

connection

INSIDE

FLYING HIGH IN LIFE BEYOND BARCLAYS

Club trip to Tiverton Canal



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Keeping retired Barclays employees in touch

In this issue



Lynn Eccles and Dave Crofts of the *connection* Editorial Team

Editors' word

As the year approaches its halfway point, *connection* gives us an opportunity to share recent news and old memories from across the Barclays extended family. We hope the warmth of some of the stories in this edition will be mirrored by the summer weather!

The Pensioners' Clubs have, as ever, been busy meeting and eating together. Cruises seem to have been a particular theme of 2024. You can read more on pages 7 to 9.

We always welcome your letters and have enjoyed reading reminiscences of everything from royal visits to accidental emergency alarms. Please keep sharing your memories with us!

On page 13, Peter Dace gives us an insight into one of his activities in retirement: volunteering at the de Havilland Aircraft Museum near St. Albans.

We've also had a change on the Editorial Team, with Dave Crofts and Jess Wilcox joining us, and Gareth Orr departing. Gareth has moved to a new role within Gallagher, and we wish him well!

Our dear Julie Midgley will also be retiring over the summer. Many of you will have spoken to Julie over the years and we know you'll join us in wishing her a happy retirement.

Lynn Eccles, Dave Crofts,
Julie Midgley and Jess Wilcox
connection Editorial Team

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Design: Gallagher

connection is the magazine for retired UK Retirement Fund (UKRF) Barclays employees and their families. Opinions expressed in *connection* are those of writers and interviewees, and should not be taken as representing the views of the Barclays Group. ©2025 Barclays Bank PLC

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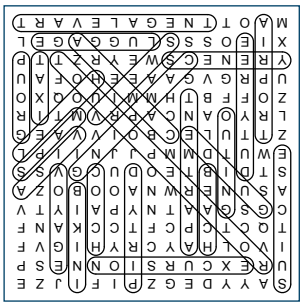
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Puzzle solutions

Word Search



Number Crunch

Intermediate 1	$78 + 3 = 81$ $26 \times 13 = 338$ $4 \times 9 = 36$ $8.8 \times 9 = 79.2$ $72 + 875 = 947$ $947 \times 2 = 1894$ $1894 \div 250\% = 757.6$
Intermediate 2	$5291 - 685 = 4606$ $4606 \div 2 = 2303$ $2303 - 1203 = 1100$ $1100 \times 30\% = 330$ $330 + 9 = 339$ $297 \div 9 = 33$ $165 \div 15 = 11$ $121 \div 11 = 11$
Advanced	$33 \times 25 = 825$ $825 \div 3 = 275$ $275 \times 2 = 550$ $550 \div 5 = 110$ $110 \times 9 = 990$ $990 \div 28\% = 3535.7$ $450 \div 450 = 1$ $134 + 89 = 223$ $45 + 45 = 90$ $0.25 = 25\%$

ARE YOU VISUALLY IMPAIRED?
You can receive your copy of *connection* in Braille, large print and audio CD. Contact the Barclays Team at Barclays Bank UK Retirement Fund, Sunderland SR43 4JU, UK. Telephone +44 (0)1737 227567 or email barclaysteam@wtwco.com

Barclays' full year financial results for 2024

Meeting targets and sharing our success

Barclays has announced its financial results for the year ending 31 December 2024. The Group's annual income increased to £26.8bn, meaning it achieved profit before tax of £8.1bn. It also generated 8.4p of dividends per share, and 36p of earnings per share. Group CEO C.S. Venkatakrishnan (Venkat) said: "In 2024 we met our financial targets, delivering for our customers and clients, with operational and financial performance improvement driven by disciplined execution of the three-year plan."

Venkat continued: "Our Common Equity Tier 1 (CET1) ratio of 13.6% underpins our target to distribute at least £10bn of capital to shareholders by 2026, with a progressive increase in 2025 vs 2024. Our new guidance for 2025, including Group Return on Tangible Equity (RoTE) of c.11%, represents an important next step in the journey towards our 2026 targets, including Group RoTE of greater than 12%. We have also announced a share grant for our colleagues to further align their work with shareholders' interests and enable them to benefit tangibly from the firm's progress and success."



Group CEO C.S. Venkatakrishnan

Key takeaways from the announcement included:

Dividend per share

8.4p

Group income

£26.8bn

Group profit before tax

£8.1bn

For more details visit:
home.barclays/investor-relations

"We met our financial targets, delivering for our customers and our clients"

Supporting families: Barclays' partnership with Family Action

Through times of change, challenge and crisis, Family Action is there for any family in need and anyone without family support. Since 2020, Barclays has teamed up with Family Action to support vulnerable families.

Thanks to Barclays £100m COVID-19 Community Aid Package, Family Action was able to help more than 4,000 families affected by the pandemic. They provided financial grants and opened 18 new Food On Our Doorstep (FOOD) Clubs, providing good-quality food at a low cost.

Our collaboration hasn't stopped there. Barclays continues to help Family Action make a difference through Barclays LifeSkills workshops and Learning Support Grants. These initiatives support people to meet their basic household needs, build confidence and develop practical employability, building the digital and financial skills needed for the job market.

For families who are struggling, having access to help with household income, and support to boost confidence and positivity towards the future, is crucial. Barclays LifeSkills workshops and one-to-one support programmes are delivered through Family Action's services and their partner organisations across England. The sessions provide resources and support, working towards strengthening families by raising parents' and carers' confidence and helping them advance their employment prospects and careers.

The Learning Support Grants, worth up to £1,000 for each recipient, provide financial support to parents and carers across the UK who want to begin or continue in education or training. Since 2023, our partnership has supported more than 1,800 people through LifeSkills and over £550,000 has been distributed through Learning Support Grants.

"If anyone reading this wonders if Barclays LifeSkills is for them then don't wait – please go there... you'll be happier. I'm very glad to have met them and happy they understood me. Now I feel positive about the future."

Family Action participant

Five ways Bank Workers Charity can help you

Sometimes, you might find yourself in need of a helping hand.

As a Barclays pensioner, Bank Workers Charity is here to support you when you need it most. If you're looking for expert advice, financial assistance, or don't know where else to turn, its services can make a real difference.



1 Personalised advice and guidance

Whatever challenges you're facing – be it managing a health condition, dealing with bereavement, or navigating legal or financial issues – Bank Workers Charity is there to help. The knowledgeable team can provide personalised advice and guidance, helping you access the right support for your specific needs.

2 Help applying for benefits you're entitled to

Many people feel unsure about claiming benefits, but they exist to provide support when times get tough – and you might be missing out. Every year, £15 billion in benefits goes unclaimed, including vital support like pension credit for low-income pensioners. Bank Workers Charity can guide you through the process, answering your questions and helping you apply with confidence. From checking your eligibility, to assisting with appeals, the team can make sure you don't miss out on the financial support you're entitled to.

3 Specialist support through their trusted partners

Bank Workers Charity has partnered with expert organisations to provide tailored support when you need it most. If you're facing legal issues, Law Express is on hand to offer professional advice. For companionship, Age UK provide a free telephone friendship service, connecting former bank workers through weekly group calls. If you're concerned about debt, StepChange can guide you towards financial stability, and for stress or anxiety, PAM Wellbeing offers counselling to help you feel supported.

4 Monthly tips to boost your wellbeing

Looking for tools and support to improve your wellbeing? Bank Workers Charity's free monthly email newsletter is packed with tips, insights, and advice on a range of wellbeing topics. By signing up at bwcharity.org.uk/subscribe, you'll also receive updates about the free online webinars. These sessions, hosted throughout the year, offer expert guidance on topics like support available to retirees or what to do if you've taken on caring responsibilities.

5 Receive financial support

If an unforeseen event or long-term condition has left you struggling financially, the Bank Workers Charity may be able to provide a grant. These grants are for those most in need and are means tested, typically available to those with savings below £16,000. Each case is assessed individually.



If you'd like to learn more about any of these services, visit bwcharity.org.uk, or call Bank Workers Charity's free and confidential Helpline on 0800 0234 834. It's open Monday to Friday, 9.00am to 5.00pm (except Bank Holidays).



Our 2025 Carol Service

Each year Barclays holds a Christmas Carol Service at Southwark Cathedral for all current and former employees.

In December 2024, members of various Pensioners' Clubs attended the service, which included performances from the Barclays Reach Choir and Barclaybrass, and a moving address from the Dean of Southwark, the Very Reverend Dr Mark Oakley.

The 2025 Carol Service will be held at Southwark Cathedral on Monday 8 December at 12 noon, followed by refreshments.

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Keep your details up to date

If you are a member of a Pensioners' Club, and you change your contact details (address, telephone number or email address), please notify the Club and the Barclays Team at WTW using the contact details on page 2.

If you are a Club and need to update the contact details given in *connection*, please contact the Welfare Team at WTW (see page 26).

The Pensioners' Club contact details included in this issue were correct as at 24 March 2025.

Club news

Exeter Spread Eagle Club

Trip to Tiverton Canal in Devon

In June 2024, 30 members of the Exeter Spread Eagle Club gathered for a trip on a horse-drawn barge on the Tiverton Canal in Devon. This is one of the last horse-drawn barges in Great Britain and is a small family-run business which coincidentally shared its 50th anniversary in 2024 with the Exeter Spread Eagle Club!

The canal stretches for 11 miles towards Wellington and is isolated from any other inland waterways, having been originally constructed solely to carry limestone from the quarries to Tiverton (where several old kilns are still to be seen).

The Club were very lucky with the weather as it was dry and sunny, and they experienced a great, relaxed journey as they made their way on the beautifully and traditionally decorated barge. The Commodore was a man named Phil Brind, who welcomed the Club on board and gave a short history of the business and, of course, the necessary safety instructions. Phil and the crew looked after everyone very well during their journey and were both informative and entertaining. There was even a small bar on board selling refreshments.

Amazingly, it is possible for a (strong) person to pull the barge into position so that it can be turned round at each end of the canal. The trip didn't cover all 11 miles but the Club enjoyed 'cruising' slowly along and saw people walking on the towpath and, on the other side, various gardens that overlooked the water (one had a Japanese theme!).

The 'Horseman' was Lauren and she spoke very well, informing the Club about her role. The horse was a magnificent and handsome Shire who plodded along the canal path pulling the barge with great ease. A memorable afternoon for all, and great to be able to support a small family business.

If you'd like more information, do have a look at their website: tivertoncanal.co.uk



The beautifully decorated barge



One of the Shire horses used to pull the barge

The London East City Managers' Club

City of London lunch

The London East City Managers' Club was formed over 60 years ago and meets every quarter for lunch in the City of London at a Chinese restaurant near Cannon Street station.

All the current members, who are now retired from Barclays, previously held senior management roles either in the East End/ West End or Central London in the former London Eastern/ London Central Regions. The eldest member of the Club is Glyn Reynolds (94), who retired over 35 years ago, and was the former Business Centre Manager of Eastern Branch in the former London Eastern Region.

The Club currently comprises 50 members and Stan Winter, as Secretary of the Club, organises the lunches each quarter where typically between 20/30 members attend and reminisce about all the good times they had in Barclays.



The London East City Managers' Club at their quarterly lunch in the City of London. Eldest member, Glyn Reynolds, can be seen on the far right

Bournemouth Pensioners' Club

11-night around Britain cruise

Bournemouth Pensioners' Club enjoyed an 11-night around Britain cruise on board the Ambassador Ambience.

Forty-five members and partners set off from Tilbury, Essex, visiting Invergordon, Kirkwall, Orkney, Stornoway on the Isle of Lewis, Tobermory on the Isle of Mull, Ringaskiddy in County Cork, St Mary's in the Isles of Scilly, Saint Peter Port, Guernsey and Le Havre in France before returning to Tilbury.

Peter Cantwell, Club Chairman and organiser, said: "We did a similar cruise around Britain in May 2019, but only repeated three ports of call this time around. Thankfully, the September weather was much kinder than our May excursion, and we all had a very enjoyable time."



The Bournemouth Pensioners' Club in the Raffles Cocktail Bar on board the Ambassador Ambience

The Chelmsford Spread Eagle Club

A busy 2024

The Chelmsford Spread Eagles had a busy year in 2024 with a trip to Canterbury, and a cruise along the River Deben.

Joanne Babbage, Treasurer, said the visits were enjoyed by all and encouraged anyone interested in joining the club to get in touch with Janet Lawson-Smith (see contact details in Pensioners' Clubs contacts).

In March, the club held their AGM and annual dinner at Stock Brook Manor, Golf and Country Club, Billericay. The event was well attended. In June, the group enjoyed a day trip to Canterbury, travelling by coach from Chelmsford and Great Tarpots.

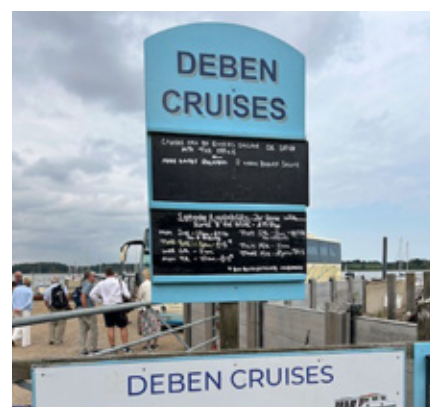
The group also enjoyed a day out to Woodbridge with a cruise along the River Deben. Members from the Southend area were collected by coach from Great Tarpots, with a further stop at Chelmsford to collect members of the Old Chelmsfordians.

After a quick coffee stop at Poplar Nurseries in Marks Tey, the group continued on to Woodbridge for some lunch and a wander before moving on to Waldringfield for the start of the river cruise. The 44-strong group filled the boat to capacity. The cruise took them down the River Deben to Felixstowe and back, with refreshments onboard.

Finally, in December the group shared a festive meal at the Channels Estate, Chelmsford.



Members of the Chelmsford Spread Eagle Club arrive for a cruise down the River Deben



Reading District Pensioners' Club

Outings in 2024

The Reading District Pensioners' Club have continued reaching new heights with two day trips in 2024.

The first, in May, was to Bentley Priory Museum in Stanmore, Middlesex. The Priory has a colourful past having previously been a private home, a hotel and a girls' school before being bought by the Air Ministry in 1926. It is now best known for its pivotal role as the Headquarters of RAF Fighter Command during the Battle of Britain in 1940.

This small museum tells a fascinating, if sobering, story of the efforts made under the leadership of Lord Dowding to quell the airborne invasion. The museum's recreation of the 'Plotting Room', aided by very knowledgeable volunteer guides, brings the story to life.

September saw the Club 'going up in the world'. After a good carvery lunch in Shoreham-by-Sea, members and guests enjoyed a 'flight' in the Brighton i360 – a 162-metre observation tower.

This doughnut-shaped pod rises 137 metres above Brighton seafront, affording extensive views along the south coast and to the Sussex Downs. It was a glorious, sunny afternoon; the views were amazing.

The Reading District Pensions Club outside the Brighton i360 in September 2024



The Barclays Bank Rugby Football Supporters' Club

Reunion lunch

The Barclays Bank Rugby Football Supporters' Club (BBRFSC) was founded by Derek Mann and John Archer to sustain the friendship and fellowship of those who had played for, or supported, rugby in Barclays. The current Chairman is Mike Allen.

The reunion lunch on Friday 22 November 2024 was at the East India Club in London. It was very enjoyable with many favourable comments about the quality of food and service.

Special guests were Tony Neary – never on a losing side to the Springboks or All Blacks with England or the British and Irish Lions, and Keith Wallace, Vice President (now President) of the Scottish Rugby Union.

The dinner is also an opportunity to raise funds for rugby-related charities, with an element of matched funding provided by Barclays.



The BBRFSC on Friday 22 November 2024 at the East India Club in London

The fundraising activity typically takes the form of an at-table silent quiz for a range of prizes.

The charities supported include: Wooden Spoon, Spinal Injuries Association, Matt Hampson Foundation, Great Britain Wheelchair Rugby, Dallaglio RugbyWorks, Prostate Cancer UK, The Movember Foundation, Welsh Rugby Former International Players Benevolent Fund and, most recently, My Name's 5 Doddie Foundation.

BBRFSC had raised over £33,000 up to the end of 2023. In 2024, the lunch raised £1,540 for My Name's 5 Doddie Foundation, to which they hope to get matched funding from the Bank of £1,500, adding a further £3,000 to the total.

Your letters

Get in touch

connection is pleased to receive articles and photos for possible publication by email or post. To discuss your article, write to: connection Editorial Team, Phoenix Court, Jacob's Well Lane, Wakefield WF1 3NT, email: connection@ajg.com or call: +44 (0)7713 564150. Please note that this is a new telephone number for the Editorial Team. We reserve the right to edit items for space.

Banking in Hatton Garden

After reading Pam Pow's interesting letter 'Longest service employee' published in issue 84, the inserted picture of the road sign, "Hatton Garden" tweaked some memories. I worked in the area back in 1978 to 1984. I doubt whether our roads crossed but thanks to her my recollections came flooding back.

I was working for Hambros Bank, a merchant bank, in Bishopsgate from 1972-78, eventually to be taken over by Societe Generale Group. In my last year with Hambros, I was transferred to their Diamond Branch in Charterhouse Street. The branch was opposite De Beers' London Head Office where the fortnightly rough diamond 'sights' were held. This involved placing clusters of various qualities of rough diamonds into leather pouches and offering them to selected diamond merchants from "The Garden". This 'blind' offer was ironically named the 'sight'!

During my time in the Diamond Branch, Sir Charles Hambro, CEO, chose to sell the whole business, 'lock, staff, and smoking clients', to Barclays Bank International (BBI), previously Barclays Dominion, Colonial and Overseas (DCO). Reputedly, the sale took place at a city banker's cocktail party for '£1'. All Hambros' staff who agreed to move to BBI received an ex-gratia compensational payment from Hambros. Mine was £500, and I still have the original letter signed by Mark Wolfson, head of HR, who later became a Conservative MP for my hometown of Sevenoaks.

BBI was later brought under the umbrella of the Barclays Group in 1980. The BBI admin boss responsible for knocking us sluggard 'Hambrovians' into Barclays shape was whizzy Ken Hansen. Les Bird was my first boss of Securities, replaced by Andy Birmingham of BBI.

In 1981, Charterhouse Street Branch was transferred to the newly refurbished Hatton Garden Branch. Here I worked in the 'Diamond Department' on the first floor where tins of diamonds were packed, shipped and received from other overseas diamond centres,

under strict dual control of course! My specific and unique job role was as Stock Controller, rudely known as The Fat Controller à la Thomas the Tank Engine! My responsibility was to keep accurate handwritten records of all precious stones held as security for customers' loans and revolving credit facilities recorded in a large Dickensian, Bob Cratchit-style register. No computer records in that era! I was also responsible for keeping the collateral stock valued on a fortnightly basis.

On one occasion, Fitch and Pooley valuers assessed a diamond solitaire stone weighing 32 carats at \$500,000. The valuers stated that if this 32-carat stone was re-cut to 23 carats, the resultant smaller stone would become 're-fired' and worth \$1.2 million despite the wastage, a huge sum. I once invited my wife to slip the solitaire diamond ring on her finger within the secure area, under dual control; her modest comment, "Cumbersome, too heavy and vulgar!".

The same retail jeweller had other amazing jewellery objects held as collateral. One was a bejewelled figure of a pigeon, which stood at eight inches (just over 20cm), with ruby eyes, diamonds, sapphires and other stones comprising its body and wings. Along with this object was a matching pair of sapphire eggs each weighing 30 carats.

In time, I was moved to the mezzanine floor as a Securities Clerk handling the very documents securing the clients' gems I had been handling upstairs. Then, in 1984, I was promoted to Loans Officer at the twin branches of 9 and 73 Russell Square.

Paul Wiggins

Mike Pitcher's walking award!

In 2024, Mike Pitcher received an award from the Lieutenant Governor of Guernsey, Richard Cripwell CB, CBE, for being the oldest person that year to complete the annual charity 39-mile round-the-island walk. Mike was 81 at the time and has since celebrated his 82nd birthday!

The whole ethos of the Saffery Rotary Walk is to raise and distribute money to local charities and non-profit organisations who do so much for so many in the community. In 2024, over £90,000 was raised for 21 local charities, thanks to the fundraising efforts of more than 1,100 walkers.

Congratulations to Mike for his incredible achievement!



Mike Pitcher receiving his award from Richard Cripwell



Small branch experience

Denise Penson's letter regarding her 1961 small branch experience (issue 85) made me recall a somewhat similar experience I had in 1958. I was recruited in Malta by Barclays Bank (Dominion, Colonial and Overseas) as a junior clerk in 1950. Weather conditions made heating unnecessary and, unlike Denise, I was spared the task of filling buckets of coal! I quickly moved up to the post of Ledger-Keeper and lent a hand to an overworked senior colleague who was responsible for a one-man foreign exchange department.

I was encouraged by my superiors to sit for The London Institute of Bankers' exams, and successfully completed these over a five-year period. This led to a request for me to be sent to London on a four-month training attachment. I visited various offices under the Bank's training scheme for promising young staff members from overseas. This proved to be an eye-opener for me in many ways as, aged 24 years, I had never ventured away from Malta.

My training comprised four one-month stints at various branches with staff numbers running into hundreds. At one stage, I was given a change of programme and instructed to report for work at a branch in Surrey Docks. With a staff of just nine, this was more akin to the sort of branch banking I had been accustomed to in Malta. On reporting there, the manager immediately explained that I was to replace the sole Ledger-Keeper who was then on vacation.

In view of my previous experience, I had no difficulty in coping with writing up ledgers using old fashioned pens with nibs dipped into black or red inkwells, depending on whether the customer's bank balance was in credit or in debit. The branch furniture was typical of what was in use in the pre-computerised 1950s with the heavy ledgers placed on wooden sloping desks that necessitated sitting on a high stool.

As I installed myself on the stool for the first time, searching for a place where I could place my feet, I noticed that my stool was very conveniently placed just ahead of a wide brass rod

which I assumed to be a footrest. I soon realised how wrong I was! As soon as I placed both legs firmly on the brass rod there was an ear-piercing alarm sound. The manager rushed out of his room towards me urging me quickly to lift off my feet from the 'footrest'.

By then the local policeman had already made an appearance and customers who were at the branch counters had all taken flight, not realising that it was a false alarm. Still overcome by shock, I pleaded innocence and explained that such alarms were not in use in banks in Malta and I had not been told that, when using the stool, one should take care not to hit the brass rod, but to keep one's legs firmly resting on the stool's horizontal bars.

I hoped that this episode would not be recorded as a black mark on my file at Staff Department. I was relieved when I was interviewed at Head Office at the end of my training period by various members of the Bank's top brass, that no mention of this incident was made. Indeed, I was fortunate to have had a very varied and satisfying career with Barclays. Apart from reaching the top post in Malta, I saw service at senior executive level in the Bahamas and in Milan, Italy, eventually retiring in 1987 from the post of Assistant General Manager Europe (Zone 2), Head Office, London and returning to my country of birth, Malta.

Anthony (Tony) Curmi

Queen Mother's visit to 54 Lombard Street

I am a Barclays pensioner and worked for Barclays between 1975 and 1999. I was based at Barclays Bank plc Head Office 54 Lombard Street, London for the Regional General Manager's Office for Africa, Caribbean and Middle East (AFCARME) and other locations across London. I was originally employed by Barclays Bank International (BBI) but this changed on 1st January 1985 when we became one bank.

The photograph to the right was taken in the beautiful Banking Hall when the Queen Mother visited 54 Lombard Street to have lunch with the then Chairman of the bank. It was 1986 or 1987, unfortunately I do not have the exact date. Her Majesty was just leaving the premises, and we were all asked to go down to the Banking Hall to see her and wave her off! It is so difficult to believe that this beautiful building is no longer there.

I am the person in the orange blouse with a black necklace about 4th or 5th along the front row.

These were very happy days at the Bank and it was a different time; you would not believe some of the perks we had. I have many happy memories and am still best friends with one of the girls I worked with back then; in fact we both attended the Barclays Bank Carol service at Southwark Cathedral in December 2024, which was very enjoyable.

Joy Turrell



The Queen Mother's visit to 54 Lombard Street



We received two letters responding to the article 'The importance of customer account ledgers' in our last edition, which clearly stirred some memories!

Another Cavendish connection

I was very intrigued to read the *Ledgers of the rich and famous* in issue 85, which included a section about Georgiana Cavendish, Duchess of Devonshire.

What many readers may not know is that Georgiana was the daughter of the 1st Lord Spencer of Althorp. Althorp House was very "local" to the staff of Barclays Northampton Clearing when it was located at Kings Heath, Northampton. I worked there for my entire banking career.

Charles Spencer, (the present 9th Lord) was looking to employ some retired, mature "ladies" to join his team of Tour Guides for the opening months of Althorp House. Several of us who had recently retired decided to join the team and take the opportunity. It was all very different to the banking environment I had been used to for 34 years, and it was a truly wonderful experience.

Driving through the main gates of Althorp each day was like entering a different world. Peace and tranquillity descended immediately. I had to pinch myself each time! "Yes. This was actually 'going to work' in retirement!"

Several portraits and miniatures of Georgiana adorn the walls of the South Drawing room at Althorp. There are portraits of her by Joshua Reynolds, Gainsborough and Batoni.

She really was a beautiful lady, albeit useless at handling finances according to the Bank's archived records!

Lord Spencer worked and mingled amongst us all and was always available to chat with the vast mix of visitors. There were some intriguing characters that came through the gates of Althorp, as well as many famous names and celebrities.

Lord Spencer was an excellent "boss" who worked alongside all his staff. His daughters, Kitty, Amelia and Eliza, also enjoyed working with us as part of the team when they visited in the school holidays. I also made some great new friends whilst working there. We all had identical, smart navy-blue uniforms which we were always proud to wear.

If you haven't already done so, I would recommend a visit to Althorp House. It will be a day full of intriguing history, in the most beautiful, tranquil surroundings.

At the end of your visit, you may even fancy being a Tour Guide in your retirement! I can highly recommend the experience!

Wendy Bex (nee Cowley)

Old ledgers, fresh memories

The article in the Winter 2024 edition brought back many memories, particularly mention of Goslings. In 1968/9 I was Assistant Manager at 19 Fleet Street, Goslings Branch, and Mr Gosling, the last member of the family involved with the Bank, still had his own office in the Branch, though we seldom saw him.

In those days the old ledgers were still stored in the Goslings Branch strong room. It was a great experience to look back on the accounts of Lord Nelson and many other famous names. I remember there was one entry in the partners' expenses account, sometime in the mid-1800s, of 2s 6p to cover the cost of prostitutes – I doubt that would be allowed these days.

I retired as Business Centre Director at King Street, Reading in 1993, which also, at that time, housed a number of old ledgers dating back to when King Street had been the main branch of Simonds Bank, before it merged with Barclays in 1913. As a result, I was able to identify about 20 businesses, ranging from the Berkshire County Council to a small family menswear

shop which had banked at that Branch for more than 100 years. I hosted a cocktail party in 1991 to thank those long-serving customers. It was a great pleasure to have special guest David Simonds, the then High Sheriff of Berkshire, and descendant of the Simonds family, at the event. I was delighted to discover he had retained a direct link to the Bank by having a personal account at the Branch.

One final comment about old ledgers. I do hope the Bank has disposed of those that were used at Burnt Oak Edgware Branch in the 1950s as my scribbled writing is a disgrace compared with the wonderful script of yesteryear.

Bill Harrison

Barclays 7s rugby tournament

I read with interest Peter Cantwell's letter regarding the Barclays 7s rugby tournament.

I played in the tournament in 1967 when Birmingham district won. I was in the Birmingham team, and yes David Duckham was also, however David played in the centre not on the wing. I don't think he ever did play for the district team on the wing. He was much more effective in the centre as he got the ball more often.

Regarding the comment about Gordon Brown, he did indeed represent British Linen Bank. He and his brother, Peter, played for Scotland and Gordon went on to tour, three times I believe, with the British and Irish Lions. However, he was not the former Prime Minister of the same name.

Chris Archer



Life beyond Barclays

Volunteering at the de Havilland Aircraft Museum

Since retiring as General Secretary at Barclays Bank Sports Club in 2001, Peter Dace has taken on several ventures but for the past six years he has volunteered at the de Havilland Aircraft Museum, London Colney, near St Albans in Hertfordshire. Last year Peter hosted a visit from the North London Pensioners' Club. Peter tells us more in his own words:

"We were the first air museum in the UK, established in 1959, when the prototype Mosquito Bomber was returned to our site at Salisbury Hall where she was built in 1940. We now have over 20 de Havilland aircraft on display, civil and military.

"The museum has continued to expand and in 2020, with the aid of a National Lottery grant of £2m, a new hangar was opened and now houses several aircraft, previously exhibited outside in the open.

"At any one time the museum has approximately 170 volunteers available for duty with 15 needed each day the museum is open (six days a week excluding Mondays). The volunteers are there to assist our visitors, approximately 15,000 a year, with any queries and to explain the background of the aircraft and engines we have on display. Volunteers come with many skills, including aircraft maintenance, technical aviation knowledge, piloting backgrounds, administration and financial disciplines.

"My own duties are very much front of house – greeting visitors, taking the entrance monies, providing museum maps and giving details of talks available on the day. Also serving in our Aeroshop where we have a good range of books, model aircraft and souvenirs. Perhaps one of the main perks of my job is hearing from our visitors, who have so many tales to tell of their aviation backgrounds and their personal memories of de Havilland aircraft they have piloted or flown on as passengers. Earlier this year, I met Colin Bell who, at age 103, is one of the very last Mosquito pilots to have flown in the Second World War. He flew with 608 (Pathfinder) Squadron and survived fifty missions over Germany. I also talked to a British Airways Captain who popped in on his way to Heathrow Airport where, that evening, he was piloting a Boeing 787 Dreamliner flight to Kuwait.

"We also welcomed an official guest, HRH the Duke of Gloucester, who presented the Museum with the Queen's Award for Voluntary Service, the MBE for Volunteer Groups – all volunteers are proud to wear the special badge."

Peter would be pleased to be contacted on peterdace@yahoo.co.uk.



Peter Dace inside the DH125 executive jet



Visitors inspect the Mosquito Fighter Bomber



HRH Duke of Gloucester congratulates museum volunteers

We'd love to hear from you!

If you're doing something now that uses the skills and expertise you built up during your time at Barclays, we'd love to hear from you for our next feature. See page 2 for our contact details.

Barclays on film

The Barclays archive collection goes beyond books and paper. There are over 1,800 records stored on a variety of formats, including an 80-year-old 16mm reel, 50-year-old cassettes, compact discs from the 2000s and digital files as recent as 2020.

The content of these records provides fascinating insights into our more recent past, in ways that are not possible with other records: capturing the style and artistry of motion advertising; the real-time recording of historic moments; and the education and entertainment of staff and clients alike.

One of the oldest and more poignant films in the archive collection is *Carry on Lombard Street* (1941). At the time when the Blitz was still a significant threat in London, this 21-minute cinematic film was created by a member of staff at 54 Lombard Street to capture 'the now' and boost staff morale during the Second World War. Footage of staff enjoying a tippie of 'Barclay's ale' for lunch, playing cricket in the corridor, and attempting daily stretches is a joy to watch but its historical significance goes beyond that. The video shows how banking was able to continue during the conflict with staff working at 'mech and accounting machines', serving customers, handling foreign correspondence; and stark reminders of the less pleasant aspects with clips of staff donning gas masks and evacuating to air raid shelters.



A copy is available to view on British Film Institute:
<https://player.bfi.org.uk/free/film/watch-carry-on-lombard-street-1941-online>



Barclavan and Caravan

On 7 January 1958, Barclays Bank Dominion, Colonial and Overseas (DCO) launched a mobile cinema known locally as '*Barclavan and Caravan*'. The unit was intended to reach farmers in East Africa and audiences beyond towns and cities. Due to the remoteness of their travels, the caravan provided accommodation and necessary supplies for the staff.

The mobile cinema usually showed a programme running about two hours, half an hour of which was a Barclays Bank (DCO) advert. Its first ad was a full colour 30-minute production

Make Your Money Grow with accompanying gramophone records in various languages and regional dialects such as Swahili and Kikuyu.

It was the 1950s when Barclays Bank (DCO) launched a series of cartoon advertising in collaboration with Larkins Studio. Each film required the sound to be recorded first because, with over 1,400 separate hand-drawn pictures per minute (each frame lasting under 1/24 of a second), the images had to match the audio; as one producer said, "any other way would be like making a suit without first taking the measurements".



Barclays Bank mobile cinema launched in 1958

Barclays/Larkins' first production, released in 1956, was a three minute advert *Put Una Money for There* to encourage West African audiences to open savings accounts. The audio was written in local pidgin and the film made advertising history as the first British entry to win the Grand Prix at the International Advertising Film Festival.



A copy is available to view on British Film Institute: <https://player.bfi.org.uk/free/film/watch-put-una-money-for-there-1956-online>



Award-winning film making

The awards didn't stop there: Barclays Bank Limited established Barclayfilms in 1960 and followed suit, partnering with Larkins Studio to produce more 'soft sell' advertising and educational cartoons. The latter was intended to promote interest in banking and commerce to all ages and *The Curious History of Money* is a great example. The 15-minute humorous story illustrates the progress starting with cavemen trading objects and bartering,



then to goldsmiths at the beginning of modern banking, and the latest banking innovation of the Barclaycard. It won the Golden Award at the British Industrial Film Festival, and Silver Award at the Berlin International Film Festival, in 1969.

That bikini ad!



Barclaycard Bikini ad

In 1968, Barclaycard released the famous *Bikini ad*, which could be considered controversial today: a girl, high street shopping, in only a bikini, with her credit card tucked into her swimsuit. In an oral history interview, a marketing junior shared an anecdote: "We were filming one day...she was up there on the road, walking along and the camera was quite some distance away, and all of a sudden, there was this tremendous crash and two cars had driven head-on into each other in the middle of Chelsea Road, obviously both drivers were looking at the girl and not taking any notice where they were going! ... I think the message at the end was, 'All you need to go shopping is a Barclaycard', and that was it." It was a popular film – winning first prize at the American TV and Radio Commercials Festival in 1969.

End of an era

The world of banking was going through significant changes throughout the 20th century. With mechanisation, and later automation, computers began to take over more and more of a bank's work. To preserve the manual processes, Barclays filmed *End of an Era* in 1961 to look back at banking procedures from the 1930s. Filmed at Egham branch, it shows how letters were copied into letter books featuring flimsy sheets (make sure not to smudge the special ink in the hand press!), how pass books were dropped off in 'pass book traps' and declaring "It has always been one of the more irritating public misconceptions that bank clerks go home [when the bank closes] at 3pm".

The collection includes some great footage of other branches too. Not only does it hold videos of 54 Lombard Street being rebuilt in 1969 (sadly a silent film), and again in the 1990s, but also the construction of 1 Churchill Place in 2004. The latter was produced by combining a collection of over 900 still images shot from a neighbouring skyscraper showing the premises growing upwards and outwards as the building works continue, all the time accompanied by the music of *Jessica* by The Allman Brothers Band, also known as the Top Gear theme tune.

The scope of the material extends into topics of social aspects for staff. Videos of staff working with communities and participation in the Make a Difference campaigns, Chairman's Awards, UK Retail Banking's The Works and ChannelB productions are also stored in the collection.



1 Churchill Place under construction in 2004

Retirements & obituaries

The *connection* team receives these lists from the administrator of the UKRF, WTW. They are up to date as at March 2025.

Retirements

BEBBINGTON Hannah Elizabeth, Manchester, retired 11/07/2024
BENTLEY Arlene Elizabeth, Loughborough, retired 01/10/2024
BIBI Asira, Birmingham High Street Branch, retired 18/07/2024
DEGG Helen, retired 11/11/2024

GILLEARD Nicholas Julian, Knutsford, retired 06/09/2024
HERRICK Simon Mark, retired 16/12/2024
JENNER Mark Bryan, Sheerness, retired 04/10/2024

Obituaries

This will be the last issue of *connection* in which we publish a full obituary list for members who have passed away since the previous edition. We appreciate that this is important information for many members, and you will still be able to view an up-to-date list online by logging in to your account at barclaysbankUKRF.co.uk and go to News & Information/Obituaries.

We will still publish spotlight obituaries, so please send your tributes and photographs to connection@ajg.com if there's someone you'd like us to feature.

A
ABERNETHY Albert, 92, West Midlands, retired 01/03/1985, died 28/11/2024
ABERNETHY Elizabeth, 93, Kent, retired 23/08/1990, died 01/07/2024
ADAMS Bronwen, 73, Merseyside, retired 27/12/2011, died 19/01/2025
ADAMS Winifred, 95, Dorset, retired 23/04/1987, died 01/06/2022
AHLBACH Joanne, 61, Midlothian, retired 01/04/2018, died 15/08/2024
ALBON June, 88, Essex, retired 16/10/1993, died 30/11/2024
ALLEN Leslie, 87, West Yorkshire, retired 23/05/1997, died 02/12/2024
ALLEN Kenneth, 95, County Down, retired 31/08/1987, died 13/08/2024
ALMANDOZ Richard, 71, Trinidad and Tobago, retired 19/05/2002, died 01/09/2013
ALNER David, 89, Oxfordshire, retired 02/10/1993, died 12/10/2024
AMAR Karunadevi, 76, Northamptonshire, retired 16/05/2007, died 31/08/2024
AMEY Ronald, 88, Suffolk, retired 01/01/1996, died 26/01/2025
ANDERSON Cynthia, 96, Cambridgeshire, retired 01/05/1983, died 01/07/2024
ANDERSON Helen, 94, East Riding of Yorkshire, retired 01/05/1991, died 08/01/2025
ANDREWS John, 80, Buckinghamshire, retired 01/04/1999, died 02/09/2024
ANDREWS Patricia, 85, Greater London, retired 16/10/1993, died 15/01/2025
ANSELL John, 88, Suffolk, retired 01/11/1989, died 15/12/2024
APPLETON Douglas, 90, Greater Manchester, retired 10/03/1992, died 15/06/2024
ARBON Theresa, 67, Essex, retired 04/12/2012, died 17/12/2024
ARNOLD Pamela, 92, Dorset, retired 27/02/1982, died 20/10/2024
ASHER Ian, 77, Nottinghamshire, retired 27/10/1999, died 10/09/2024
ASHLEY Frank, 87, Cheshire, retired 29/02/1992, died 08/12/2024
ASHPLANT Anthony, 79, Highlands, retired 01/07/1996, died 23/11/2024
ASSING Emid, 100, Trinidad and Tobago, retired 01/04/1972, died 12/05/2024
ATKINS Valerie, 69, Cleveland, retired 24/09/2001, died 14/09/2024
ATTENBOROUGH Diane, 82, Kent, retired 01/11/1999, died 16/10/2024
AVIL Tina, 67, Northamptonshire, retired 08/12/2006, died 26/08/2024
AYLING Sheila, 90, Buckinghamshire, retired 01/04/1992, died 01/09/2024
B
BAILEY Ann, 62, Surrey, retired 05/08/2021, died 19/07/2024
BAILEY Irene, 77, Staffordshire, retired 17/01/2007, died 05/12/2024
BAILEY Marie, 92, Buckinghamshire, retired 04/02/1990, died 25/11/2024
BAIRD Gilbert, 106, Suffolk, retired 17/07/1978, died 18/09/2024
BAKER Barbara, 92, Worcestershire, retired 27/05/1982, died 27/06/2024
BAKER Frank, 90, Essex, retired 15/10/1987, died 17/06/2024

BAKER Gordon, 83, Hertfordshire, retired 07/08/1996, died 15/10/2024
BALDWINSON Hazel, 80, Kent, retired 17/08/1994, died 08/09/2024
BALL Norman, 86, Shropshire, retired 01/10/1990, died 20/06/2024
BALL Rosemary, 74, Dorset, retired 01/04/1991, died 10/07/2024
BAND John, 89, Derbyshire, retired 27/02/1993, died 29/07/2024
BANDAK Mary, 93, Greater London, retired 24/08/1990, died 15/06/2024
BARBER Henry, 81, Surrey, retired 05/06/1993, died 07/07/2024
BARFOOT John, 93, West Sussex, retired 01/01/1988, died 06/07/2024
BARKER Peter, 89, Dorset, retired 18/06/1988, died 02/07/2024
BARNES Brenda, 86, Greater London, retired 27/06/1992, died 28/08/2024
BARTLETT Stephanie, 75, Worcestershire, retired 12/04/1999, died 11/09/2024
BASEY Colin, 85, Northumberland, retired 01/01/1994, died 26/10/2024
BASHFORD Barbara, 93, Hertfordshire, retired 10/09/1991, died 06/01/2025
BATES Andrew, 68, Nottinghamshire, retired 14/05/2016, died 29/07/2024
BATES David, 79, Worcestershire, retired 01/07/2002, died 16/11/2024
BATES Valerie, 91, West Midlands, retired 23/03/1993, died 01/08/2024
BAVERSTOCK Alan, 74, Dorset, retired 09/06/2010, died 24/12/2024

BAXTER Patrick, 88, Essex,
retired 01/07/1991, died 25/11/2024

BAXTER Teresa, 85, Essex,
retired 27/03/1989, died 23/05/2024

BAYLEY Susan, 74, Greater Manchester,
retired 01/04/2000, died 11/09/2024

BEBER Howard, 91, Greater London,
retired 21/02/1985, died 30/07/2024

BEECH Joan, 88, Essex,
retired 06/06/1996, died 09/01/2025

BEESLEY Pamela, 76, West Midlands,
retired 15/09/1997, died 09/08/2024

BELL Jacqueline, 72, Dorset,
retired 11/06/2011, died 18/08/2024

BELLAMY Christopher, 98, Spain,
retired 01/10/1987, died 25/07/2024

BENNETT Molly, 88, Buckinghamshire,
retired 22/01/1986, died 16/12/2024

BENNETT Roger, 65, Thailand,
retired 17/08/2009, died 21/10/2024

BENNY Christine, 90, Lancashire,
retired 01/02/1995, died 10/01/2025

BERRY Robert, 64, North Yorkshire,
retired 06/04/2016, died 04/09/2024

BERRY Sandra, 68, Greater London,
retired 30/08/2016, died 15/10/2024

BESKEEN Frances, 67, Greater London,
retired 11/09/2017, died 01/11/2024

BETTS Jean, 83, Greater London,
retired 07/09/2003, died 21/09/2024

BIDDER Winifred, 86, Devon,
retired 17/02/1996, died 12/10/2024

BIDDLECOMBE Richard, 87, Hertfordshire,
retired 01/10/1990, died 22/12/2024

BINGHAM Phyllis, 76, West Yorkshire,
retired 03/04/2008, died 29/11/2024

BLACKSHAW James, 78, Gibraltar,
retired 01/01/1996, died 04/07/2024

BLAIR Janet, 82, Hampshire,
retired 01/07/2003, died 09/09/2024

BLEW David, 65, Kent,
retired 31/03/2014, died 01/10/2024

BLUCK Vera, 95, Merseyside,
retired 01/11/1991, died 24/11/2024

BOARDMAN Diana, 91, Hampshire,
retired 30/09/1993, died 18/12/2024

BOCKING Patricia, 83, Greater Manchester,
retired 01/06/1994, died 20/10/2024

BONNER Geraldine, 77, Bedfordshire,
retired 01/02/2003, died 11/01/2025

BOOKER Valerie, 81, Berkshire,
retired 01/07/1993, died 05/07/2024

BOULTON Michael, 82, Northamptonshire,
retired 19/06/1999, died 10/10/2024

BOWATER Julie, 62, Kent,
retired 01/11/2016, died 14/07/2024

BOWEN Christine, 71, Abertawe,
retired 19/01/2013, died 07/11/2024

BOWEN Maurice, 91, East London,
retired 21/06/1993, died 28/10/2024

BOWERS Graeme, 77, Cheshire,
retired 01/12/1999, died 25/12/2024

BRADBURY Stephen, 86, Greater London,
retired 25/05/1998, died 25/01/2025

BRADFORD Michael, 89, Essex,
retired 01/07/1993, died 04/09/2024

BRAGG Constance, 92, Dorset,
retired 16/09/1991, died 13/07/2024

BRAND Denise, 85, Buckinghamshire,
retired 01/10/1991, died 04/12/2024

BREHAUT Marilyn, 81, Guernsey,
retired 03/02/2003, died 28/01/2025

BREWSTER Sidney, 89, Northamptonshire,
retired 02/05/1995, died 24/07/2024

BRITTEN Arthur, 93, Bexley,
retired 02/04/1984, died 11/08/2024

BROADHURST J, 89, Cumbria,
retired 01/06/2003, died 02/10/2024

BROGAN Susan, 78, Jersey,
retired 01/07/2003, died 11/01/2025

BROOKE Ann, 66, Berkshire,
retired 23/01/2018, died 30/07/2024

BROOKER Gladys, 97, Surrey,
retired 01/04/2003, died 26/11/2024

BROOKES Ernest, 83, Leicestershire,
retired 01/12/1992, died 03/08/2024

BROOKS George, 88, Cambridgeshire,
retired 14/03/2001, died 29/05/2024

BROWN Colin, 92, Essex,
retired 15/06/1990, died 24/07/2024

BROWN Deirdre, 86, West Sussex,
retired 01/08/1998, died 12/11/2024

BROWN Glenis, 85, Nottinghamshire,
retired 01/11/1993, died 04/09/2024

BROWN Hazel, 88, Buckinghamshire,
retired 01/09/1992, died 07/01/2025

BROWN Hazel, 82, Kent,
retired 01/08/1996, died 15/06/2024

BROWN Leonard, 88, Essex,
retired 01/01/1992, died 14/01/2024

BROWN Patricia, 92, Essex,
retired 24/02/1996, died 11/01/2025

BROWNLESS Maureen, 88, Staffordshire,
retired 04/11/1991, died 15/01/2025

BRUCE David, 77, Norfolk,
retired 18/08/1997, died 25/10/2024

BRUFORD Patrick, 82, Essex,
retired 29/08/1992, died 30/09/2024

BRUXBY Graham, 73, Merseyside,
retired 05/06/2005, died 10/07/2024

BUCKLEY Heather, 77, Cheshire,
retired 24/06/2007, died 10/07/2024

BUDWORTH Margaret, 84, Buckinghamshire,
retired 01/01/1997, died 09/09/2024

BUGDEN Richard, 74, Essex,
retired 07/09/2007, died 24/11/2024

BULL Wendy, 72, Mid Glamorgan,
retired 19/06/2002, died 31/07/2024

BULLEN Brenda, 85, Dorset,
retired 19/07/1999, died 03/09/2024

BURBOROUGH Julie, 68, Oxfordshire,
retired 29/06/2016, died 20/11/2024

BURGESS Bernard, 86, Dorset,
retired 26/01/1995, died 09/12/2024

BURNIP Ernest, 89, Oxfordshire,
retired 09/03/1995, died 21/12/2024

BUTTIGIEG DE PIRO Joseph, 90, Malta,
retired 17/02/1992, died 20/09/2024

BYRNE Margaret, 70, Northern Ireland,
retired 10/03/2014, died 03/01/2025

BYRNE Sandra, 81, Surrey,
retired 24/06/2003, died 20/11/2024

C

CAINES John, 99, West Sussex,
retired 09/10/1983, died 30/11/2024

CALEY Frances, 69, Cumbria,
retired 25/04/2015, died 07/07/2024

CAMERON Vanessa, 70, West Yorkshire,
retired 21/01/2014, died 25/10/2024

CAMPBELL Diane, 65, Tyne and Wear,
retired 15/11/2019, died 15/01/2025

CAPLES Margaret, 68, Merseyside,
retired 06/05/2016, died 15/08/2024

CARDEN Anthony, 86, East Sussex,
retired 01/07/1994, died 10/07/2024

CARLIN Margaret, 78, West Midlands,
retired 01/07/2006, died 20/11/2024

CARLISLE Dorothy, 99, Powys,
retired 14/10/1980, died 25/12/2024

CARLSON Elizabeth, 89, Somerset,
retired 22/12/1994, died 29/07/2024

CARPENTER Dennis, 94, Surrey,
retired 17/11/1989, died 24/08/2024

CARTER Diane, 77, Kent,
retired 01/01/1999, died 27/11/2024

CARVELL Jean, 91, Northamptonshire,
retired 07/06/1998, died 24/01/2025

CASTLE Jill, 86, Southsea,
retired 23/02/1998, died 13/09/2024

CATO June, 63, Somerset,
retired 13/12/2016, died 29/12/2024

CATON Trudi, 59, Essex,
retired 11/04/2020, died 04/12/2024

CAYZER Mary, 84, Norfolk,
retired 10/08/1990, died 25/09/2024

CERESA David, 65, Guernsey,
retired 01/01/2010, died 09/04/2024

CHALKER David, 85, Warwickshire,
retired 01/08/2009, died 05/01/2025

CHALKLEY Clifford, 84, Kent,
retired 31/08/1990, died 07/09/2024

CHALLIS Ronald, 96, Kent,
retired 13/04/1982, died 01/03/2024

CHAPPLE-GILL Sarah, 73, Shropshire,
retired 03/10/2010, died 21/05/2024

CHAUHAN Mohanlal, 90, Hertfordshire,
retired 01/01/1993, died 23/11/2024

CHEW Wee, 74, Greater Manchester,
retired 01/11/1999, died 14/09/2024

CHILLEYSTONE Susan, 69, Norfolk,
retired 20/06/2015, died 30/01/2025

CHIVERS Clive, 78, Hampshire,
retired 02/01/2006, died 27/10/2024

CLANCY Michael, 72, Cheshire,
retired 12/08/2007, died 06/11/2024

CLARKE Janice, 68, Greater London,
retired 13/01/2016, died 19/07/2024

CLARKE Lillian, 91, Greater London,
retired 01/02/1995, died 06/12/2024

CLARKE Pauline, 67, Lancashire,
retired 25/01/2017, died 27/10/2024

CLAYTON Dorothy, 95, Essex,
retired 10/07/1989, died 02/12/2024

COE Simon, 66, Essex,
retired 31/08/2016, died 25/08/2024

COLE Anne, 91, Suffolk,
retired 20/09/1982, died 14/06/2024

Dennis Carpenter

Retired in 1989, died 24 August 2024 (aged 94).

Dennis grew up in West Norwood and attended Alleyn's School, Dulwich, which relocated to Rossall, Lancashire in 1941, for the duration of the Second World War. After National Service, Dennis began his almost 40-year career with Barclays, in approximately 1950. In his early career, he worked at various branches across Central London and the City.

He later worked in many parts of south London including Balham, Clapham, Croydon North End, New Addington, Thornton Heath Pond, Carshalton and Coudsdon, ultimately becoming a Manager's Assistant. During his time at Thornton Heath, the branch was raided in the early 1970s. No staff were injured.

In 1958, Dennis holidayed in Majorca with some work friends. Whilst there he met Jean Rocca, who also worked for Barclays Bank. They discovered not only that they had mutual friends, but that they were working around the corner from each other!

They married a year later and moved into a house in Shirley, Croydon, their only marital home, where they brought up their three daughters: Sue, Christine and Jane. As teenagers they would sometimes be allowed to go to work with Dennis and carry out some minor tasks.

Both Dennis and Jean made many friends when working for Barclays, and some friendships continued until his death.

Dennis was a very fair man, known for being a gentleman and for his sense of humour and singing in the office! He was proud of his achievements in his career and being a loyal and long-standing employee of Barclays.

He retired in 1989, and enjoyed an active retirement with Jean which included travelling.

His funeral was in September and took place the day before their 65th wedding anniversary.



Dennis Carpenter

COLE Jean, 88, Essex,
retired 20/07/1995, died 23/06/2024

COLE Mary, 76, Greece,
retired 01/11/2005, died 12/12/2024

COLLINS Donald, 89, Essex,
retired 01/11/1991, died 14/08/2024

COLLINS Michael, 90, Kent,
retired 03/06/1989, died 08/10/2024

COLLINS Sheila, 68, Surrey,
retired 20/09/2016, died 21/10/2024

COLVER Brian, 78, Northumberland,
retired 25/10/1995, died 06/10/2024

COOK Michele, 62, Dorset,
retired 19/03/2012, died 17/08/2024

COOPER Graham, 87, Surrey,
retired 20/03/1993, died 16/09/2024

COOPER Martin, 79, Kent,
retired 18/03/1995, died 12/09/2024

COOPER Sonja, 75, Suffolk,
retired 01/09/2007, died 30/07/2024

COPPELL Margaret, 85, Jersey,
retired 17/09/1999, died 23/09/2024

CORDELL Henry, 90, Essex,
retired 21/04/1993, died 07/10/2024

CORNELIUS Colin, 85, Vale of Glamorgan,
retired 01/01/1996, died 11/12/2024

CORNWELL Ivy, 92, Kent,
retired 05/03/1992, died 06/01/2025

CORRIGAN Maureen, 80, Essex,
retired 01/01/1994, died 16/09/2024

COSTER David, 81, Suffolk,
retired 01/04/2001, died 22/10/2024

COUGHLAN Patrick, 93, Greater London,
retired 01/07/1992, died 03/12/2024

COUNSEL Shirley, 86, Cheshire,
retired 02/09/1998, died 21/10/2024

COVINGTON Annys, 74, North Yorkshire,
retired 09/08/2010, died 30/01/2025

COWELL Elsie, 93, Essex,
retired 22/05/1987, died 10/01/2025

COWLING Patricia, 70, East Sussex,
retired 22/03/2008, died 07/10/2024

COX Barry, 84, Kent,
retired 06/04/1994, died 08/01/2025

COX Robert, 84, Northamptonshire,
retired 03/03/1990, died 19/10/2024

CRAIGS Mary, 84, Northumberland,
retired 11/05/1990, died 27/11/2024

CRAWLEY Deirdre, 75, Buckinghamshire,
retired 01/01/2009, died 26/12/2024

CROFT Christopher, 66, Middlesex,
retired 20/04/2018, died 16/10/2024

CROOM Richard, 82, Dorset,
retired 01/09/1996, died 06/07/2024

CROPPER Rosemont, 91, Barbados,
retired 01/07/1986, died 03/07/2024

CULLEDGE Lawrence, 84, Greater Manchester,
retired 26/10/1990, died 03/01/2025

CULLUM-KENYON Penelope, 80, West Midlands,
retired 07/01/2009, died 25/11/2024

CUNNINGHAM Anthony, 86, Nottinghamshire,
retired 01/07/1993, died 30/12/2024

CURREY Carol, 80, Essex,
retired 01/01/1998, died 22/08/2024

CUTLER Brian, 84, Gloucestershire,
retired 14/11/1992, died 26/12/2024

D

D'AGATA Alfonso, 69, Derbyshire,
retired 03/10/2002, died 26/11/2024

DA COSTA Winston, 83, Jamaica,
retired 18/05/1991, died 18/06/2024

DADEN Jean, 85, Greater London,
retired 01/10/1994, died 07/01/2025

DAINES Alan, 89, France,
retired 21/08/1995, died 21/12/2024

DALGLEISH Jean, 82, Northamptonshire,
retired 08/04/2000, died 18/11/2024

DALY Jane, 66, Jersey,
retired 17/11/2017, died 26/06/2024

DANSEY-SMITH Godfrey, 82, Norfolk,
retired 10/08/1995, died 11/10/2024

DAVEY Kathleen, 75, West Yorkshire,
retired 20/12/2007, died 02/10/2024

DAVIDSON Margaret, 83, Glasgow,
retired 02/07/2011, died 09/10/2024

DAVIES Ann, 79, West Glamorgan,
retired 01/05/1994, died 12/07/2024

DAVIES Ann, 84, West Yorkshire,
retired 27/10/2000, died 10/11/2024

DAVIES John, 66, Essex,
retired 03/08/2015, died 06/01/2025

DAVIES John, 77, Suffolk,
retired 06/09/2007, died 27/11/2024

DAVIES Judith, 79, Hertfordshire,
retired 07/08/2004, died 21/06/2024

DAVIES Richard, 64, Cambridgeshire,
retired 14/08/2018, died 10/12/2024

DAVIS Michael, 86, Worcestershire,
retired 06/06/1992, died 27/09/2024

DELAHOY Trevor, 76, Kent,
retired 01/07/2003, died 23/12/2024

DENNEHY Patrick, 88, Kent,
retired 04/01/1992, died 17/09/2024

DENNISON Thomas, 73, Essex,
retired 18/05/2011, died 18/11/2024

DERBY Rita, 82, Northamptonshire,
retired 28/12/2001, died 23/12/2024

DICKSON Jean, 89, Greater London,
retired 27/03/1995, died 20/09/2024

DICKSON Winifred, 87, West Yorkshire,
retired 12/02/1994, died 18/12/2024

DIXON Kenneth, 89, Cleveland,
retired 04/06/1988, died 25/08/2024

DMELLO Ivy, 85, Kent,
retired 01/12/1999, died 01/01/2025

DOBSON Drina, 85, Cornwall,
retired 02/12/1988, died 21/08/2024

DOE Robert, 92, Essex,
retired 06/08/1992, died 12/12/2024

DOHERTY Jeremiah, 65, Cambridgeshire,
retired 01/06/2017, died 15/09/2024

DOLAN Andrew, 69, Northamptonshire,
retired 01/02/2010, died 10/12/2024

DOONAN Bonita, 92, Dorset,
retired 08/09/1992, died 27/10/2024

DORE Alfred, 82, North Yorkshire,
retired 01/08/1995, died 30/09/2024

DOUGLAS Susan, 82, New Zealand,
retired 07/04/1992, died 11/07/2024

DOWNES Marina, 78, London,
retired 02/12/1996, died 04/10/2024

DOWNEY Ethel, 95, Essex,
retired 01/06/1990, died 16/09/2024

DOWNING Denys, 91, Greater London,
retired 13/08/1993, died 02/10/2024

DOWNS Joan, 88, West Yorkshire,
retired 22/10/1994, died 06/07/2024

DRAUDE Audrey, 91, East Sussex,
retired 26/06/1993, died 14/01/2025

DRURY John, 88, Essex,
retired 01/06/1991, died 05/11/2024

DUGMORE Peter, 68, Northamptonshire,
retired 21/04/2006, died 11/09/2024

DULEY William, 97, Canada,
retired 19/08/1987, died 14/10/2024

DUNN Caroline, 67, Merseyside,
retired 01/01/2003, died 10/08/2024

DYE Derek, 87, Norfolk,
retired 17/08/1996, died 27/06/2024

E

EATON Lorraine, 67, Essex,
retired 24/10/2016, died 27/05/2024

EBENEZER Daniel, 87, Ceredigion,
retired 01/01/1992, died 25/07/2024

EDGELL Joan, 87, Essex,
retired 01/08/1993, died 18/10/2024

EDNIE Elizabeth, 76, Devon,
retired 03/12/1997, died 30/08/2024

EDWARDS Alan, 88, Essex,
retired 13/02/1989, died 16/09/2024

EDWARDS Alan, 76, Isle of Man,
retired 04/11/2007, died 03/09/2024

EDWARDS Keith, 76, Essex,
retired 10/08/2007, died 20/06/2024

EDWARDS Sandra, 77, Northamptonshire,
retired 02/12/1996, died 11/08/2024

EGAN Celia, 79, Hertfordshire,
retired 25/12/1994, died 31/07/2024

ELLIS Barbara, 81, West Yorkshire,
retired 05/11/1993, died 04/12/2024

ELLIS David, 88, West Sussex,
retired 19/06/1993, died 01/07/2024

EMANUEL Pamela, 63, Suffolk,
retired 02/05/2011, died 05/08/2024

EMMERTON Stephen, 90, Buckinghamshire,
retired 07/04/1994, died 20/07/2024

ENGLISH William, 85, Worcestershire,
retired 01/02/1994, died 06/07/2024

ETHERINGTON Andrew, 88, Greater London,
retired 02/03/1991, died 05/11/2024

EVANS David, 99, Dorset,
retired 01/10/1982, died 20/11/2024

EVANS Diane, 71, Essex,
retired 31/01/2013, died 04/09/2024

EVANS Gordon, 86, Perthshire,
retired 01/07/1991, died 28/07/2024

EVANS Mary, 78, Warwickshire,
retired 29/07/2006, died 08/08/2024

EVANS Michael, 78, Gloucestershire,
retired 01/11/1996, died 18/11/2024

EVANS Michael, 73, Perth and Kinross,
retired 01/10/2008, died 02/07/2024

EVANS Wendy, 69, South East Wales,
retired 01/07/2012, died 09/07/2024

Lynda (Lyn) Francis

Retired 2004, died 17 December 2024 (aged 80).

Lyn had three spells working for Barclays, in fact the Bank was her only employer in the UK. She joined Barclays in 1959, straight from school, and initially worked in the pre-computer machine room at Cambridge Circus branch in Central London. Barclays soon caught on to the fact that many of their young ladies, Lyn included, had useful customer-friendly skills and becoming a Cashier was a natural progression.

However, at the age of 22 she was tempted to Canada along with 110 other young ladies, including some from Barclays. For the next two years she worked in Toronto and at the Expo '67 World Trade Fair, and visited places others only dream about.

Returning home to London, Lyn took a role as a Relief Cashier covering staff sickness and holidays. She also featured on the 'Barclaygirl' recruitment poster, as seen opposite.

This spell came to an end in 1971, when a wedding and then two children, Marc and Angie, interrupted work. But after being a full-time mum, Lyn was tempted back to Central London in the late 1980s, initially in Covent Garden and then the Strand branches.

Lyn retired in 2004, took up golf and became a good golfer. Most of all she enjoyed holidays, socialising and time with her grandchildren, William and Jack.



Lyn Francis

Thinking about your next job?

**Get girl-to-girl
information on life
as a Barclaygirl.**

If you're a machine operator or would like to train for a job at the bank, or are an experienced shorthand typist, you should get chatting yourself. You might be on to a good thing.

Ring 01-588 1721

and speak to Lesley Ince or Lynda Newnham.



F

FAIRMAN Joan, 89, Hertfordshire,
retired 16/09/1988, died 13/10/2024

FALLON Teresa, 94, Greater Manchester,
retired 27/04/1990, died 04/10/2024

FARLEY Anne, 88, East Sussex,
retired 07/01/1989, died 14/12/2024

FARNSWORTH Greta, 80, Cumbria,
retired 01/05/1997, died 13/10/2024

FARRANT Joan, 82, Kent,
retired 21/12/1996, died 27/06/2024

FARRANT Pauline, 93, Kent,
retired 17/07/1982, died 05/10/2024

FARROW Dorothy, 91, Greater London,
retired 11/08/1993, died 10/11/2024

FEARON Judith, 74, Dorset,
retired 05/06/2000, died 14/11/2024

FELLOWES Robert, 82, Greater London,
retired 01/01/2010, died 29/07/2024

FELTON Honor, 64, Hertfordshire,
retired 16/09/2020, died 02/01/2025

FERGUSON Linda, 72, Greater London,
retired 01/02/2012, died 29/12/2024

FERN Philip, 63, Dorset,
retired 24/04/2016, died 04/10/2024

FERNANDES Stephen, 85, USA,
retired 05/11/1997, died 22/06/2023

FEWSTER Roy, 80, Berkshire,
retired 01/06/1999, died 10/11/2024

FLANNERY John, 71, Essex,
retired 01/09/2010, died 17/08/2024

FLYNN Anna, 91, Hampshire,
retired 13/10/1992, died 18/09/2024

FLYNN Stephen, 70, West Yorkshire,
retired 27/03/2004, died 12/11/2024

FOGG John, 91, Essex,
retired 01/02/1993, died 22/11/2024

FORD Peter, 83, West Sussex,
retired 05/05/1993, died 27/09/2024

FORD Margaret, 83, Greater London,
retired 01/11/1992, died 14/07/2024

FOREMAN Julie, 70, Greater Manchester,
retired 06/11/2014, died 10/11/2024

FORSTER Helen, 90, North Yorkshire,
retired 16/01/1994, died 10/11/2024

FOSTER Norman, 95, Surrey,
retired 10/04/1989, died 05/12/2024

FOWLER Valerie, 75, Surrey,
retired 16/05/2009, died 08/07/2024

FOX Gloria, 97, East Sussex,
retired 24/11/1987, died 06/01/2025

FOX Michael, 90, Cornwall,
retired 01/06/1993, died 24/05/2024

FOX Pamela, 81, Herefordshire,
retired 01/08/1999, died 15/10/2024

FRANCE Margaret, 80, Durham,
retired 09/05/1994, died 05/12/2024

FRANCIS Lynda, 80, Kent,
retired 13/03/2004, died 17/12/2024

FRANCOIS Deborah, 64, Greater London,
retired 20/01/2010, died 01/01/2025

FRANKLIN Anthony, 97, Greater London,
retired 25/05/1991, died 07/08/2024

FRAPWELL Terence, 89, Dorset,
retired 27/09/1986, died 23/08/2024

FREEMAN Susan, 85, Dorset,
retired 01/10/1993, died 06/07/2024

FRENCH David, 76, Northamptonshire,
retired 01/05/2006, died 30/11/2024

FRENCH Gillian, 72, East Sussex,
retired 24/11/2011, died 27/09/2024

FRENCH Irene, 88, London,
retired 17/12/1995, died 09/10/2024

FULLER Francis, 79, Cheshire,
retired 02/05/1992, died 01/11/2024

FURLEY Jennifer, 86, Essex,
retired 30/12/1997, died 24/09/2024

FURNESS Clifford, 77, North Yorkshire,
retired 14/02/1997, died 04/11/2024

FURNESS Richard, 57, West Yorkshire,
retired 25/11/2021, died 06/08/2024

G

GALE John, 87, Somerset,
retired 01/02/1992, died 29/12/2024

GALLAGHER Lynda, 70, Kent,
retired 11/05/2015, died 26/07/2024

GARDINER Adrian, 85, Norfolk,
retired 01/01/1994, died 15/10/2024

GARRED William, 73, Spain,
retired 06/04/2008, died 13/12/2024

GAUGHAN Patricia, 79, Kent,
retired 01/01/1999, died 20/12/2024

GEORGE Doreen, 68, Merseyside,
retired 01/04/2010, died 24/05/2024

GEORGE Joyce, 90, Lincolnshire,
retired 31/05/1984, died 28/10/2024

GERRARD Martin, 69, North Yorkshire,
retired 01/02/2023, died 06/06/2024

GEVAUX Alan, 87, East Sussex,
retired 01/04/1999, died 24/07/2024

GIBBS Linda, 75, Essex,
retired 01/08/1999, died 10/01/2025

GILBERT Barry, 82, Norfolk,
retired 01/06/1996, died 13/01/2025

GILLINGHAM Glenys, 78, Northamptonshire,
retired 02/11/1998, died 14/08/2024

GLANVILL Mary, 95, Suffolk,
retired 01/08/1987, died 09/08/2024

GLOVER Pauline, 88, Australia,
retired 29/04/1991, died 05/12/2024

GOLDSTEIN Alan, 89, Greater London,
retired 16/07/1995, died 29/10/2024

GOOCH Norman, 90, Gloucestershire,
retired 11/12/1989, died 04/08/2024

GOOD Dorothy, 76, Northamptonshire,
retired 14/07/2007, died 31/12/2024

GOODWIN Ian, 76, Kent,
retired 01/07/2003, died 16/11/2024

GORTON Kay, 65, Lancashire,
retired 05/04/2019, died 19/11/2024

GOSS Norman, 94, Northamptonshire,
retired 10/06/1982, died 24/07/2024

GOULD Derek, 98, Hampshire,
retired 01/11/1986, died 05/11/2024

GRANT Barbara, 84, North Yorkshire,
retired 13/08/2000, died 15/08/2024

GRANT Linda, 75, Bedfordshire,
retired 22/06/2009, died 16/09/2024

GREENLAND William, 90, Conwy,
retired 01/12/1984, died 06/12/2024

GREGORY Jennifer, 82, Shropshire,
retired 25/03/2005, died 15/08/2024

GREGSON Agnes, 84, Trafford,
retired 25/03/1988, died 29/09/2024

GRIFFIN Christine, 80, Worcestershire,
retired 15/12/1993, died 18/08/2024

GRIFFIN Jean, 88, East Sussex,
retired 20/10/1996, died 26/11/2024

GRIFFITHS David, 89, Dorset,
retired 13/04/1993, died 22/08/2024

GROOM Richard, 82, West Sussex,
retired 01/01/1998, died 18/09/2024

GRUER Mary, 96, Northamptonshire,
retired 11/06/1993, died 07/06/2024

GUEST Norah, 91, Northamptonshire,
retired 01/01/1987, died 15/12/2024

GUNBY Christopher, 86, Cayman Islands,
retired 25/09/1998, died 05/01/2025

H

HACKERS Jean, 81, Kent,
retired 22/10/1994, died 19/11/2024

HALL David, 71, Greater Manchester,
retired 11/11/2003, died 19/12/2024

HALL Edward, 86, Essex,
retired 01/01/1996, died 15/10/2024

HALL Roy, 94, Buckinghamshire,
retired 01/09/1986, died 29/12/2024

HAMILTON Maurice, 91, Greater London,
retired 01/06/1995, died 06/12/2024

HAMMOND Sally, 81, Suffolk,
retired 22/11/1992, died 06/11/2024

HAMPSHIRE Alison, 62, Hampshire,
retired 25/11/2022, died 16/12/2024

HAMPTON Charles, 78, Northamptonshire,
retired 05/04/1996, died 26/10/2024

HANAK Mirek, 79, Hertfordshire,
retired 03/05/2005, died 27/06/2024

HARDING John, 92, Greater London,
retired 05/02/1989, died 21/11/2024

HARRIS Gail, 70, West Midlands,
retired 04/03/2014, died 09/09/2024

HARRIS Jean, 95, Norfolk,
retired 07/12/1979, died 13/01/2025

HARRISON Marilyn, 70, Northamptonshire,
retired 16/11/2008, died 25/05/2024

HARRISON Peter, 89, Dorset,
retired 16/05/1987, died 05/07/2024

HARRISON Rosalind, 77, East Sussex,
retired 15/08/2006, died 30/07/2024

HART Patrick, 86, Vale Of Glamorgan,
retired 13/03/1993, died 16/11/2024

HARTGROVE Linda, 77, Northamptonshire,
retired 01/07/1997, died 13/12/2024

HARTLEY Constance, 83, West Yorkshire,
retired 04/08/1990, died 02/07/2024

HARTLEY Vera, 87, Berkshire,
retired 01/01/1994, died 13/10/2024

HARVEY Evelyn, 71, Durham,
retired 18/03/2013, died 23/09/2024

HARVEY Robert, 81, Essex,
retired 16/04/1995, died 12/06/2024

HASLER Verna, 94, Northamptonshire,
retired 30/06/1990, died 29/11/2024

HASSETT Katrina, 54, Cheshire,
retired 26/09/2023, died 14/11/2024

HAWORTH Diana, 90, Lancashire,
retired 02/08/1987, died 14/09/2024

HAY Eric, 91, Suffolk,
retired 01/12/1984, died 11/09/2024

HAYES Margaret, 75, Berkshire,
retired 20/01/2009, died 16/09/2024

HAYWARD Cynthia, 72, Buckinghamshire,
retired 17/04/2012, died 03/09/2024

HAZLEHURST Dorothy, 90, Cheshire,
retired 16/05/1984, died 16/08/2024

HEANEY Maria, 74, Buckinghamshire,
retired 23/01/2004, died 18/10/2024

HEATH Alan, 94, Somerset,
retired 09/06/1982, died 29/11/2024

HEATH Alan, 79, West Midlands,
retired 01/08/1996, died 05/12/2024

HEBDEN Michael, 70, Worcestershire,
retired 28/09/2003, died 28/08/2024

HEDGER Ruth, 81, Guernsey,
retired 13/12/2002, died 12/09/2024

HENDERSON Sandra, 77, Durham,
retired 01/01/1994, died 04/10/2024

HENZELL Michael, 87, West Yorkshire,
retired 12/02/1994, died 21/09/2024

HEWITT Janet, 68, Merseyside,
retired 30/01/2008, died 27/01/2025

HIBBERT John, 73, New Zealand,
retired 26/05/2011, died 30/10/2024

HICKS June, 85, Middlesex,
retired 01/12/1991, died 28/09/2024

HICKSON Kathleen, 88, Cheshire,
retired 06/01/1993, died 25/06/2024

HIDES Lilian, 95, Essex,
retired 01/07/1989, died 13/11/2024

HILL Ann, 83, Cheshire,
retired 01/12/1995, died 14/12/2024

HILL Anne, 81, Worcestershire,
retired 19/08/2003, died 28/09/2024

HILL Janice, 78, Canada,
retired 18/06/2005, died 25/09/2024

HILL Nigel, 76, Cheshire,
retired 21/08/2008, died 18/11/2024

HILLIER Joan, 81, Suffolk,
retired 25/05/2000, died 15/12/2024

HILLS Brian, 89, Buckinghamshire,
retired 30/07/1995, died 04/12/2024

HINCHLEY Freda, 82, North Yorkshire,
retired 06/09/2002, died 15/11/2024

HIRST Doreen, 95, West Yorkshire,
retired 07/02/1989, died 18/09/2024

HIRST John, 90, Essex,
retired 29/02/1992, died 29/01/2025

HITCHCOCK Eric, 92, Devon,
retired 03/02/1988, died 07/10/2024

HITCHING Susan, 76, Greater London,
retired 29/05/2008, died 07/01/2025

HOBSON Maria, 84, County Armagh,
retired 18/02/2000, died 14/07/2024

HODGES Brian, 87, Essex,
retired 20/12/1991, died 07/01/2025

HODGSON Alan, 96, Oxfordshire,
retired 16/08/1988, died 23/10/2024

HODGSON Dorothy, 89, West Yorkshire,
retired 08/07/1995, died 01/10/2024

HOGG Neil, 73, Cumbria,
retired 28/06/2003, died 18/08/2024

HOGG William, 93, Worcestershire,
retired 14/07/1993, died 04/12/2024

HOLLAND Anthony, 84, Greater Manchester,
retired 25/07/1992, died 14/12/2024

HOLLOWAY Bernard, 88, Cheshire,
retired 04/03/1995, died 01/07/2024

HOLLY Marion, 84, Oxfordshire,
retired 23/04/2000, died 18/11/2024

HORNER Elaine, 77, Kent,
retired 02/10/2007, died 06/10/2024

HORNETT Anita, 58, Essex,
retired 01/01/2024, died 12/09/2024

HORTON Michael, 85, Essex,
retired 01/09/1988, died 27/06/2024

HOWARD Doreen, 82, Essex,
retired 03/04/1993, died 18/09/2024

HOWELLS David, 90, North Somerset,
retired 12/12/1984, died 24/11/2024

HUBBLE Grace, 96, Essex,
retired 18/02/1984, died 30/07/2024

HUDSON Julie, 67, Norfolk,
retired 01/04/2010, died 27/12/2024

HUGHES Thomasina, 82, Kent,
retired 30/12/2001, died 09/06/2024

HUGHES David, 80, Worcestershire,
retired 28/12/1995, died 18/01/2025

HULL Joy, 81, West Midlands,
retired 01/06/1994, died 26/09/2024

HUNT Barbara, 85, Surrey,
retired 01/08/1996, died 31/10/2024

HUNTLEY Barbara, 87, Kent,
retired 04/07/1992, died 29/01/2025

HURLEY Christine, 79, Hertfordshire,
retired 28/12/1995, died 28/09/2024

HUSSEY David, 93, Gloucestershire,
retired 26/01/1986, died 04/08/2024

HUTCHINSON Audrey, 99, Tyne and Wear,
retired 10/08/1985, died 17/01/2025

HUTT Jennifer, 78, Somerset,
retired 23/07/2006, died 05/08/2024

HYDE Anne, 72, Bedfordshire,
retired 26/03/2012, died 16/12/2024

HYDEN Lesley, 70, Staffordshire,
retired 02/11/2009, died 01/07/2024

I

IACONO Julie, 69, Rutland,
retired 25/09/2015, died 11/10/2024

ILLINGWORTH Ann, 90, Hampshire,
retired 23/06/1992, died 30/08/2024

INGALL Susan, 71, Leicestershire,
retired 26/06/2003, died 29/09/2024

J

JACKSON Sheila, 76, Kent,
retired 27/10/2007, died 28/07/2024

JACKSON Norman, 79, Lincolnshire,
retired 01/11/2002, died 24/06/2024

JACOMB Martin, 94, Oxfordshire,
retired 01/01/1992, died 08/06/2024

JAGGARD Jean, 78, Cambridgeshire,
retired 01/01/2008, died 22/05/2024

JAMES Alec, 91, North Yorkshire,
retired 23/07/1993, died 12/10/2024

JARMAN Christopher, 78, Cornwall,
retired 01/01/1998, died 05/12/2024

JEFFERIES Ronald, 89, Gloucestershire,
retired 26/10/1994, died 22/09/2024

JEFFERSON Margaret, 91, Merseyside,
retired 29/04/1993, died 07/07/2024

JELLYMAN Ronald, 81, East Riding of Yorkshire,
retired 01/01/2000, died 27/01/2025

JENKINS Harold, 93, Dorset,
retired 01/12/1988, died 23/11/2024

JENKINS Joyce, 100, Dorset,
retired 01/03/1979, died 22/08/2024

JESSOP David, 76, Surrey,
retired 05/09/1997, died 14/07/2024

JOHNSON Doris, 89, Kent,
retired 01/01/1993, died 05/06/2024

JONES Michael, 79, Northamptonshire,
retired 01/10/1999, died 25/01/2025

JONES Roy, 77, Cambridgeshire,
retired 01/11/2007, died 15/12/2024

JUSTER Thelma, 90, Hampshire,
retired 06/07/1984, died 24/06/2024

K

KANANI Nashir, 79, East Sussex,
retired 24/06/2010, died 20/11/2024

KAYE Myrna, 82, Essex,
retired 19/02/1987, died 11/06/2024

KEARNEY Vivien, 74, Isle of Wight,
retired 03/07/2010, died 18/01/2025

KEENE John, 72, France,
retired 05/03/2012, died 13/11/2024

KELLY Diane, 67, Derbyshire,
retired 21/08/2016, died 21/06/2024

KELLY Joseph, 81, Essex,
retired 01/10/1993, died 10/10/2024

KILLE Muriel, 90, Kent,
retired 21/09/1994, died 24/11/2024

KING David, 79, Surrey,
retired 01/06/1996, died 12/10/2024

KING Janice, 72, Lincolnshire,
retired 10/05/2012, died 28/07/2024

KING Lesley, 75, Derbyshire,
retired 06/07/2004, died 30/07/2024

KING Michael, 86, Essex,
retired 01/06/1989, died 15/07/2024

KING Roger, 74, Kent,
retired 18/11/1999, died 26/05/2023

KINNEAR Janet, 78, Wiltshire,
retired 11/09/2002, died 07/01/2025

KINSEY Richard, 85, Warwickshire,
retired 01/11/1987, died 26/12/2024

KNIGHT Andrea, 81, Staffordshire,
retired 27/03/2003, died 24/11/2024

KNIGHT Davinia, 61, Bedfordshire,
retired 16/06/2023, died 22/06/2024

KNIGHT Michael, 72, Hampshire,
retired 28/08/2011, died 25/08/2024

KNIGHT Robert, 77, Gloucestershire,
retired 15/06/2002, died 05/11/2024

KNIGHTLEY Doris, 93, Essex,
retired 01/03/1981, died 24/10/2024

KNOWLES Anne, 68, Lancashire,
retired 01/09/2016, died 10/10/2024

KNOWLTON Sally, 67, Hertfordshire,
retired 03/08/2015, died 21/07/2024

KNUTSFORD Michael, 98, Hertfordshire,
retired 27/12/1986, died 03/01/2025

L

LADDIMAN David, 80, Shropshire,
retired 01/04/2001, died 30/12/2024

LAKE Alan, 81, Buckinghamshire,
retired 02/07/1996, died 11/08/2024

LAKHANI Mansookhlal, 85, Greater London,
retired 01/05/1994, died 21/10/2024

LAKIN Michael, 78, Nottinghamshire,
retired 29/06/1996, died 03/12/2024

LAMBERT Anthony, 88, Northamptonshire,
retired 01/04/1990, died 12/11/2024

LANCASTER Betty, 95, Dorset,
retired 05/04/1989, died 25/07/2024

LANGBEIN Janice, 88, Kent,
retired 29/02/1992, died 28/09/2024

LARKHAM Margaret, 89, Bedfordshire,
retired 05/02/1985, died 08/10/2024

LARNER Terence, 90, Essex,
retired 01/06/1993, died 21/11/2024

LAVERY Greta, 91, Surrey,
retired 29/05/1979, died 28/06/2024

LAW Daphne, 92, Suffolk,
retired 18/05/1992, died 30/09/2024

LAWRENCE Keith, 77, Gloucestershire,
retired 01/02/2000, died 30/06/2024

LAWRENCE Nicola, 63, Cambridgeshire,
retired 05/02/2021, died 16/11/2024

LAYCOCK June, 95, Dorset,
retired 09/06/1984, died 14/01/2025

LAYTON John, 89, West Sussex,
retired 01/05/1990, died 30/12/2024

LEA Joyce, 87, West Midlands,
retired 01/01/1993, died 24/08/2024

LEES Stanley, 82, Cheshire,
retired 01/04/2002, died 10/09/2024

LEFEVRE Mary, 91, Suffolk,
retired 26/03/1993, died 29/12/2024

LEGG Stephen, 57, West Sussex,
retired 18/07/2023, died 16/09/2024

LEGGE Juliette, 86, Suffolk,
retired 20/03/1993, died 26/09/2024

LEVY Reberta, 74, Greater Manchester,
retired 10/11/2003, died 10/12/2024

LEWIS Angela, 72, Pembrokeshire,
retired 01/02/2012, died 15/08/2024

LEWIS Barbara, 74, Berkshire,
retired 01/11/2010, died 02/01/2025

LEWIS Jane, 89, East Sussex,
retired 01/07/1988, died 26/11/2024

LIDDIARD Margaret, 75, Dorset,
retired 26/03/2009, died 18/08/2024

LIDDLE Thelma, 87, Tyne and Wear,
retired 02/03/1997, died 12/09/2024

LINE Susan, 69, Northamptonshire,
retired 26/01/2009, died 09/12/2024

LISTER Jacqueline, 73, East Riding of Yorkshire, retired 10/04/2011, died 06/10/2024

LITTLEWORTH Eileen, 93, Hertfordshire, retired 23/05/1992, died 21/11/2024

LLOYD Mostyn, 95, United States of America, retired 23/06/1989, died 01/08/2024

LLOYD Patricia, 87, Kent, retired 09/04/1994, died 06/11/2024

LOFTY Joyce, 91, Essex, retired 07/06/1992, died 24/12/2024

LOMAX Eileen, 79, Wiltshire, retired 11/01/2001, died 20/09/2024

LOOSLEY David, 88, Middlesex, retired 07/04/1996, died 10/12/2024

LOOSLEY Pamela, 88, Middlesex, retired 04/04/1986, died 26/09/2024

LOPEZ Max, 87, Canada, retired 29/05/1992, died 15/07/2024

LORD Carolyn, 79, Lincolnshire, retired 21/08/1997, died 29/08/2024

LORD Vivien, 79, Lancashire, retired 01/11/1992, died 01/08/2024

LOVESEY Christopher, 61, Lincolnshire, retired 09/02/2023, died 06/07/2024

LOWMAN David, 88, Greater London, retired 01/06/1991, died 12/11/2024

LUCAS Beryl, 80, Cleveland, retired 23/04/2009, died 20/09/2024

LUFF Robert, 93, Canada, retired 20/08/1990, died 26/07/2024

LYNCH Ian, 65, Monmouthshire, retired 18/04/2013, died 13/10/2024

M

MACE Angela, 62, Nottinghamshire, retired 28/04/2022, died 15/09/2024

MACNEICE Philip, 80, Surrey, retired 01/04/1994, died 05/12/2024

MADGWICK Michael, 92, North Yorkshire, retired 30/06/1991, died 08/09/2024

MAHONY Patricia, 91, Northamptonshire, retired 08/01/1983, died 02/08/2024

MANGHAM Jean, 96, Essex, retired 01/01/1988, died 19/08/2024

MARLEY Geoffrey, 75, Dorset, retired 01/11/2003, died 22/11/2024

MARSHALL Joan, 94, Wiltshire, retired 09/05/1990, died 18/01/2025

MARSHMAN Dennis, 90, Buckinghamshire, retired 28/12/1990, died 07/08/2024

MARTIN Kevin, 73, Merseyside, retired 21/08/2004, died 26/06/2024

MARTINDALE William, 86, Cumbria, retired 26/12/1989, died 11/12/2024

MATTHEWS Kingsley, 89, Essex, retired 24/05/1991, died 11/12/2024

MAY Gillian, 77, Surrey, retired 29/09/1997, died 21/10/2024

MCCARTHY Catherine, 84, Hampshire, retired 10/07/1987, died 30/11/2024

MCCARTHY Lynda, 76, Monmouthshire, retired 05/03/1998, died 12/11/2024

MCCORMACK James, 93, Greater London, retired 19/02/1993, died 04/12/2024

MCCORMACK Michelle, 67, Essex, retired 05/08/2017, died 15/10/2024

MCCREANOR William, 83, Greater London, retired 01/06/1994, died 25/01/2025

MCDUGLE Janet, 63, West Yorkshire, retired 03/09/2021, died 24/12/2024

MCGOOGAN David, 86, Shropshire, retired 21/01/1998, died 08/12/2024

MCGRADY Janet, 80, Kent, retired 29/01/2008, died 06/09/2024

MCGUIGAN Bernadette, 83, Greater London, retired 01/04/1994, died 02/11/2024

MCINTOSH Gloria, 69, Greater London, retired 06/11/2014, died 29/10/2024

MCKAY Jean, 94, Surrey, retired 09/01/1987, died 09/09/2024

MCKENZIE Juliet, 92, Barbados, retired 16/10/1987, died 06/11/2024

MEADE Gladys, 94, Greater London, retired 01/12/1984, died 02/11/2024

MEDHURST Olive, 88, Cheshire, retired 18/03/1996, died 26/07/2024

MERCER Jeffery, 66, Greater Manchester, retired 30/11/2008, died 04/01/2025

MERCY Doreen, 92, Blackpool, retired 23/09/1993, died 11/07/2024

MERRY Sandra, 77, Essex, retired 23/01/2007, died 23/09/2024

MICALLEF Louis, 95, Malta, retired 20/05/1989, died 04/01/2025

MIDWINTER Hilary, 77, Northamptonshire, retired 28/11/2004, died 07/09/2024

MILBOURNE Helen, 61, Tyne and Wear, retired 17/04/2018, died 21/11/2024

MILLER Jean, 76, Northamptonshire, retired 16/02/2008, died 27/07/2024

MILLER Leonard, 99, East Sussex, retired 15/11/1985, died 29/11/2024

MILLER Rose, 94, Northamptonshire, retired 01/09/2003, died 17/07/2024

MITCHELL Barbara, 77, Merseyside, retired 01/07/2002, died 07/08/2024

MITCHELL Simon, 73, Northamptonshire, retired 01/02/2002, died 12/01/2025

MODESTE Desiree, 61, Greater London, retired 24/02/2020, died 21/11/2024

MONKSFIELD Ronald, 88, Hertfordshire, retired 01/12/1991, died 20/12/2024

MOORE Thora, 91, Barbados, retired 31/12/1985, died 05/07/2024

MOORE-GAUTREY Christina, 83, Northamptonshire, retired 01/08/1991, died 26/06/2024

MORGAN Janet, 84, Staffordshire, retired 15/01/2000, died 01/10/2024

MORLEY Barbara, 94, East Sussex, retired 01/06/1988, died 01/01/2025

MORRISON Richard, 88, Surrey, retired 10/02/1996, died 10/10/2024

MULHOLLAND John, 66, Hertfordshire, retired 01/02/2018, died 01/08/2024

MULLIGAN Pamela, 73, Essex, retired 07/04/2003, died 17/12/2024

MUNRO Susan, 60, Hampshire, retired 29/10/2023, died 27/07/2024

MURCH Sheila, 91, Gloucestershire, retired 11/04/1993, died 31/12/2024

MURFET Patricia, 93, Cambridgeshire, retired 01/01/1990, died 31/10/2024

MURCATROYD Brian, 73, Greater Manchester, retired 01/07/2001, died 09/11/2024

MURPHY Christina, 80, Merseyside, retired 29/06/2003, died 15/06/2024

MYLES Ian, 77, Gloucestershire, retired 02/09/1999, died 06/09/2024

N

NAIR Ramakrishna, 93, London, retired 01/01/1976, died 02/12/2024

NANCE Charles, 94, Cornwall, retired 16/05/1988, died 04/12/2024

NASH Patricia, 64, Bedfordshire, retired 03/12/2020, died 06/01/2025

NAYLOR Dorothy, 90, West Yorkshire, retired 04/09/1984, died 05/10/2024

NEVILL Patricia, 90, Buckinghamshire, retired 01/02/1995, died 29/06/2024

NEW Alan, 79, North Yorkshire, retired 04/11/2004, died 02/08/2024

NICE Jessie, 94, Derbyshire, retired 23/08/1990, died 11/09/2024

NICHOLLS Patricia, 77, Cornwall, retired 23/03/1997, died 17/10/2024

NIGHTINGALE Derek, 70, Surrey, retired 10/04/2004, died 23/10/2024

NISBET Jean, 99, West Sussex, retired 29/11/1980, died 13/08/2024

NORRIS Diane, 73, Devon, retired 16/10/2011, died 08/01/2025

NORRIS Geoffrey, 92, Hertfordshire, retired 05/09/1992, died 27/11/2024

NOWLAND Terence, 74, Oxfordshire, retired 18/05/2005, died 11/08/2024

NUNN Irene, 96, Kent, retired 05/03/1983, died 23/12/2024

O

O'CONNOR Audrey, 95, Northamptonshire, retired 01/06/1991, died 12/07/2024

O'CONNOR Sheila, 94, Hampshire, retired 29/03/1990, died 24/06/2024

ONYETT David, 65, Bedfordshire, retired 01/10/2009, died 22/10/2024

OSBORNE Susan, 64, Warwickshire, retired 15/09/2017, died 18/08/2024

P

PADDOCK Jacqueline, 68, West Sussex, retired 15/08/2016, died 24/08/2024

PADIA Rajnikant, 71, Cambridgeshire, retired 11/11/2012, died 15/06/2024

PAGE Susan, 72, Norfolk, retired 01/08/2011, died 04/07/2024

PAIN James, 90, Essex, retired 01/02/1992, died 10/07/2024

PALMER Angela, 70, Oxfordshire, retired 29/09/2014, died 10/11/2024

PALMER Cynthia, 92, Devon, retired 28/06/1992, died 17/09/2024

PALMER George, 84, Canada, retired 09/08/2000, died 22/01/2025

PALMER Joan, 90, Devon,
retired 27/05/1993, died 07/12/2024

PANTIN Joan, 88, Trinidad and Tobago,
retired 19/09/1991, died 11/12/2024

PANTIN Michael, 84, Trinidad and Tobago,
retired 01/07/1994, died 26/12/2024

PARIS Gerard, 94, Shropshire,
retired 01/01/1990, died 23/11/2024

PARKER Margaret, 61, Essex,
retired 01/11/2018, died 11/11/2024

PARKIN Alan, 77, Leicestershire,
retired 01/07/1999, died 20/12/2024

PARKYN Alan, 90, Hampshire,
retired 01/08/1992, died 07/06/2024

PARMAR Dahyalal, 88, Middlesex,
retired 15/08/1992, died 12/07/2024

PATEL Jashbhai, 88, Greater London,
retired 01/01/1992, died 12/08/2024

PATTERSON Robin, 77, West Sussex,
retired 01/01/2007, died 30/06/2024

PAYNTER Ann, 72, Essex,
retired 08/11/2012, died 08/12/2024

PAYS Raymond, 86, Kent,
retired 10/05/1993, died 25/11/2024

PEACE Susan, 63, Devon,
retired 01/06/2021, died 11/12/2024

PEARCE Robert, 90, Cardiff,
retired 01/02/1992, died 16/06/2024

PEARSON Brenda, 92, West Sussex,
retired 01/10/1992, died 05/11/2024

PEDRICK Shirley, 65, Dorset,
retired 04/09/2019, died 05/09/2024

PEIRCE Sharon, 58, Hertfordshire,
retired 22/02/2021, died 06/01/2025

PENFOUND Anthony, 85, Hampshire,
retired 21/10/1998, died 09/08/2024

PENNA Maureen, 86, Cornwall,
retired 15/12/1987, died 13/10/2024

PENNELL Gerard, 65, Cheshire,
retired 01/07/2019, died 23/08/2024

PENNINGTON Janet, 67, Merseyside,
retired 12/10/2016, died 28/08/2024

PENNY Teresa, 95, Northamptonshire,
retired 30/01/1989, died 10/06/2024

PEPPER Michael, 80, Northamptonshire,
retired 02/07/1996, died 18/12/2024

PERKINS Jacqueline, 63, Cheshire,
retired 17/06/2021, died 20/09/2024

PERRETT Lesley, 64, Essex,
retired 01/03/2010, died 08/11/2024

PERRY Beryl, 94, Northamptonshire,
retired 31/10/1992, died 01/09/2024

PETERS Karen, 69, Northamptonshire,
retired 02/11/2011, died 27/07/2024

PETERS Teresa, 70, Hertfordshire,
retired 01/01/2010, died 27/12/2024

PETTIT Brian, 84, Cambridgeshire,
retired 28/11/1999, died 24/06/2024

PETYT Robert, 85, West Yorkshire,
retired 13/05/1994, died 15/07/2024

PHILLIPS Gareth, 91, Neath Port Talbot,
retired 03/04/1984, died 24/01/2025

PHILMORE John, 89, West Yorkshire,
retired 01/03/1994, died 02/01/2025

PHILO James, 93, Hampshire,
retired 03/06/1990, died 16/11/2024

PHIPPS Margaret, 86, Hampshire,
retired 11/01/1988, died 24/08/2024

PIDDINGTON-BISHOP Kay, 81, Essex,
retired 16/11/1993, died 02/12/2024

PIKE Peter, 86, South Devon,
retired 01/01/1994, died 22/10/2024

PILE John, 90, Avon,
retired 30/11/1991, died 20/10/2024

PINDER Sylvia, 87, North Yorkshire,
retired 28/12/1996, died 24/10/2024

PINFIELD Derek, 84, West Sussex,
retired 13/03/1993, died 14/10/2024

PISANI Maurice, 96, Malta,
retired 20/06/1974, died 14/07/2024

PITMAN Audrey, 85, Kent,
retired 01/12/1995, died 11/08/2024

PITMAN Dorothy, 85, Essex,
retired 16/10/1993, died 30/07/2024

POCOCK Pauline, 67, Essex,
retired 30/09/2014, died 02/11/2024

POLE Michael, 89, East Sussex,
retired 01/10/1993, died 16/12/2024

POPE Robine, 77, Dorset,
retired 01/01/2004, died 30/11/2024

POPLE Charles, 79, Hampshire,
retired 02/09/2003, died 23/09/2024

PRESTON Joan, 95, North Yorkshire,
retired 19/05/1979, died 12/11/2024

PRESTWICH Diana, 62, North Yorkshire,
retired 07/01/2017, died 25/12/2024

PRIOR Maureen, 86, Berkshire,
retired 12/07/1988, died 22/09/2024

PRITCHARD-JONES Thomas, 97, East Sussex,
retired 02/07/1987, died 09/08/2024

PYE Patricia, 78, West Yorkshire,
retired 01/07/1993, died 08/12/2024

PYKE Jean, 98, Northamptonshire,
retired 24/01/1986, died 29/11/2024

Q

QUANTOCK Kenneth, 91, Cheshire,
retired 27/05/1992, died 12/03/2024

QUICK Rosemary, 92, Essex,
retired 01/12/1981, died 11/07/2024

QUIRK Kenneth, 75, Hampshire,
retired 19/08/2000, died 01/01/2025

R

RADFORD Sara, 64, Devon,
retired 20/02/2017, died 11/11/2024

RAISHBROOK Amanda, 77, Bedfordshire,
retired 08/10/2001, died 28/06/2024

RALPH Susan, 81, Buckinghamshire,
retired 08/05/2003, died 06/12/2024

RANDALL Barbara, 85, Kent,
retired 01/09/1997, died 26/12/2024

RASHBROOK Colin, 81, Kent,
retired 06/01/2008, died 01/12/2024

RAYNER Heather, 71, Greater Manchester,
retired 10/09/2013, died 09/11/2024

RAYNER Sheila, 85, Essex,
retired 01/04/1998, died 20/09/2024

REA Olga, 96, Suffolk,
retired 15/05/1978, died 17/10/2024

REED David, 72, Lincolnshire,
retired 30/08/2002, died 12/11/2024

REED Maureen, 86, Essex,
retired 25/04/1988, died 14/06/2024

REED Susan, 79, Cambridgeshire,
retired 01/01/2000, died 26/06/2024

REES Dorothy, 96, Northamptonshire,
retired 24/05/1988, died 20/10/2024

REES Ifan, 83, Swansea,
retired 14/06/2006, died 13/09/2024

REGAN Ronald, 84, Berkshire,
retired 01/01/2000, died 18/09/2024

REID Una, 84, Essex,
retired 01/05/1990, died 15/10/2024

RESTRICK Tina, 65, Kent,
retired 01/01/2014, died 13/06/2024

REYES Joseph, 86, Gibraltar,
retired 01/11/1990, died 10/01/2025

RICE Edward, 72, Suffolk,
retired 12/06/2002, died 16/09/2024

RICHARDS Caroline, 72, Northamptonshire,
retired 15/06/2012, died 30/06/2024

RICHARDS Clifford, 82, Devon,
retired 01/12/1992, died 17/11/2024

RICHARDS Derek, 92, Newport,
retired 23/05/1992, died 22/01/2025

RICHARDSON Charles, 91, North Yorkshire,
retired 09/08/1993, died 03/11/2024

RICHARDSON Ellen, 89, Tyne and Wear,
retired 31/12/1996, died 23/09/2024

RICHARDSON Irene, 86, Tyne and Wear,
retired 29/01/1993, died 30/01/2025

RIDDELL Rosemary, 84, Greater London,
retired 02/11/1996, died 09/12/2024

RISDON Peter, 78, London,
retired 01/03/1997, died 08/06/2024

RITON-HAYWARD Richard, 67, France,
retired 08/03/2017, died 09/01/2025

RIVETTE Margaret, 77, Kent,
retired 23/06/1997, died 10/08/2024

ROBERTS Doreen, 92, West Sussex,
retired 05/09/1982, died 21/11/2024

ROBERTS Henry, 72, Merseyside,
retired 29/08/2012, died 09/10/2024

ROBERTSON David, 72, Devon,
retired 01/12/2005, died 29/09/2024

ROBINSON Charles, 96, Cumbria,
retired 01/07/1987, died 18/11/2024

ROBINSON Judith, 86, Gloucestershire,
retired 14/03/1988, died 31/10/2024

ROBINSON Winifred, 91, Cheshire,
retired 10/12/1982, died 16/09/2024

RODWELL Peter, 90, Lancashire,
retired 20/07/1987, died 11/08/2024

ROE Jean, 90, Abertawe,
retired 02/11/1994, died 04/11/2024

ROGERS Jose, 90, Kent,
retired 06/04/1993, died 22/09/2024

ROJEK Beryl, 94, Essex,
retired 09/10/1989, died 14/09/2024

ROMERO Rita, 73, East Sussex,
retired 30/07/2005, died 11/07/2024

ROONEY John, 72, North Yorkshire,
retired 01/07/2002, died 04/01/2025

ROSS John, 87, West Sussex,
retired 01/07/1994, died 15/08/2024

ROUT Hugh, 75, Norfolk,
retired 08/01/2009, died 22/12/2024

ROWLATT Michael, 80, West Yorkshire,
retired 01/09/2002, died 23/10/2024

RUSSELL Brian, 86, Hertfordshire,
retired 21/09/1989, died 27/01/2025

S

SANTOS Maureen, 79, Jersey,
retired 27/06/2008, died 27/02/2025

SARJEANT Wilma, 95, Devon,
retired 05/09/1989, died 05/01/2025

SAUNDERS Allan, 89, Northumberland,
retired 08/07/1989, died 30/11/2024

SAVAGE Anthony, 86, Kent,
retired 01/01/1992, died 03/12/2024

SAVILLE Hilary, 81, Berkshire,
retired 01/09/2002, died 01/08/2024

SAWYER Pamela, 87, Buckinghamshire,
retired 01/05/1996, died 10/07/2024

SEDGWICK Gwendoline, 87, Dorset,
retired 16/10/1993, died 17/10/2024

SEYMOUR Sherman, 86, Suffolk,
retired 01/07/1988, died 23/07/2024

SHARMAN Roy, 92, Australia,
retired 05/03/1992, died 20/08/2024

SHARP Michael, 77, East Sussex,
retired 16/07/2001, died 16/08/2024

SHARROCK Barbara, 93, Lancashire,
retired 11/06/1993, died 15/12/2024

SHAW Peter, 83, Buckinghamshire,
retired 01/07/2001, died 05/11/2024

SHELCOTT Susan, 69, Hampshire,
retired 06/06/2015, died 25/07/2024

SHELDON Paul, 70, Herefordshire,
retired 14/06/2009, died 13/09/2024

SHEPHERD Alan, 70, Warwickshire,
retired 07/02/2010, died 19/12/2024

SHEPHERD Ronald, 100, West Yorkshire,
retired 01/10/1981, died 15/10/2024

SHILLAKER Alan, 85, Greater Manchester,
retired 02/03/1994, died 28/10/2024

SHILVOCK Derek, 93, Worcestershire,
retired 14/07/1990, died 11/10/2024

SHREEVES Eileen, 92, Kent,
retired 01/03/1991, died 07/10/2024

SIMPSON Timothy, 77, Surrey,
retired 01/06/2004, died 18/09/2024

SITCH Stephen, 65, Lincolnshire,
retired 31/03/2010, died 26/10/2024

SKEFFINGTON Reginald, 101, Buckinghamshire,
retired 17/07/1988, died 03/09/2024

SKELLY Rosemarie, 90, Northamptonshire,
retired 19/10/1994, died 08/11/2024

SLADE Sylvia, 85, Devon,
retired 01/01/1993, died 19/11/2024

SLATER Diane, 69, Shropshire,
retired 19/03/2005, died 25/06/2024

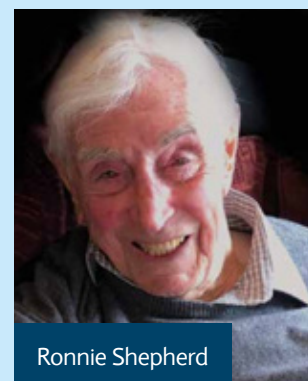
SMALL Gwendoline, 94, Dorset,
retired 01/03/1980, died 18/09/2024

SMITH Albert, 90, Cheshire,
retired 05/12/1990, died 07/12/2024

Ronald (Ronnie) Shepherd

Retired in 1982, died October 2024 (aged 100).

Ronnie was born 4 September 1924 in Hebden Bridge where he lived all his life. He went to the Hebden Bridge Grammar School but, during the Second World War, his mother found him a job in Martins Bank. It was a great honour to be asked to work in a bank, and Ronnie reluctantly left school; he would have loved to have continued his education. Ronnie worked at Martins Bank (later Barclays) from 1939 until he took early retirement in 1982.



Ronnie Shepherd

Ronnie worked in Todmorden for much of his life, but also worked in Sowerby Bridge, Elland and Hipperholme. Todmorden was where Ronnie was happiest. He was a very well-travelled young man thanks to all the trips that Martins Bank used to organise. He travelled to Switzerland, Italy, Denmark and Majorca amongst many other countries in the 1950s, which really opened his eyes to travel.

During the Second World War, Ronnie was excluded from military service after several medical checks discovered he had heart disease. At the time, Ronnie was upset that he couldn't join the war effort but later considered himself very lucky. His daughter, Lynne, said he didn't suffer any problems as a result of the diagnosis, and only started taking heart medication when he was 99 years old!

One of Lynne's favourite memories of her Dad's work was when he was working at Martins in Sowerby Bridge, during the Second World War. It was so cold during the winter that the cleaner used to light a coal fire every morning. Anyone who was passing used to come in to warm themselves up by the fire. Indeed, it was such a cold winter that whilst Ronnie was standing to work at the brass lectern, he got chilblains along his left hand. It's unlikely that this would pass health and safety standards these days!

Ronnie was a huge classical music fan and loved literature and poetry.

After his retirement Ronnie and his wife, Jean, bought a house in Cyprus, where they lived for part of the year, but he never wanted to leave Hebden Bridge. He lived independently in his house in Hebden Bridge until he passed away, aged 100. Ronnie leaves two daughters, Lynne and Jill, and two granddaughters, Georgina and Lucy.

SMITH Basil, 72, Kent,
retired 03/05/2012, died 21/08/2024

SMITH David, 84, Suffolk,
retired 01/03/1993, died 29/08/2024

SPEECHLEY Janet, 80, Northamptonshire,
retired 19/07/1994, died 21/12/2024

SPENCER Valerie, 84, Cheshire,
retired 28/04/2000, died 27/08/2024

SPINKS Dorothy, 87, Cambridgeshire,
retired 05/05/1997, died 25/08/2024

STACEY Edward, 95, Berkshire,
retired 12/08/1982, died 09/12/2024

STAINES Sally, 73, Suffolk,
retired 01/10/1990, died 17/09/2024

STAMP Josephine, 101, New Zealand,
retired 10/01/1983, died 13/09/2024

STANSFIELD Peter, 93, Northamptonshire,
retired 01/07/1987, died 30/12/2024

STEDMAN Mervyn, 75, West Sussex,
retired 01/01/2008, died 19/07/2024

STEELE-MORGAN Michael, 94, Glamorgan,
retired 01/07/1987, died 16/07/2024

STEER Patricia, 64, West Yorkshire,
retired 13/08/2015, died 11/06/2024

STENT Janice, 75, Surrey,
retired 11/09/2008, died 20/06/2024

STEVENS Margaret, 89, West Sussex,
retired 01/04/1993, died 06/12/2024

STEVENSON James, 84, Surrey,
retired 01/08/1997, died 25/09/2024

STEWART David, 83, Conwy,
retired 29/02/1992, died 29/01/2025

STEWART Andrew, 75, Merseyside,
retired 22/11/1998, died 09/04/2024

STEWART Leslie, 84, Essex,
retired 19/08/1992, died 28/06/2024

STRATTON June, 92, Northamptonshire,
retired 07/06/1992, died 13/12/2024

STREETS Graham, 88, Spain,
retired 13/03/1986, died 21/07/2024

STRINGER Richard, 81, Cheshire,
retired 01/11/1994, died 06/09/2024

STROUD Delia, 81, Kent,
retired 01/01/1994, died 22/06/2024

STUART Jonathan, 56, Dorset,
retired 12/10/2022, died 13/01/2025

STUDD Michael, 91, Essex,
retired 02/06/1993, died 18/10/2024

STURGEON Leonard, 95, Essex,
retired 20/01/1990, died 21/07/2024

SULLIVAN Sandra, 64, Kent,
retired 03/10/2014, died 24/09/2024

SUMMERS Timothy, 93, Wiltshire,
retired 15/04/1991, died 20/10/2024

SUTTON Lucy, 85, West Midlands,
retired 01/12/1991, died 07/08/2024

SWARBRICK Diane, 80, Cumbria,
retired 23/02/1994, died 13/10/2024

T

TAMANA Sarinder, 78, Australia,
retired 30/09/1995, died 10/11/2023

TAME Dennis, 84, East Sussex,
retired 01/12/1995, died 22/10/2024

TAMLIN Kenneth, 100, Cumbria,
retired 02/04/1983, died 28/01/2025

TAPPENDEN Pamela, 95, Surrey,
retired 23/01/1984, died 24/04/2024

TAYLOR David, 79, West Yorkshire,
retired 09/03/2001, died 12/11/2024

TAYLOR Fiona, 62, Moray,
retired 16/09/2022, died 02/10/2024

TAYLOR Joyce, 92, Lancashire,
retired 25/06/1994, died 25/11/2024

TAYLOR Roger, 85, Oxfordshire,
retired 28/01/1999, died 12/12/2024

TELFORD Patricia, 66, Oxfordshire,
retired 11/03/2018, died 24/10/2024

THOMAS Kenneth, 92, Kent,
retired 01/05/1991, died 06/12/2024

THOMPSON Jennifer, 76, Essex,
retired 30/05/2008, died 07/12/2024

THOMPSON John, 81, Surrey,
retired 01/10/1993, died 24/12/2024

THOMPSON Lynda, 66, Tyne And Wear,
retired 08/07/2018, died 22/11/2024

THOMPSON Rose, 73, Surrey,
retired 28/07/2001, died 21/11/2024

THORNE Sandra, 78, South Glamorgan,
retired 12/04/2002, died 07/11/2024

THORNTON Agnes, 82, Northamptonshire,
retired 08/03/1994, died 26/06/2024

THORNTON-WEIGHT Lesa, 66, Surrey,
retired 27/03/2015, died 22/07/2024

THORPE Alan, 80, Surrey,
retired 09/12/1993, died 05/12/2024

TIDD Richard, 77, Hampshire,
retired 02/05/1990, died 09/09/2024

TIGHT Patricia, 88, Essex,
retired 01/01/1993, died 01/01/2025

TIMMINS Jonathan, 75, Bedfordshire,
retired 01/08/1997, died 31/07/2024

TINKER Anne, 87, Isle of Man,
retired 01/03/1986, died 28/01/2025

TITCOMB David, 79, West Sussex,
retired 01/01/1996, died 27/10/2024

TOMLIN Shirley, 87, Buckinghamshire,
retired 23/02/1997, died 25/01/2025

TOWNLEY Frank, 89, Essex,
retired 08/09/1989, died 10/01/2025

TRAVERS-DADE Michael, 87, Andorra,
retired 17/10/1988, died 22/06/2024

TRAVIS Diane, 74, Tyne and Wear,
retired 30/12/2000, died 06/04/2024

TREDWIN David, 92, Devon,
retired 01/03/1988, died 05/08/2024

TRUEMAN Valerie, 60, Hertfordshire,
retired 19/07/2014, died 27/07/2024

TUDOR Peter, 77, Cheshire,
retired 01/08/2000, died 28/01/2025

TULLOCH Patricia, 83, Greater Manchester,
retired 01/04/1994, died 18/09/2024

TURNER Deirdre, 94, Kent,
retired 20/10/1979, died 05/07/2024

TYRRELL Maggie, 90, Northamptonshire,
retired 07/11/1993, died 23/09/2024

U

UPSHER Karen, 63, Kent,
retired 12/05/2016, died 26/09/2024

V

VARLEY Ernest, 77, Tyne and Wear,
retired 02/03/2009, died 13/11/2024

VARLEY Jean, 89, Essex,
retired 31/12/1992, died 28/12/2024

VEAL Margaret, 88, East Sussex,
retired 01/01/1994, died 22/07/2024

VENTURELLA Valerie, 74, Hertfordshire,
retired 01/08/2009, died 19/07/2024

VICCARS Ronald, 99, Hertfordshire,
retired 08/06/1985, died 11/09/2024

VIZARD Iris, 96, Leicestershire,
retired 24/09/1978, died 12/11/2024

W

WADE Joan, 89, Hertfordshire,
retired 21/06/1997, died 03/11/2024

WAGNELL Michael, 88, Canada,
retired 26/08/2001, died 05/12/2024

WALLER Ann, 82, Devon,
retired 04/12/1999, died 07/08/2024

WALTERS Margaret, 80, Dorset,
retired 19/08/1993, died 26/06/2024

WARLOW Maureen, 90, Monmouthshire,
retired 14/08/1992, died 04/12/2024

WASHINGTON Peter, 85, Greater London,
retired 16/11/1998, died 13/03/2024

WATERS Monica, 84, Essex,
retired 02/09/2000, died 18/01/2025

WATERWORTH Anthony, 85, Cornwall,
retired 01/08/1995, died 23/08/2024

WATSON Malcolm, 77, Cheshire,
retired 01/02/2003, died 02/07/2024

WATSON Sarah, 61, Durham,
retired 30/03/2010, died 18/06/2024

WATTS John, 85, Northamptonshire,
retired 03/03/1999, died 07/01/2025

WEBB Ida, 89, Cheshire,
retired 15/08/1994, died 29/06/2024

WEBB Monica, 92, Kent,
retired 03/08/1982, died 26/09/2024

WEBB Vyvian, 75, France,
retired 01/07/2006, died 11/07/2024

WEBBER Dorothy, 82, Devon,
retired 23/08/2001, died 11/06/2024

WEBSTER Theresa, 72, Leicestershire,
retired 01/04/1996, died 31/12/2024

WELLS Colin, 91, Devon,
retired 12/05/1993, died 22/11/2024

WEST Richard, 87, Suffolk,
retired 07/12/2001, died 18/06/2024

WESTERMAN Bridget, 80, East Sussex,
retired 01/09/1987, died 23/07/2024

WHALE Eileen, 89, Merseyside,
retired 31/08/1988, died 01/08/2024

WHITE David, 83, Dorset,
retired 01/06/2005, died 25/09/2024

WHITE Jacqueline, 74, Hertfordshire,
retired 06/11/2009, died 09/08/2024

WHITE Susan, 82, Gloucestershire,
retired 02/10/1993, died 06/10/2024

WHITING Terence, 91, Buckinghamshire,
retired 12/04/1992, died 12/10/2024

WHITMARSH Sarah, 63, East Sussex,
retired 06/08/2021, died 31/12/2024

WILCOX Hilary, 85, Torfaen,
retired 22/05/1993, died 25/10/2024

WILDING Victor, 93, Spain,
retired 22/01/1981, died 13/07/2024

WILLERTON John, 78, Cheshire,
retired 01/10/2006, died 29/12/2024

WILLIAMS Barbara, 92, East Sussex,
retired 10/09/1992, died 06/12/2024

WILLIAMS Dafydd, 67, Greater Manchester,
retired 28/05/2009, died 28/11/2024

WILLIAMS Jacqueline, 85, Leicestershire,
retired 15/05/1999, died 20/12/2024

WILLIAMS Robert, 82, Dorset,
retired 10/05/1993, died 06/01/2025

WILLIAMS Sylvia, 79, Newport,
retired 01/01/2009, died 29/02/2024

WILLIAMS Teresa, 69, East Sussex,
retired 04/09/2015, died 07/10/2024

WILLINK William, 93, Cumbria,
retired 01/01/1988, died 19/12/2024

WILLIS Mary, 96, Gloucestershire,
retired 02/02/1988, died 18/11/2024

WILSON Michael, 92, West Sussex,
retired 02/10/1984, died 15/09/2024

WILSON David, 85, Essex,
retired 04/07/1998, died 26/11/2024

WINMILL Ivy, 89, Surrey,
retired 31/10/1992, died 19/06/2024

WOLFENDEN John, 91, North Yorkshire,
retired 01/11/1990, died 18/09/2024

WOOD Brenda, 74, Oxfordshire,
retired 08/12/2005, died 24/12/2024

WOOD Roy, 71, Cheshire,
retired 10/08/2011, died 29/10/2024

WOODMORE Sharon, 65, Devon,
retired 10/09/2019, died 11/12/2024

WOORE Pauline, 80, Cheshire,
retired 02/02/2004, died 15/01/2025

WORNER Audrey, 88, North Yorkshire,
retired 07/09/1986, died 11/12/2024

WRIGHT David, 87, East Sussex,
retired 19/06/1997, died 21/09/2024

WRIGHT Maureen, 84, Essex,
retired 21/12/1999, died 02/12/2024

Y

YEOMANS Margaret, 74, West Midlands,
retired 30/05/2005, died 02/11/2024

YOUNG John, 85, Devon,
retired 16/09/1989, died 27/10/2024



Useful contacts

An at-a-glance guide to help you find the right contact details for advice whenever you need it.

Queries about your Barclays pension, pensioner benefits and estate planning

Barclays Bank UK Retirement Fund Pensions Administration

+44 (0)1737 227567

Email: barclaysteam@wtwco.com

The Barclays Bank UK Retirement Fund, Sunderland SR43 4JU

Manage your Barclays Bank UKRF pension at barclaysbankUKRF.co.uk

Register or log in to check your monthly pension payment, view your tax and P60 details, amend your address and view Trustee updates, reports and newsletters.

You can contact the Barclays Team at WTW by post, email or telephone with queries about your pension or to report any changes to your bank details.

If you wish to change your address and are unable to do this via the website, you must send notification in writing, signed and dated, to WTW. You will need to confirm your old and new addresses and provide your date of birth, NI (National Insurance) number and payroll/employee ID number for identification purposes.

The helpline number operates from 9:00am to 5:00pm (UK time), Monday to Friday. You can also use this number if you want to opt out of receiving *connection* magazine. When contacting the helpline, you will need to provide your date of birth, NI number and payroll/employee ID number for identification purposes.

Barclays HR Operations

Write to HR Operations, Barclays, 1234 Pavilion Drive, Northampton NN4 7SG for employer reference queries or HR issues.

ZEDRA UK Trusts

+44 (0)1565 748799

Probate enquiries – option 1

Willsafe enquiries – option 2

Trust/Power of Attorney or any other enquiries – option 3

Email: uktrustsmailbox@zedra.com

Advice and information on trusts and estates administered by Zedra Trust Company UK Limited.

Barclays pensioner welfare support

Barclays Welfare Team

+44 (0)1737 273149

Email: barclayswelfare@wtwco.com

Contact the Welfare Team for information relating to Barclays Pensioners' Clubs. If you have any queries about your pension, please contact the Barclays Team at WTW (see above).

Barclays exclusive offers and discounts

YOUniquely Barclays

+44 (0)345 075 6575

You can access YOUniquely Barclays offers by calling the team on the number above. You can also access a range of discounts on Barclays products and services through Barclays Online banking and the mobile app.

Perks at Work

Perks at Work is designed to help you find the perks that matter to you – from pensioner pricing of brands, to exclusive Barclays clubs and societies.

Access your account at perksatwork.com/login/index/o/4950

If you are a first-time user, click 'sign up for free' and follow the instructions on the screen. Make sure that you select 'Barclays UK Pensioners' from the 'Your Company' list and enter company code **B4RCL4Y5N3XTJUM9**

Barclays Employee Community Programmes

If you would like to speak to the Employee Community Programmes team, please email with your telephone number and they will call you back.

Matched Fundraising

Email: community.investment@barclays.com

Visit: barclays.givingforce.com

You can apply for matching of any funds you have raised for one charity/community organisation, up to £750, for one activity per year. UKRF pensioners who took their benefits on or before 31 December 2013 are eligible to take part.

Payroll Giving

Email: community.investment@barclays.com

Visit: barclays.givingforce.com

Payroll Giving is the most tax-efficient way of giving as donations are taken from your pre-tax payments. UKRF pensioners who took their benefits on or before 31 December 2013 are eligible for matching up to £750 a year.

Pennies from Heaven

+44 (0)1737 227567

Email: barclaysteam@wtwco.com

Visit: barclays.givingforce.com

A scheme that lets you donate pennies from your pension to the Spread Eagle Foundation charity (run by the Bank Workers Charity).

Barclays news and financial reporting

Barclays Group website

Visit: barclays.com

For in-depth updates on developments within the Barclays Group, including investor information and share-price details.

State benefits and tax enquiries

Department for Work and Pensions

Visit: dwp.gov.uk

For State benefits and pensions queries (for UK residents).

Disability Service Centre

Disability Benefits helpline: 0800 121 4600/0800 731 0122

Attendance Allowance helpline: 0800 731 0122

Personal Independence Payment helpline: 0800 121 4433

Textphone: 0800 121 4493

Visit: gov.uk/financial-help-disabled or gov.uk/disability-benefits-helpline

Provides information for people with a disability or mobility problems.

Income Tax Queries

0300 200 3300

Visit: hmrc.gov.uk

Pay As You Earn and Self Assessment, HM Revenue and Customs, BX9 1AS, UK

For queries relating to Income Tax or your tax coding.

Quote reference 951/BBP and your NI number.

International Pension Centre

+44 (0)191 218 7777

Visit: gov.uk/international-pension-centre

Information about pensions and medical cover for those who live, or have lived, outside the UK.

Comments and complaints on Barclays customer service

Barclays UK Personal Banking Pensioner Helpline

+44 (0)2476 842 058

Email: ukrbpensionerfeedback@barclays.com

A dedicated and exclusive service for retired employees, enabling you to provide feedback on your Barclays customer experiences.

Financial support and advice

Barclays Alfred Foster Charitable Settlement

Email: charities@zedra.com

Charities Team, Zedra, Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire WA16 8GS, UK and quote U0285

A Barclays charitable trust that helps employees, past and present, who find themselves in need. The charitable trust also assists children of past and present Barclays employees who wish to enter further education.

Bank Workers Charity

0800 0234 834

Email: help@bwcharity.org.uk

Visit: bwcharity.org.uk

The charity exists to help bank employees, both past and present, across the UK. This includes you as a retired Barclays employee, your partner and any dependent children. They do this by providing advice, information, expert support and, in some cases, financial help.

Their team of trained client advisors and visiting caseworkers work alongside a range of partners to provide you with specialist support. They are also independent of the banks and confidential.

Household Energy

0800 098 7950

Visit: gov.uk/improve-energy-efficiency

A service that recommends home improvements that could make your property cheaper to heat and keep warm.

Friends of the Elderly

+44 (0)20 7730 8263

Visit: fote.org.uk

A charity that provides support for all older people, particularly those in need due to mental or physical frailty, isolation or poverty.

Age UK

0800 055 6112

Visit: ageuk.org.uk

Age UK is a network of charities providing crucial support to older people.

National Debtline

0808 808 4000

Visit: nationaldebtline.org

Free confidential and independent advice on how to deal with debt problems.

Turn2us

0808 802 2000

Visit: turn2us.org.uk

A charity that helps people in financial need access welfare benefits, charitable grants and other forms of support.

Accommodation, care, mobility and travel matters

Independent Age

0800 319 6789

Visit: independentage.org

Offers information and advice on the issues that affect older people.

Carers UK

0808 808 7777

Visit: carersuk.org

Provides information, advice and support for carers, including on finances, practical matters and health.

Elderly Accommodation Counsel

Visit: eac.org.uk

Advice to help older people choose and finance the most appropriate housing for their needs.

Living Made Easy

0300 999 0004

Visit: livingmadeeasy.org.uk

Advice and information on aids and equipment for people with disabilities.

Careium

+44 (0)1323 644422

Visit: careium.co.uk

Offers products and services to help people live independently in their own homes, including alarms, monitoring and telephone response services.

Grace Care Consulting

+44 (0)1483 203066

Visit: graceconsulting.co.uk

Offers guidance on selecting the right care, whether at home or in a nursing home.

Tourism For All

0845 124 9971

+44 (0)1539 726111

Email: info@tourismforall.org.uk

Visit: tourismforall.org.uk

UK and overseas travel advice for older people and people with disabilities, including 'Vitalise' breaks. Call costs may apply.



Just for fun!

(Answers to all puzzles are on page 3)



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

On Vacation Word Search

To complete this on vacation word search, find all of the words listed below hidden in the grid opposite.

- AIRPORT

APARTMENT

BEACH

BIKINI

CAMERA

CAMPING

COACH

DAY TRIP

DUTY-FREE

EXCURSION

GROUP

GUIDE
- HOTEL

LUGGAGE

MAPS

OUTING

SCENERY

SUITCASE

TAXI

TOUR OPERATOR

TRAVEL AGENT

VIEWS

VISA

VOYAGE

Number Crunch

Instructions
Starting at the top with the number provided, work down from one box to another, applying the mathematical instructions to your running total.



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Intermediate 1	Intermediate 2	Advanced
78	5291	33
÷ 3	– 685	x 25
4/13 of this	1/2 of this	2/3 of this
x 9	– 1203	9/11 of this
+ 875	30% of this	28% of this
x 2	9/10 of this	5/14 of this
250% of this	5/9 of this	+ 89
3/5 of this	11/15 of this	÷ 0.25
Answer	Answer	Answer