flower beds in the garden. Until 1978 she continued to work in the Records Department at Baric, the computer bureau. Her hobbies included pottery, badminton, the Dane Valley Wine Circle and WEA courses. She was also an active member of the WRVS and a keen supporter of the Lions Club.

Her father died at 67 Sherbourne Road, Blackpool, on the 15th March, 1977 after a short illness. Three weeks earlier he had been in hospital for the removal of a growth on his ear, but we cannot say that the two were related. He had had breathing problems for several years but had managed to live a full life right up to the end. The house was a typical small terrace boarding house, but too large for my mother-in-law. We invited her to come and live with us in Congleton as we had a second bathroom and adjacent bedroom on the ground floor. This worked reasonably well and she had a full life, attending local clubs and enjoying pensioners club holidays. A few years later she went to Macclesfield Hospital for a checkup and had a heart attack in the dressing room.. Being in hospital they were able to give her emergency treatment and fitted her with a pacemaker. She died in 1986.

Barry entered Salford University in 1973 and gained a degree in Mechanical Engineering in 1977. He was on a sandwich course

sponsored by Rolls Royce, Derby, which considerably eased the financial burden as he was paid trade union rates when on assignment to RR. He joined the University Parachuting Club and rapidly became an addict. His display team, the Tiger Moths, had many exploits including parachuting into Burnley Football Ground, Harry Ramsden's Car Park, Preston Carnival and Salford University Rag Day (they were delayed and when they jumped the procession had gone). At his first attempt he gained the novice silver medal in the British National Championships. Three years later he was 4th in accuracy and 6th in style competing against professionals such as the Red Devils.

After three years with Rolls Royce as a systems analyst he joined the Computer Manufacturing Company Ltd (CMC) at Salford as a technical support officer. In 1986 he became Marketing Manager at Macdonnell Douglas Computers in Hemel Hempstead and stayed there until he was made redundant in 1995. He then joined SION Ltd, at High Wykeham, again as Marketing Manager.

He married Pauline, also a parachutist, in 1984 and they carried on jumping until their first child, Christopher, arrived in 1986. He was followed by Hannah and Katherine.

Our daughter Lyn obtained her teacher's diploma from Crewe Training College in 1972 and married Ric Smolenska in 1973. She was an excellent junior teacher and then followed and supported Ric as he worked for ICL in Denmark and South Africa. When they returned Ric set up a consultancy company with three friends, but unfortunately the company had financial problems and he returned to ICL. He is now a senior manager based at Kids Grove. Lyn has now earned a reputation for her skill in patchwork and quilting and runs several courses in the Alsager area.

They have three children. Nicola is at Sheffield Hallam University studying Science and media. She lives with her boyfriend Tim in Sheffield and spent a very successful year with British Steel at Rotherham in 1999. Andrew joined Port Vale Football club when he left school at 16 and became captain of their Youth team. Unfortunately he was not offered a professional contract at the end of his two years YTS training and is now on a three year Sports Science course at Manchester University. He continues his football career by playing for Nantwich. Richie, the youngest, is also a sportsman and enjoys football and cricket. His other love is the guitar and he has formed a group at school which is beginning to gain a good reputation locally.

Winn and I fortunately have enjoyed good health although there have been some setbacks. Winn had two spells in hospital, one for food poisoning which nearly killed her and the other for the treatment of varicose veins in her leg. I suffered from facial spasms from 1975 onwards and eventually in 1979 had an operation on my head to separate an artery from the nerves controlling the left hand side of my face. It was only partially successful and I now have regular injections of botulism to freeze the muscles around my eye. I have also had a prostate operation and treatment for a double hernia, both very successful.

In 1989 we invested in the Holiday Property Bond. This is not a time share. You buy points which can be used to rent accommodation at any of their sites in the UK, Europe and America. The service charge is fixed and the apartments of a very high standard. The bonds are inflation proof and held in the joint names of our family. As a result we have enjoyed delightful holidays in Scotland, the Lakes, Wales, Cornwall and Dorset, Brittany and Majorca and hope that our children will do the same after we have departed this Earth.

We also enjoyed caravan holidays from 1970 onwards. A Thompson Glendale two berth caravan was bought for £240 and eventually sold for £125 in 1990. In its later years it became a mobile office for the Lions and a playhouse for local children.

In June 1998 we decided it was time to sell our large house and find something smaller. Winn's birthday, 25th July, was a glorious summer's day and I returned home from shopping to find her in tears. A buyer had offered the full price and she was upset that we would be leaving. We sat with friends on the patio having a birthday drink and someone said "why don't you buy the bungalow next door". Then the telephone rang. It was our neighbour, Joan Plant, ringing from hospital to ask if we would like to buy her bungalow. This was to be the answer to our dreams and we arranged to move on the 30th October. On the 29th we were told that the chain had broken and we couldn't move. We had disposed of most of our furniture and arranged the 101 details that are involved in a move. Until the following February we sat on wooden armchairs in the lounge surrounded by packing cases and boxes. Fortunately we had the key to the bungalow and we were able to spend the waiting time decorating the bedrooms and lounge.

We are very happy there and of course we are still surrounded by our friends.

We hope to enjoy many more years of retirement living the final chapter of our Life Story.