

You could BANK on it!

A Banker's Life

Or

Where there's money,
there's crime



William Hall Watson

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Pasini Press

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BASED ON A TRUE STORY
THE NAMES, SOME LOCATIONS AND TIME
RELATIVITY HAVE BEEN CHANGED TO PROTECT
THE GUILTY

*To Joy, my wife, a former officer and a lady
(yes, all are one and the same)*

A retired major bank Administration Officer's review:

I have worked with and known the author for most of his years in Australia, which makes this book an even more interesting read for me.

Although it is a novel based on the author's lively banking career, both here and in Scotland, it accurately demonstrates that traditional views of the staid, pompous Banker in a boring 9 to 5 clerical job are most definitely out of date. His outside interests and post-banking career further indicate that those historical images of the Banker are a thing of the past. As you will learn, the author has encountered many and varied interesting characters over the years.

This novel also provides some insight into banking operations, and the changes that occurred from the 1950s to the 1990s, and reveals that banking isn't all that it seems from the outside.

This book truthfully captures day-to-day activities of bank staff and customers on both sides of the counter and of the law and, in an entertaining style, it serves to open the doors on what to many people is still a mysterious place to be entered only when absolutely necessary.

[Anonymous]

Chapter 1

An auspicious beginning

Eric Wallace's ambition had been to become a police officer, but at 5 feet 7½ inches he was half-an-inch too short for 1958's constabularies. After three years as a school cadet with the Royal Air Force's Air Training Corps from the age of fourteen, he had joined local pistol and rifle clubs where a couple of police officers were also members even although British police at that time patrolled unarmed. He obtained a firearms licence and bought a .22 calibre BSA target rifle.

A few of his ATC colleagues moved on to be armourers with the RAF Regiment or RAF air traffic controllers. One was posted to Kenya. If he had joined the air force Eric would have wanted to be a pilot, but his scholastic achievements weren't quite at the required standard.

"Your great-grandfather was an Excise Officer," his father, a banker, had told him, "and your grandfather was a lawyer with Inland Revenue. H.M. Customs & Excise is advertising for Waterguard officers. Maybe you should give it a try." But a major qualification was a competent swimming ability, something Eric had never mastered. So, when a job with the Caledonian Banking Company came up, it seemed a safe option for landlubbers.

“Good morning, Mr Wallace,” a slightly-built George King smiled from behind horn-rimmed glasses, and extended a dry managerial hand. Eric grasped the proffered hand nervously. “Welcome to the Caledonian,” continued Mr King as he motioned Eric to a black leather-clad seat in the managerial office and offered a cigarette. Everybody smoked back then - there were ashtrays on every desk and burn marks on every counter.

Eric had entered the portals of a small bank branch in the River Clyde estuary town of Larkfield at 9.00am on a wintry Scottish morning in February 1958. He was destined to walk out and down the front steps to retire from an administration office of the United Australasian Banking Corporation on a warm Australian autumn afternoon in March 1992. The intervening years saw him mostly enjoy - sometimes detest - a varied career as a bank officer, much of it involving fraudulent and other nefarious activities of a number of fellow officers.

Yes, you really *could* bank on it for most of the twentieth century - a job in a bank. Provided you had a reasonable ability to get on with people, could speak and write passable English and add more than two figures together then you could obtain a job virtually for life. There were even some useful fringe benefits such as housing loans at a preferential staff interest rate, a free medical scheme (in Australia at least, where there was no comprehensive National Health Service as known in Britain), and superannuation with a pension for life after forty years of service - non-contributory in Scotland but partially funded by a 5% salary deduction in Australia, the bank providing a further 7%. Fee-free interest-bearing staff cheque accounts were provided for life - extended to widows - more privileges being added as seniority was gained. All very cosy, as long as you kept your nose clean and your fingers out of the till.

The preliminaries were completed by Eric signing the branch’s impressive-looking “secrecy document” which barred him forever from divulging information gained from within the bank to anyone outside - a document which bore the signature of every officer who had served there during the several decades since the branch had opened.

Mr King ushered Eric into the hallowed inner sanctum of the banking chamber behind the vast mahogany counter with its centrally-placed protective brass grille. “Mr Stevens, this is Eric Wallace, our

new apprentice. Mr Stevens,” he said to Eric, “is the branch Accountant.” Hamish Stevens, a cheery-featured, stocky man in his mid-thirties, and a good fifteen years younger than the Manager, smiled a friendly smile and shook Eric’s hand. “And this”, continued Mr King, “is Robert Macleod whose place you’ll eventually be taking.” Robert, tall and lanky, returned a lop-sided smile.

“Mr Stevens will outline your duties and you’ll work with Robert to learn all aspects of the bank clerk’s job.” Eric had already been told that, even although he had successfully passed the bank’s entrance exam, he was on six months’ probation. If he survived that, then he was expected to pass at least six subjects in the Institute of Bankers in Scotland’s twelve examinations within four years or look for another occupation. In the event, he managed nine in just over three.

Mr King returned to his office as Eric contemplated the various huge bound ledgers which rested upon tall sloping desks. “Relax,” said Mr Stevens with a grin, “we don’t bite. We’ll start you off sorting notes. Robert, give Eric some bundles to sort. After that we’ll show you the tea and coffee makings in the back room.”

Never having handled much more than 10/- (ten shillings) weekly pocket money, Eric was slightly in awe of the folds each of twenty banknotes rubber-banded in sections of five folds trussed up in bundles of five sections: five hundred notes to a bundle. His task, Robert explained, was to open up each fold and separate the notes of all the different banks. Scottish banks are each licensed by a 19th century Act of Parliament to issue about £250,000 (probably double that by the 21st century since mergers have reduced their number to just three and the figure was cumulative) of their own notes without holding Bank of England notes or gold bullion as collateral. Above that amount a licence fee based on the average daily till holdings is payable annually to the Bank of England. Other Scottish banks’ notes had to be exchanged among the banks in the town several times a week, or despatched to Head Office in Aberdeen. Cheques were cleared daily in a similar manner.

Scottish currency was tied to the English sterling currency, being exactly equal, not to be confused with the historical Pound Scots of mediaeval times which still features in ancient legal documents. The

Pound Scots was equal to just twenty pence or one shilling and eightpence sterling (or, alternatively, five old fourpenny silver groats), there being twelve Pounds Scots to each Pound Sterling. Despite the equality of the modern currency, cashing a Scottish pound note in shops south of the border usually involved a sixpenny fee: a completely illegal imposition, of course. Banks exchanged them without cost.

So, there he sat before a desk strewn with ever-rising piles of banknotes in all their different colours and denominations. The other banks' notes were counted into folds of twenty, all notes facing up the same way, a clean one to the outside, and bundled for the exchange. The Caledonian's own and Bank of England notes were sorted into "reissuable" and "soiled", the latter to be sent by registered mail to Head Office for destruction. Only the Bank of England issued 10/- notes. Those who can recall England's "Great Train Robbery" in 1963 may remember that most of the stolen banknotes had been on their way to the incinerator.

The major criminal event of 1958 in Scotland was the apprehension, trial and hanging of Peter Manuel, a Glasgow serial killer. He had been charged with the murder of eight people since 1954 and convicted of seven. Police believed that a total of fifteen murders were attributable to him. Not long before his arrest, a description of the suspect included a light-coloured raincoat with a crimson lining. This was something of a worry to Eric who was about the same height as Manuel and wore just such a raincoat!

Eric was almost overcome by the boredom of the note-sorting job. He was even relieved when morning tea time came and he was tasked with preparing everyone's favourite brew. The highlight of the exercise was a walk across the road to buy cakes from the nearby bakery, especially since the sixteen-year-old assistant who served him there was a rather attractive, slim, hazel-eyed blonde who also did the firm's banking.

"Would you like to go to the pictures Saturday night?" he plucked up the courage to ask her one day. He was a well-built, good-looking lad with light brown hair and grey-blue eyes, not unattractive to the fair sex. She smiled shyly and nodded, "Yes." But disappointment followed when her mother forbade her to go, saying she was too

young.... Never mind: there would be other girls during the next few years.

A couple of traditional tricks were played on callow new entrants, and Eric soon fell for them. “Pop down to the Post Office and get a verbal agreement stamp, please, Eric,” requested Hamish Stevens, and off Eric went, returning a quarter of an hour later, red-faced, with a silly smile on his face. The other staff couldn’t contain their laughter. Of course there was no such thing as a stamp for a *verbal* agreement! He didn’t succumb to the request to head off to the ironmonger’s shop for a jar of elbow grease - his mother had caught him out with that one a few years previously. But: “Hop across to the road to the Scottish Industrial Bank and ask if we can borrow their scales to balance the ledgers”, brought a similar result to the verbal agreement stamp episode.

He soon came to grips with the brass 19th century pennyweight scales used to calculate postage due on articles to be mailed to customers. Fortunately the antique bookpress under his desk, formerly used to glue letter files and completed loose-leaf ledger pages together, was no longer needed.

Then there was the “batching”. Batches of customer deposits were listed on one side of a massive Daily Journal sheet while the contra entries of cheques and tellers inward cash docquets were listed on the other. When each side was summed, the idea was that the total balanced with the other. If not, a tick-off was instigated to find where the discrepancy was. It was then corrected by entry to or from the erring customer’s account.

Cheque forms bore an embossed twopenny stamp but savings account withdrawal forms required the teller to affix an adhesive twopenny postage stamp, and collect the amount from the customer at time of transaction. Staff could draw cash from their current (cheque) accounts using a debit slip with no stamp duty. Those stamp duties were abolished when Value Added Tax was introduced years later.

Tellers frequently didn’t succeed in balancing the cash in their custody exactly every day and small coinage discrepancies were met from an “over and unders” tin. Larger differences were paid either by or to the bank after thorough investigation by the Accountant failed to reveal the source. Seriously large discrepancies were reported to Head Office.

The “overs and unders” tin attracted large numbers of foreign specie, especially American, as they routinely became mixed with loose change deposited by customers and had to be replaced by local coins. Eric began accumulating them, substituting the coins with his own, and soon had quite a sizable collection.

One of his routine jobs was to top up the inkwells, change the pen nibs and the blotting paper on the customers’ side of the counter before opening the doors each Monday morning. Hard to believe nowadays that such things were done even as late as the 1960s, and had been carried out in pretty much the same way for two and a half centuries before that. Why, there wasn’t even an adding machine in the office and there wasn’t one until Eric had been working there for six months. Even then it was operated manually by a large handle on the side. Everything was calculated mentally, including half-yearly interest charges, and recorded with steel-nibbed pen dipped in blue or red ink. Copperplate handwriting was required to record customers’ names on the ledger folio headings. Newfangled ballpoint pens were banned, but fountain pens were gaining acceptance - gradually. Eric bought himself a gold-nibbed Parker fountain pen for 16/-.

A very civilised aspect of Scottish banking was the practice of closing for lunch between 12.30 and 1.30pm. If one lived locally, one could go home for lunch. Otherwise it was a good opportunity to catch up on office work without being interrupted by customers. Eric taught himself to type on the Manager’s typewriter during several lunchtimes, using the “Hunt & Peck” one-finger-one-thumb method, at a phenomenal fifteen words per minute!

A quite delightful customer was the ageing matron of the Hall’s Brae Old Folks’ Home who drove a Riley 2½-litre saloon. She reminded Eric of actress Margaret Rutherford who played Agatha Christie’s “Miss Marple” in a number of black and white films (movies), usually opposite Australia’s Charles “Bud” Tingwell as “Inspector Craddock”. Eric chatted to her about the car one day. “It’s an ex-police car, you know,” she said quietly with a mischievous grin. “There’s a switch on the dashboard which, if I press it, lets me do 100 miles per hour!” Eric had visions of this middle-aged lady careering through narrow country roads at breakneck speed, laughing maniacally as she went!

Suits were an essential part of the job from Monday to Friday and Eric's father sent him to a tailor to have two single-breasted suits made to measure, one charcoal grey and one dark brown. They cost only a few guineas each: not a great deal out of his £180 per annum salary. On Saturdays slacks and a sports jacket or blazer were expected.

One warm summer's day Eric was cloistered behind a screen where he prepared lists of other banks' and branches' cheques for clearance, when morning tea time arrived. His suit jacket had been discarded because of the warmth and Eric thought nothing of it as he walked across the chamber towards the miniscule staff room. "That looks ominous!" barked a stern voice from the customer side of the counter. The voice belonged to a schoolmaster customer. It suddenly dawned on Eric that without a jacket his trouser braces were exposed to all and sundry - a major sin in the conservative world of banking. "In my office, Mr Wallace," called Mr King, "Now!"

A severe dressing down was delivered, and Eric never again exposed himself to the customers in such a state of sartorial disarray.

* * * * *

"Inspectors are due in a week or two," said George King to his staff. "I want everything tidy, all interest calculations up to date, all security documents written up correctly." Assistant Inspector Don Faulkner who arrived unannounced, as was the custom, was the son of the bank's General Manager. Despite that, and the fact that at twenty-six years old he was obviously on a "high flier" path to senior management, he was an affable young man. He and Eric quickly made friends.

Once he discovered that banks had inspectors who investigated wrongdoing within their organisations and maintained intelligence files on staff, Eric's ambition became centred on reaching the post of Chief Inspector of the Caledonian. It wasn't the highest position in the bank - there were also Superintendents of Branches between Chief Inspector and Assistant General Manager - but it sounded the most intriguing. The hierarchy also sounded a bit like that of a police force.

Chapter 2

A couple of deaths, crashes, and pleasant encounters.

A peculiarity of banking back then was that relatives were not allowed to work for another bank in the same town, in case they might discuss mutual customers' affairs in spite of the secrecy document. Eric's father was employed by a different Scottish bank in their home village of Wemyss (pronounced "Weems") Bay, which is why Eric had been inducted at Larkfield seven miles northwards. However, that didn't keep him from relieving at other branches once his probationary period was over, and he did so at Wemyss Bay branch on several occasions. One of those times was quite distressing. The branch Accountant's wife had been one of Eric's primary school teachers and he knew the couple quite well. They owned an elderly Lea-Francis saloon car.

"Eric," Mr King looked serious as he motioned him to his office. A feeling of dread swept over him: "What have I done wrong?" he thought. George King avoided Eric's gaze uncomfortably, settling back into his chair with a grimace. "I have some bad news. Archie White has gone missing. They've found his car by the beach and the police fear the worst. You're needed to help out at Wemyss Bay branch. Report there tomorrow morning."

With mixed emotions, Eric did as instructed. By nine o'clock the next morning Archie White's body had been found washed up on the shore, not far from his car. The procurator-fiscal's verdict was "suicide while the balance of the mind was disturbed".

That summer Eric's parents decided on a caravan holiday to Kirkcudbrightshire ("Kirkcoobrayshir") on the Solway Firth, in the southernmost region of Scotland. They had traded in their ageing grey Humber Hawk on a new two-tone blue Austin A55 Cambridge and bought a small pale blue caravan to match it. They were unable to coincide the commencement dates of their annual leave: Eric's would begin a week after his father's. Therefore he remained at home for that week and caught a series of trains to join the rest of the family the following Monday. During the week he learned to grill a mean topside steak - several of them, in fact. They became his staple diet.

Sleeping arrangements at the caravan park were mother, father and little brother Aiden in the caravan while Eric and younger sister Tina shared a tent. That was fine until the rain fell, and fell, and the tent's groundsheet threatened to float away. Fortunately, the weather fined up again and everything dried out.

Playing a game of rounders with other campers at the caravan park a few days later, Eric's father slipped and broke an ankle. Luckily a doctor was on holiday there too and rendered first aid until the ambulance arrived to cart him off to hospital.

Mr Wallace senior had been driving since the 1920s, having learned on a "Bullnose" Morris before there were such things as driving tests, and for a time during World War II was his Royal Artillery commanding officer's driver, but Mrs Wallace had only just obtained her licence. Eric was still on a learner's permit. So it became his mother's lot to reverse the caravan out of its parking spot and drive home. Reversing a caravan does not feature in the British driving test. Every time she began reversing, the caravan would start to jack-knife. Eric's dad, supported by crutches, gave increasingly voluble instructions from the sidelines. It was all to no avail, his mother became increasingly frustrated and angry at her inability to get the caravan to proceed backwards in a straight line. The inevitable happened and the right front corner of the caravan pushed a deep crease into the right rear wing of the car. His father's yelling and screaming "Stop, stop!" while waving a crutch impotently in the air did nothing to avert the disaster. This was the first time he had ever been confronted with accident damage on any car that he had driven. He didn't take it well.

Eric was fully aware that he lacked the skill to attempt the manoeuvre and knew better than to offer to try. The doctor came to the rescue, for the second time, and skilfully backed the caravan out. Eric's father was in a foul mood all the way home.

Not long afterwards, Eric's remaining grandfather died in Edinburgh and left his parents some money which they invested by buying a private hotel overlooking the Larkfield seafront for his mother to run. No more commuting by bus for Eric for the following couple of years, his trusty bicycle was as much as he needed. Several attractive young waitresses were employed in the hotel, usually two at a time, living on the premises. Eric, being young and hormonally driven, thought this was great. He managed several liaisons without his parents' knowledge and learned a great deal about how to please women - physically at least. His favourite, and last, was Julie. Jealously nicknamed "kipper-hips" by the cook, who was in her fifties, Julie was a cute, full-lipped, slender brunette from Strathgryfe a few miles away. Paradoxically, she combined innocence with satisfying passion. Eric thought they would be together forever but she neglected to tell him about her boyfriend in the Merchant Navy who suddenly appeared at the otherwise empty hotel late one afternoon in the "off" season after she and Eric had gained a particularly profound mutual pleasuring which had begun against a wall in the guest lounge and finished on the carpeted floor. The boyfriend won, and that was that.

The hotel had proven not to be a success financially and was sold, the Wallace family returning to a new house in Wemyss Bay. Back to bus travel again for Eric.

Robert Macleod was transferred to Wemyss Bay and a new Accountant appointed there. Then Hamish Stevens was transferred to London office and Liz Grant, ledgerkeeper at Wemyss Bay, was transferred to Larkfield as the first ever lady Accountant in any Scottish bank. A new, most attractive, blonde junior, Ella Wills, joined the Larkfield staff from Wemyss Bay. As well as finessing her training, Eric asked her out, but she had a boyfriend in the Royal Navy. Eric thought that perhaps he might have had a better chance with the ladies had he joined Customs Waterguard after all!

Another foible of the then current antique bank regulations dictated that no bank would employ anyone who had worked in another

Scottish bank. Yet another rule stipulated that no male employee could marry until the age of twenty-five as he wouldn't be earning enough to support a wife until then. Women employees were required to resign upon marriage. Liz was evidently old enough to be a career employee and not regarded as a marriage risk. Without staff shortages caused by the two world wars, it is doubtful that there would have been any female employees at all.

Even more peculiar to the eyes of later generations was the practice of banks, when opening up in a new area, to appoint a prominent local citizen - usually a solicitor - as the bank's Agent, in return for a small honorarium. The bank's Manager was therefore known as Joint Agent with the solicitor. This led to the strange anomaly that, when the bank-employed Joint Agent was absent, staff would take documents, letters and internal returns to the solicitor Joint Agent for him to sign - even although he had no idea what he was putting his signature to. And that signature was included in the staff signature book, a copy of which was held by every branch for authentication purposes.

Probably the profession's most unpopular activity was the Annual Balance, held on 31 December. The books were squared off, balanced, and carried forward on to new ledgers - by hand. Not all of the huge ledgers were bound; some contained loose-leaf folios which were added to as needed by unlocking the heavy cover with a key and unwinding the cover with a tiny crankhandle to make room for additional pages. This cumbersome procedure was designed to prevent unauthorised removal or substitution of pages. Superseded ledgers were filed in perpetuity in a towering cupboard at the back of the office. It hadn't been long before Eric joined the Caledonian that banks had stopped recording ha'pennies (halfpennies - traditionally known as "bawbees" in Scotland) in its ledgers, but farthings had ceased to be included quite a number of years before that: pennies were then the lowest unit recorded.

The annual profit and loss return was completed and on the 9.00pm train to Aberdeen. All this on Hogmanay - the most revered night in Scottish tradition! In the case of Larkfield branch, the fact that it was situated in a corner of the railway station building was very handy on Annual Balance night. At most branches the Manager would

entertain the staff to dinner, usually at his home, then they would all return to work to complete the required tasks. At his first such dinner Eric was introduced to cigars and gin and tonic. The combination proved disastrous to his stomach, resulting in a technical colour yawn, and Mr King took him home while the other staff went back to work.

New Year midnight celebrations often took place in the office. Then it was back in at 9.00am. England had a New Year's Day holiday, but not Scotland. Head Office staff worked through the night, checking and collating returns to have the bank's results on the General Manager's desk by morning. Oh, and there was no overtime - only 4/- meal money which was introduced a couple of years after Eric joined.

Saturday morning opening in those days was compensated on the first Wednesday of the month by a half-day holiday while the shops enjoyed a full day off, they being open all day on Saturdays.

Eric's relieving activities expanded greatly when he passed the rigorous British driving test in his father's recently-acquired Standard Vanguard 6 and purchased his first car, a four-year-old small red sports model Berkeley three-wheeler. For this he borrowed £250 from his father, and sold his twelve-year-old bicycle for £2:10/-. With a 328cc Excelsior motorcycle two-stroke twin driving the front wheels the Berkeley was no ball of fire, but cost next to nothing to run - and from the front it looked almost like a miniature E-Type Jaguar. It was enough to enhance his attractiveness to the opposite sex.

Before deciding on the Berkeley he had the opportunity to buy a one-owner ten-year-old black Wolseley 6/80, previously chauffeur-driven, with just 7,000 miles on the clock for the same money but decided he wouldn't have been able to afford the petrol to run it.

1962 was the year filmstar Marilyn Monroe died and US Marine Corps aviator Colonel John Glenn became the first American astronaut to orbit the Earth, a year after Soviet Aviation Forces' Flight-Major Yuri Gagarin had done the same for Russia.

"Hello," Eric grinned self-consciously at the oval-faced, slim, raven-haired young woman who stood before his teller's position, "Fancy seeing you here." It was a former Annick Academy senior secondary school classmate whom he had long admired at a distance.

Isobel Sinclair smiled back at him as she handed over her County Council pay cheque to be cashed: "I'm temporarily teaching at

the Larkfield primary school. On loan from Wemyss Bay”. Soon they were dating on a regular basis.

Christmas approached and, as was usual in those days, many customers gave presents to the staff. Boxes of cigarettes or chocolates were the principal fare, but even nylon stockings were presented to female staff.

Heavy snow fell early that year and Eric had no sooner eased into the snow-covered parking spot outside the bank one morning when Mr King emerged through the front door. George King’s son worked at Strathgryfe, the next branch up the coast. “Graham’s sick, can you go up there and take over the cash for the next couple of days?”

“Okay,” and off he went, arriving half-an-hour later to be greeted by frazzled branch manager Marcus Curtis. All went well until the Saturday. The snow had eased and the roads were beginning to clear. Saturday hours were 9.00 to 11.30am, but it was after 1.00pm before the cash was balanced and the books were squared away ready to re-open on Monday at 9.30am. Eric bade Mr Curtis farewell and headed south along the coast road towards home.

Unfortunately, when four-wheeled vehicles cut a path through snow and slush, they leave two clearly-defined tracks on either side of a ridge of packed snow which three-wheeled vehicles have trouble negotiating. Eric was driving at a cautious thirty miles per hour when he felt the single rear wheel slip off one side of the central ridge. He corrected the Berkeley’s steering only to feel the rear wheel slipping off the other side of the ridge. Foot off the throttle, he flicked the steering wheel from one side to the other in a valiant effort to arrest the snaking path his car had decided to adopt. Luckily, when the car’s right-hand front ploughed into the wrought-iron fence overlooking the Firth of Clyde, his right arm, caught in the act of turning the wheel to the left, took the impact of his forehead which would otherwise have struck the steering wheel. Being a sports car, his legs were outstretched on the pedals and took the remainder of the blow.

“Bugger”, said Eric, extracting himself from the wreck to survey the damage. Looking down past what remained of the bonnet, he spied segments of crimson fibreglass bodywork floating in the water ten feet below. A large house stood at the next bend in the road a few hundred yards away and he walked towards it.

“I’ve just had an accident,” he told the bemused resident, “Please may I use your ‘phone?” Eric rang his father first, who sounded none too happy: “Are you alright?” Eric answered in the affirmative. Then: “That car’s on my insurance policy!” That had been done to keep the insurance premium down. “Can you get yourself home?” “I expect so. I’ll ring Bill Watters. He’ll know what to do.”

Bill was the local motorcycle Constable and a member of the Larkfield small-bore rifle club. But Bill didn’t sound too happy about having his Saturday lunch interrupted. However, he agreed to come out and make a report. By the time he appeared a tow truck had arrived to pick up the pieces and deliver them to a garage for repair, er, reconstruction.

“Okay,” said Bill, “what happened?” Eric explained the effect of a slippery road on a single rear wheel and Bill wrote that the accident “was no fault of the driver”, which certainly helped the insurance claim and no claim bonus.

All done, Eric thumbed a lift with a commercial traveller in a Vauxhall Victor who, fortunately, was able to drop him a few hundred yards from home - just in time for tea.

The following Saturday afternoon Eric took the family’s golden retriever, Laurie, for a walk through undulating Wemyss Bay village. The snow had well and truly disappeared and it was a pleasant sunny day. Next to the District Council chambers, he was just about to turn off the main street into the quiet glen which would lead him towards the seafront and home when he began to feel light-headed. Half his vision became blurred by a kaleidoscope of scintillating lights in a steadily growing indefinable shape. He was aware of a young lady beside him. “Are you alright, Eric?” she enquired softly.

“Hello,” he replied, barely recognising Elaine Inglis, a schoolfriend of his sister Tina. Elaine was about seventeen with a longish face and blonde hair cut in a page-boy style. He had difficulty forming the words: “I think so, not sure. Feel a bit dazed.”

Elaine took his arm: “Maybe I’d better walk you home,” and they strolled slowly into the tree-lined glen, alongside the tumbling waters of the creek known as the “Back Burn”. After a few hundred yards, Eric’s head began to clear. “Let’s rest here for a few minutes,” he said. Elaine concurred and he leaned against one of a small clump of

silver birch trees. Laurie lay down in the soft grass beside him and Elaine also rested against the tree, her left side pressing into Eric's right.

"Are you feeling better?" Eric nodded: "Yes, I think it's delayed shock from the car crash last week." His vision was clearing and he did feel much better.

"Good," and she kissed him quickly on the cheek. He turned to her and their lips met as their arms closed around each other. Fingers and hands explored eager bodies and their sudden, unexpected, arousal was sated within a few minutes. Certainly Eric did feel a lot better. Elaine was flushed, gasping to regain her breath, but was able to finish her self-imposed task of escort.

That was their only romantic encounter and she married the son of the local police Sergeant a few years later: at least that was a change from maritime defeats. Eric didn't experience another "scintillating scotoma" episode for some three decades. Interesting therapy!

* * * * *

Relief work was curtailed for about three months while the car was fixed. Having got it back, Eric decided to exchange it for something more conventional. He nearly bought a rear-engined Renault Dauphine - influenced by Marcus Curtis, who was something of a francophile - but chose instead a 1955 light green Hillman Husky three-door estate car (station wagon) for which he traded the Berkeley in a straight swap. Regular dates with Isobel were resumed after what had been a lean period.

By that time, having trained Ella to take his place, he had been transferred to Kilmacolm branch, inland over the hills, as a teller. His parting gift from the Larkfield staff was a pair of leather driving gloves. The banking culture was slowly changing, for the ledgerkeeper at Kilmacolm was married to one of Eric's former ATC Flight-Sergeants. About this time Eric joined the bank's rifle club and enjoyed some country travel at the bank's expense, attending rifle shooting competitions against other banks. He was quite a reasonable shot.

All Scottish banks, faced by increasingly aggressive staff agitating to abolish Saturday morning opening, conducted a customer survey to find out if it would be practical - or popular - to do so. The

results were quite conclusive: ninety percent of customers who did their banking on Saturday mornings were perfectly able to do so between Monday and Friday - and that especially included pensioners. The change didn't happen for a few years but, when it did, Saturday mornings were traded for Thursday evenings between 5.00 and 7.00pm. The break from 3.00 to 5.00pm was used to update the day's book-keeping.

On Which Side Of The Bars Do You Belong?

Have you ever wondered what goes on behind the scenes at your local bank? This is the story that will tell you. It tells of crooks on both sides of the counter in a tale interwoven with the biography of an ordinary bank officer striving to rise through the internal investigative ranks of banks in two countries, migrating from the land of his birth with the hope of bettering himself in Australia. It discloses the tactics of senior management when downsizing staff numbers in the 1990s. It is a story which will strike a chord with many bankers displaced from their positions in recent years. It might even prick the consciences of those who did the displacing. It also contains comments on lowered lending standards which led to the "sub-prime"-triggered financial debacle of 2008. Incidental background provides historical insight to the decades during which the story unfolds.



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