



## **Tribute to Denis Armstrong (1944 - 2016)**



Denis joined William Brandts Bank in 1960's in their merchant Banking office at 36 Fenchurch Street. William Brandts subsequently became part of the Grindlays Bank Group. Throughout his career, Denis is remembered as much for being an inspiration and popular person as he was a successful career Banker. Before joining Brandts he worked for a short period with a shipping company. In Brandts Denis worked in the Export Finance division and became a Director. During this period, the Brandts business became a part of the Citibank and then Grindlays Banking Group where his career continued to develop rapidly. At the same time, he and his colleagues used to socialise regularly at the "Wine Bar" in Fenchurch Street.

He was part of the Grindlays executive team at the time of the acquisition by ANZ and was a key member of the team established to amalgamate the two businesses in London and across the world. In the late 80's, he was appointed Head of Correspondent Banking in London. His team remember him for being fun to work with. They

were expected to play hard and work hard. His team loved and respected him and would do anything for him. The "after work" team building sessions were an important component of his management style!

In 1991 he was posted to Karachi as General Manager, Pakistan. During the 3 years Denis was in Pakistan, the bank enjoyed unprecedented growth. His management and team building style encouraged initiative encouraged the development of many younger staff members to express themselves and grow their careers.

Denis's parties at the bank house in Karachi were legendary. During his time in Pakistan he brought in a quasi-5-day week for local staff and encouraged the development of bank sponsored social facilities and activities for all local staff irrespective of rank.

Denis would also ensure that the expatriate staff in Pakistan were well looked after. They used to joke about the 'Armstrong Starter Pack' that he would give to all new expatriates. Ostensibly this was made up of a few essentials to help settle them into life in Pakistan, but of course, being established by Denis, it mainly consisted of a few bottles to remind them of home.

Denis became Chairman of the Board of Governors of the British Overseas School and a leading light of the British Businessmen's Association in Karachi. In 1995, he was posted to Melbourne taking up a role in the International Banking Division to help widen the knowledge of the ANZ Group's overseas operations in Australia. In 1996, he organised an International Country Managers meeting in Melbourne and of course no expense was spared in ensuring all in-coming visitors to Melbourne, from the far reaches of the ANZ network were treated like royalty (*see photo p2*).

Denis returned to the UK in 1997 and retired from ANZ. He subsequently joined the Pensioners Association committee and was Chairman from 2006 until 2014 when he was first diagnosed with cancer. His time in charge of the Pensioners Association oversaw several changes

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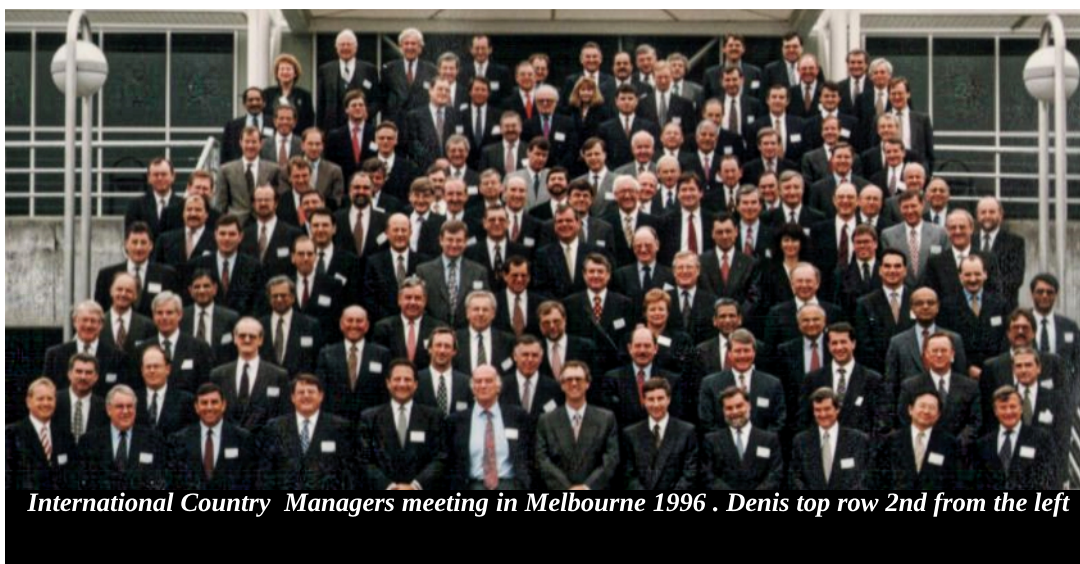
## **Tribute to Denis Armstrong (1944 - 2016)** *(Cont'd from p1)*

to improve the scope of its activities whilst making better use of its limited funding. The newsletter format was upgraded to colour and the Minerva Club was established to host regular social gatherings in London. He will also be remembered for his success organising the legendary annual Pensioners short breaks to various places in the UK and

Europe and which always had well organised refreshment arrangements!

He put up a valiant fight against his illness, but he eventually succumbed on 31st August 2016, aged 72. He leaves a widow, Maralyn and a daughter, Imogen. He lived life to the full and we're sure he went with a smile.

*Peter Smith*



*International Country Managers meeting in Melbourne 1996 . Denis top row 2nd from the left*

## **Message from Diana Brightmore-Armour, CEO UK, Europe and Middle East**



As I begin to write this piece for the members of our Pensioners Association, it feels like the winds of change are blowing hard. Since my last note to you, the UK electorate voted to 'Brexit', we have a new US President and ANZ has reshaped its

business significantly – all factors that have influenced our results for the 2016 financial year.

The Group released its results on 3 November with the headline that our cash profit of A\$5.9 billion was down 18% vs. FY2015. While it has been a year of transition for ANZ, with the Group taking a number of difficult decisions to address headwinds and put the Bank on a path towards improved performance in future years, the result reflects a good performance in ANZ's core domestic franchises.

Our team in Australia and New Zealand delivered strong performances in the Retail and Commercial businesses particularly in home and small business lending. And there was a lot of buzz when we launched Apple Pay and Android Pay in Australia and Apple Pay in New Zealand. In

Institutional we saw improved returns and we maintained our number one ranking for customer relationship management in every market.

The result also reflects an emphasis on delivering strong capital and cost management outcomes together with A\$1,077 million of charges (after tax) for Specified Items mainly related to the way we account for restructuring, technology and productivity initiatives.

There has been significant reshaping of the business, driven by ANZ's strategic focus to create a simpler, better capitalised and more balanced bank that produces better outcomes for customers and shareholders. Specifically, in terms of the specific decisions taken to refocus ANZ's resources – capital, technology and people – we sold the Esanda dealer finance portfolio, as well as announcing the sale of our Retail and Wealth businesses in five Asian markets. Adjusted Pro-Forma Cash Profit was \$7.0 billion, down 3%, while Profit before Provisions increased 6% as the benefits of simplification and rebalancing initiatives began to emerge. Return on equity was stable in the second half of the financial year at 12.2% (adjusted Pro-forma Cash Profit basis).

The Final Dividend of 80 cents per share is consistent with guidance provided at the Interim Profit announcement. The Total Dividend for FY16 is 160 cents per share fully

*(Cont'd p3)*



## **Message from Diana Brightmore-Armour, CEO UK, Europe and Middle East** (Cont'd from P2)

franked down 12%. (see Summary below)

As I reflect on the year, I'm pleased that we have made so much progress in reshaping and simplifying our business. We are very well positioned as we head into a new 12 month cycle, having delivered significant Risk Weighted Asset reductions that are already positively impacting our net margins. Internally, we are confident we have the right structure and teams in place to meet the demands of our high value clients, focusing increasingly on attractive areas where we can carve out a winning position. I'll leave you with the comments of Shayne Elliott, Group CEO, reflecting on the next phase of our journey:

"We now we have the organisation aligned and we have established momentum in relation to the work that still needs to be done. This sets us up well to increase the pace

of execution in 2017 and to deliver a better bank for customers and for shareholders."

I wish all of you and your families the very best for the festive season.

Many thanks,

Diana Brightmore-Armour

CEO UK, Europe and Middle East

### **Summary:**

- Statutory profit after tax of A\$5.7 billion, down 24% vs FY2015
- Cash profit\* of A\$5.9 billion, down 18% vs FY2015
- Adjusted pro-forma cash profit\*\* A\$7 billion, down 3% vs FY2015
- Final dividend 80 cents per share fully franked
- Return on Equity (RoE) 10.3%

\* Cash Profit excludes non-core items included in Statutory Profit and is provided to assist readers in understanding the results of the ongoing business activities of the Group. The net after tax adjustment was an addition to Statutory Profit of \$130 million comprised of several items. All comparisons are to the full year end September 2015 unless otherwise noted.

\*\* Adjusted Pro-forma Cash Profit refers to Cash Profit adjusted to remove the impacts of Specified Items including the impact of software capitalisation policy changes, Asia Partnership impairment charge (AMMB) and gain of cessation of equity accounting (Bank of Tianjin), restructuring expenses, sale of Esanda Dealer Finance business, and derivative credit valuation adjustment. Further detail provided in the ANZ Full Year 2016 consolidated Financial Report.

## **Message from the Chairman**



I am told that we have lots of news and information to cram into this latest edition of our newsletter so that gives me an excuse to keep this brief! A lot has been happening since our last edition in the summer and you will see various reports on some of these events in these pages.

However, I will take this opportunity to mention how happy I was to see so many of you make it to the AGM and Reception at Southwark Cathedral in September. The feedback we received after this event was 100% positive for all aspects including the food and venue and especially the informative and upbeat presentation by the UK and Europe CEO, Diana Brightmore-Armour.

So now we know we are heading for Brexit... I think the jury is still deliberating over what this will eventually mean.

On a brighter note, a combination of improved share price and the sterling exchange rate decline has seen our ANZ shares increase in value from £12.70 at the end of May to around £17.50 now!

On a sadder note, you will find that we have included a couple of items in this newsletter to report on the lives of two famous ANZ and Grindlays luminaries who sadly passed away in August, namely Denis Armstrong and Chris Norton. In their respective careers and subsequent retirement, they were an inspiration to many and will be sadly missed.

By the time you read this Christmas preparations will be in full swing and we will be getting ready to spend our first Christmas with family in Melbourne... can't wait!

In closing, I am thinking of downsizing my car. There is no doubt a small car reduces your problem of finding a parking space. Trouble is it also increase the problem of finding your car! Best wishes for a joyous Christmas to you all and here's hoping to see as many of you as possible at one of events next year.

Peter Smith



## Editorial



I can't believe it's that time of year already and with Christmas and New Year Celebrations just round corner, just where has the year gone!!

As I'm writing my Editorial, the sun is shining and it's unseasonably warm, the trees are looking amazing, with all their lovely autumn tones of green, golds and reds – quite beautiful! Winter though is just round the corner – what will she bring?

Looking back on 2016 it's been full of exciting and interesting events from celebrating the Queen's 90th Birthday to the Rio Olympic and Para Olympic games which were so successful for the Country and how proud they made us! How can I not mention Brexit and all the changes it is going to bring – still a bit of 'watch this space'!! By the time that you receive this Newsletter we will know who is going to be the new President of the USA, what madness that whole process has been but let's just hope that whoever wins, he or she will do everything they can to help bring peace to some of the world's war torn areas!

As we all look back over each year we reminisce over the happy and sad times and each year we all experience our ups and the downs. One of the saddest things this year for me, and as Peter also says, was when Denis (Armstrong) our previous Chairman, sadly passed away having put up such a brave fight with his illness.

It's now the time we start to think about what the New Year

is going to bring and from some of the things I've mentioned above, I foresee it's going to be interesting times ahead! Well, I'm pleased to say I have booked a 2 week holiday in February to set me up for the months ahead! As you will see within the Newsletter there have again been a lot of successful social activities across the regions and included are full reports together with some lovely photographs. In London, there was the Annual Lunch on the 4th July and on the 7th September we held the AGM and Autumn Party. I am pleased to report that both were well attended and it was lovely to see so many of you at both events. In addition there were three other very successful regional events held in Haywards Heath on 29th September, Edinburgh on 6th October and Orpington/Hayes on the 26th October

Many thanks once again for all your letters and for the feedback you give - it is so lovely to hear from you all. We have another full Christmas/Winter edition thanks to the growing number of contributors but as always, please keep your stories coming in, whether funny or serious and include photos where ever possible. The deadline for the next edition of the Newsletter is on the 28th February 2017.

I'm looking forward to hearing from you and hopefully catching up with you at one or more of the upcoming social events. In addition to the Newsletter, details of all the forthcoming events and activities are also on the website [www.anzpauk.co.uk](http://www.anzpauk.co.uk).

*Finally, I would like to wish you and your families a very Happy Christmas and New Year and my best wishes for a happy, healthy and peaceful 2017.*

*Lynn (Williams)*

*Email: [lynn.williams1@hotmail.co.uk](mailto:lynn.williams1@hotmail.co.uk)*

## Social

### London Lunch 4 July 2016

This year the London Lunch was held at a new venue, The Tas Restaurant on Borough High Street, near London Bridge.

We were pleased to welcome 24 members and their guests and based on the feedback about the venue, quality of food and good value we hope to reorganise this event again next year.

*Peter Smith*





## Social

### AGM & Autumn Party 7th September 2016

The AGM and Autumn Party was held in the Library at Southwark Cathedral again this year, on the 7th September.

#### **AGM**

The 28th Annual General Meeting of the Association was convened at 1.30 pm and was attended by 45 members and associate members. Confirmation of the minutes of the 27th AGM, acceptance of the Committee's annual report and adoption of the 2015 Financial report followed the Chairman's warm welcome. The meeting was chaired by Mr Peter Smith who was formally re-elected as Chairman. Mike Turner who was due to retire as Treasurer offered himself for re-election which was duly confirmed. The Deputy Chairman post remains vacant. In accordance with the Constitution of the Association, Mrs Lynn Williams, was due to retire, but has offered herself for re-election and this was duly confirmed. Three new members, namely Mr Andy Woska, Mrs Jeanette Nunn and Ms Denise Murphy, offered themselves to be elected to the committee and these elections were duly confirmed. Mr. David Phibbs was re-appointed Honorary Auditor/Scrutineer.

In the Chairman's report, he highlighted the great work that was undertaken by all the committee members. Not only for their time that they give up to help the association but also for the quality of their work whether it is the association administration including the maintenance of our information database, organising events and lunches, producing the newsletter or maintaining our website. The Association achievements are totally down to their dedication and time and he thanked them all on behalf of the association membership.

In his closing remarks, there was mention of the continued success of the quarterly Minerva Club events at the Mug

House in Southwark as well as the continued success of the lunches organised around the country. He thanked the RLO's for their continued support and especially those who had been able to organise lunches on behalf of the members. The Chairman also highlighted the great work that was being undertaken by Mr Tony Twohey and Mrs Lynn Williams to enhance the quality of the content and presentation of both the Association website and Newsletter. A great deal of positive feedback has been received from Members in respect of these key elements in the Association communication activities.

#### **Party**

Shortly after the closure of the AGM, the Party got under way at 2.00 pm and was well attended by around 60 members and their partners. A cold buffet was served and a bar service was provided until 6.00pm. We were delighted to welcome the UK based CEO, Diana Brightmore-Armour to address our members. After a few words of welcome by the Chairman, Peter Smith, she gave an interesting and insightful update on the ANZ Group's business development and activities both in Europe and worldwide. She answered several questions from members and outlined some of the possible consequences of the recent Brexit referendum for the City and ANZ.

Encouraged by strong attendance and the positive feedback received for the venue and quality of food and refreshments, the committee intend to rebook the venue for the next AGM and Party in September 2017. By keeping the same format and venue for the events next year, we are also confident that we will be able to keep the cost at £15 again next year, a price which has not changed for several years.

*Peter Smith*



*Diana Brightmore -Armour & Peter Smith address the members*



*David Phibbs & Fred Dale*



*Doug Strong & Peter Davis*



*David Cooper & Tony Twohey*



*Pam Brackpool, Mary Bacon & John Birch*



## Social

### Haywards Heath Lunch - 29th September 2016

Once again the tried and tested and not found wanting Birch Hotel was the venue for the Haywards Heath Lunch on 29 September in the customary Sussex Room, following pre-Lunch drinks in the comfort of the Lounge. Every one of the 21 who had accepted was on parade, and sat down to the fine three-course Lunch with wines, with a good deal of catching up to do over Lunch and long afterwards. Ron thanked the gathering for once again making the event worthwhile, and asked that the many regulars of earlier years whom he detailed be remembered, for whom age or infirmity made the journey to The Birch no longer possible. At the conclusion of Lunch, Association Chairman Peter Smith and Dave Gowers thanked Ron on behalf of those present for the enjoyable occasion he had arranged, and hoped that a successor could be found to maintain this tradition as Ron had signified his intention to stand down as the Area RLO.

*The Lunch was enjoyed by Ron and Gwenda Button, Graham and Mies Campling, Anne Chapman, Maureen Evans, Dave and Beryl Gowers, Neil and Karen Jones, Peter and Frances Kyle, Patrick Mason, Peter and Sheila Smith, Ken and Rosemary Spicer, Annabelle Trent, Tony and Anna Twohey, and Dorothy Wade.*

*Ron Button*



*Standing: Annabelle Trent, Ron Button, Karen Jones, Sheila Smith, Patrick Mason, Ken Spicer, Peter Smith, Frances Kyle, Anne Chapman, Maureen Evans, Dorothy Wade, Mies Campling, Graham Campling, Neil Jones, Beryl Gowers, Peter Kyle, Anna Twohey, Tony Twohey. Seated: Rosemary Spicer, David Gowers, Gwenda Button.*



## Social

### Scotland Lunch – 6th October 2016

A return visit to The New Club on Edinburgh's Princes Street for this year's lunch. Once again a good turnout of 24 members and guests on a rare sunny day. The Club served a lovely lunch and ensured that the odd glass of wine was available.

John Cruickshank, VC, was unable to attend but sent a letter passing on his best wishes to all at the lunch.

Those in attendance were: - John and Fiona Callaghan, Shirley Cant, Roy and Ann Dewar, Mona Grant, Andy and Margaret Grieve, Elizabeth Harley, Jock and Jill Laing, Jim and Morag Lennox, Felicity McIntosh, Terry McIntosh, James and MC McNie, Archie and Jenny Mears, Jim and Carmel Mein, Bob Morley, Ann Scott, Violet Thompson.

For those who like to plan ahead, perhaps they could "save the day" for the next lunch - Thursday 5th October 2017



*1st Row: Archie Mears, Bob Morley, Ann Scott, James McNie, Shirley Cant, Jock Laing, Terry McIntosh.*

*2nd Row: Fiona Callaghan, Felicity McIntosh, Jim Lennox, Terry McIntosh, Ann Scott, James McNie, Roy Dewar, Carmel Mein, Elizabeth Harley, Jenny Mears, Archie Mears, Elizabeth Harley, Jenny Mears, Bob Morley, Jim Mein.*

*3rd Row: Roy Dewar, John Callaghan, Andy Grieve, Bob Morley, Andy Mein, Jock Laing, Ann Scott, Jill Laing, Jenny Mears, John Callaghan, Jim Mein, Carmel Mein, Margaret Grieve, Shirley Cant, Elizabeth Harley.*

*4th Row: Roy Dewar, Andy Grieve, Margaret Grieve, Carmel Mein, Terry McIntosh, Violet Thompson, John Callaghan, Terry McIntosh, MC McNie. Jock Laing*



## Social

### Orpington/Hayes Lunch, Wednesday 26th October 2016

The Orpington and Hayes regions returned to the Bromley Court Hotel for their annual lunch on 26th October. The 49 attendees were very well looked after by the management and staff in the Garden Restaurant where we had a most enjoyable meal, before moving into the garden for a group photograph in lovely sunshine. A draw was held for eight luncheon club vouchers, which were provided by the hotel, and which each entitled the winner to a free three course lunch. The attendees at the lunch are listed below.

*Theresa Sibbett*

*Maralyn Armstrong, Roger & Valerie Barber, John & Wendy Bennee, John Birch, Pam Brackpool, Colin & Audrey Coleman, John & Beryl Coleman, Mike & Susan Conway, Fred & Diane Dale, Les & Sheila Evans, Ted & Avril Fenwick, Roy & Joyce Gibbs, Dave & Beryl Gowers, Christine & Colin Griffiths, Ken & Doreen Hendry, Nigel & Sheila Marks, Colin & Jennifer Martin, Ted & Valerie Newton, Joan & Elaine Sampson, John & Theresa Sibbett, Peter & Sheila Smith, Barbara & Roy Taylor, David & Jackie Tickner, Tony & Anna Twohey, Andy & Jill Wickett, Andy & Valerie Woska .*



## Letters, Articles etc

### ANZ Strand Branch Reunion



As it has been some forty years since ANZ closed its Strand Branch we thought it about time for a reunion and on 28th September a dozen former Strand employees met at the Sheaf for a convivial evening of reminiscences; it was voted a great success and it is intended to have another one next year on Thursday 30th March 2017 from 5 pm.

There are many former friends and colleagues who we have lost touch with and it is hoped that some will see this notice and come along. Anyone who worked at the 263 Strand office (or Maltravers Street where the branch was briefly located for a while) will be cordially welcome – please note the venue is the Sheaf at 24 Southwark Street SE1 1TY (just to the left of Borough Market) and NOT the nearby Wheatsheaf.

*Chris Allen*

*Those who attended are, from left to right: Cliff Armstrong, Mike Ballard, Peter Davis, Ken Skinner, Dave Sumners, Chris Allen, Alan Bell, Bob Fray, Mike Cocks, Maureen Fray (nee O'Hara), Clive Rose, Micky Adams*



## Letters, Articles etc

### E. S. & A. Bank Ltd

Dear Lynn,

I am not sure as to whether the following is of interest to you and your readers but here goes anyway!!

I left the E. S. & A. Bank in Gracechurch Street, after 7 years there, way back in August 1963 to join Lloyds Bank. However, I thoroughly enjoyed my time with the E. S. & A and still maintain touch with a couple of staff from those days. Also, they were formative years in my banking career and will never be forgotten.

The point of my writing is that I regularly visit Australia as my daughter married an Aussie and lives at Kiama Downs (with husband and my 2 Aussie grandchildren) just south of Wollongong, NSW. On a recent trip "Downunder" I wanted to visit the branch of the E. S. & A. at Berry, NSW as it is now a museum and where a member of our family, who I always visit, now lives. I took a photo there of the branch/museum but was disappointed to find that it was not open. However, I was in a shop there just a few doors along



the street when I overheard a gentleman mention the magic initials of E S & A!! I apologized to him for butting into his conversation but told him of my interest in the bank and the local

branch. To my amazement he told me that not only did he once work there but also at the (now closed) branch in Kiama - see attached photos.

Sometimes the expression "it's a small world" turn out to be very true.

I do not think that there are many, if any, of your readers that remember me but if there are any out there, my email address is below.

With very best wishes to all ex E. S. & A staff,

Alan Fairlie [arfairlie@ntlworld.com](mailto:arfairlie@ntlworld.com)

## Societies & Clubs

### The Mariner, ANZ Sports & Social Club Beach House, Bracklesham Bay, Near Chichester.

The Mariner is a delightful three story town house situated on the beach at Bracklesham Bay which is a comfortable two hour drive from London on the Sussex coast.

The house consists of three large bedrooms and a bunk room, three bathrooms a large Kitchen and Dining area. There is also a large Lounge and deck with views overlooking Portsmouth and the Isle of Wight in the Solent. The ideal place to relax with a glass of wine and watch the sun slowly set behind the Isle of Wight.

The house is served with Broadband, TV, fully equipped kitchen and all bedrooms have duvets and pillows. The only requirement is for visitors and guests to supply their own linen and towels.

The community is well served with cafes and restaurants in both Bracklesham Bay and nearby East Wittering.

Billy's on the beach offers traditional seaside fayre and nearby Dom's, offers quality Italian cuisine at an affordable price. The Drift Inn and Drifters in the nearby Wittering are a more Kiwi/Aussie style of café offering excellent coffee's, wine and café Fayre. There is also Samphire located in the

Witterings which is a quality locally sourced restaurant.

Also on the road to Bracklesham from Chichester is the delightful Dell Quay, which offers water sports and the charming Crown and Anchor Pub which is situated on the waterfront and offers an excellent changing menu, themed entertainment with Jazz evenings and BBQ's during the summer months.

Bracklesham Bay is located a short fifteen minute drive from Historic Chichester, which offers a good selection of quality shops and supermarkets. Historic Goodwood is a mere twenty minute drive as is the old town of Arundel.

For any further information regarding the Mariner, please contact Jeanette Nunn at the following email address who will be able to supply a brochure which includes pricing and a link to the website for bookings.

You will also have to become a member of the ANZ sports and Social club at a cost of £12.00 per annum.

<mailto:brackleshambaybookings@gmail.com>

Jeanette Nunn



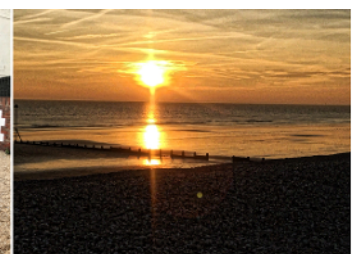
Dell Quay



East Wittering



The Mariner





## Societies & Clubs

ANZ and Grindlays Ex-Services Association

## Chairman's Report November 2016

Once again I have to report that sadly the Association has continued to decline, not only in the numbers of members which are now below 80, but in our ability to raise funds in support of the charities we have been so faithful in supporting over the years.

Unfortunately our President David Gowers was unable to find anyone prepared to take over the running of the 50/50 Club, which he has been unable to continue on health grounds. As a result the club had to cease running after March this year. This was of course our main source of income for the Association.

Problems have escalated getting Committee members to meetings and this has been compounded following the stroke sustained by our Secretary Brian Cobb earlier this year which has left him bedridden and no longer able to carry out his duties. Our thoughts and prayers are with him at this time.

Luckily we do have funds available to enable us to make our usual donations to the charities for the next two years, and it would be nice if we could continue to function till we reach our centenary in three years time. However we must always remain alert to the fact that when it becomes necessary to deal with the winding up of the Association we shall require members who are capable of dealing with this. None of us knows what tomorrow will bring so we must be prepared to act swiftly when the need arises. In the meantime your Committee will monitor the situation with the view of achieving the goal of the Centenary.

It just remains for me to express to Brian Cobb our very sincere thank you for the tireless effort and work he has put in in order to keep and maintain the records of the Association over many years. We must not forget to thank David Gowers and the rest of the Committee for all the effort and time they have put in too.

*Ken Spicer Chairman*

ANZ AND GRINDLAYS EX-SERVICES ASSOCIATION										
INCOME AND EXPENDITURE ACCOUNT FOR YEAR ENDED 30TH SEPTEMBER 2016										
					2016	2015				
INCOME										
Subscriptions					-	-				
Donations received:										
50/50 Club					961			983		
ANZ Group					250			250		
Others					50	1,261		45	1,278	
Annual Reunion					247			447		
May Luncheon					175			207		
Building Society Interest					7	1,690		6	1,938	
EXPENDITURE										
Donations paid:										
Not Forgotten Association					200			200		
Haig Poppy Fund Appeal					200			200		
Star & Garter Home					200			200		
Gurkha Welfare Trust					200			200		
SSAFA					200			200		
Other donations					20	1,020		20	1,020	
Tributes re deceased members										
Welfare expenses					-			30		
Annual Reunion					242			316		
May Luncheon					130			207		
General expenses					16	1,407		90.79	1,664	
SURPLUS / (DEFICIT) FOR YEAR					£ 283			£ 274		
FUNDS POSITION										
Opening balance					2,260.09			1,985.89		
Surplus / (Deficit) for year					282.61			274.20		
					£ 2,542.70			£2,260.09		
MADE UP AS FOLLOWS										
At Building Society					2,542.70			2,260.09		
Petty Cash (in hand)					-			-		
					£ 2,542.70			£2,260.09		
Signed .....Hon. Treasurer										
D K G Gowers										
Verified by ..... Hon. Verifier										
P I Newman										



## Retirements

We welcome the following new members of our Association who have retired since publication of Newsletter 84.

Name	First Employer	Pension Commenced
Mr. Thomas C. Bulford	ANZ McCaughan	20-Jun-2016
Mrs. Margaret Butcher		01-Sep-2016
Mr. Gary D. Clark	ANZ	07-Jun-2016
Mrs. Sally A. Farrow	Grindlays Bank	18-Jun-2016
Mrs. Gail I. Hamilton	Grindlays Bank	01-Aug-2016
Mr. John E. Hamm		29-Oct-2016
Mr. A. Christopher Harding-Edgar		11-Oct-2016
Miss. Judith S. Hartley		03-Nov-2016
Mrs. Susan L. Johnson		01-Aug-2016
Mrs. Judy P. Jones		01-Nov-2016
Mrs. Yvonne C. Knight		23-Oct-2016
Mrs. Bernadette O'Sullivan	Grindlays Bank	01-Jul-2016
Mr. Geoffrey N. Pack	Brandts	20-Jun-2016
Mr. Jeremy D. Padgham	ANZ	04-Jun-2016
Miss. Manjula Patel		04-Sep-2016
Mr. George A. Prescott		01-Aug-2016
Mrs. Janet S. Renn	Grindlays Bank	01-Jul-2016
Mr. Clifford J. Wakinshaw	Grindlays Bank	26-Jul-2016
Mr. Stephen G. Watson	McCaughan	01-Jun-2016

## Bereavements

We regret to report the deaths of the following pensioners since publication of Newsletter 84.

Name	Bank	Date of Death	Retirement Date
Mrs. Angela M. Aldington	Widow of Mr. Tim Aldington - William Brandts Bank	26-Jul-2016	
Mr. J. M. (Mike) G. Andrews	ANZ	30-Jul-2016	07-Nov-1991
Mr. Denis P. Armstrong	William Brandts Bank	31-Aug-2016	04-Feb-1997
Mrs. (Pat)ricia A. Bates	Grindlays Bank pre 1959	23-May-2016	16-Sep-1991
Mrs. Maureen J. Bowen	Grindlays Bank pre 1959	29-Jul-2016	01-Jan-1995
Mrs. Margaret W. Burchmore	Widow of Mr. Derek Burchmore - Ottoman Bank	18-Jul-2016	
Mrs. Diana Campbell	Widow of Mr. Malcolm Campbell - Bank of Australasia	09-Jul-2016	
Mr. Derek Cooley	Grindlays Bank pre 1959	23-Oct-2015	13-Dec-1987
Mr. (Les)ley W. Crawford	William Brandts Bank	29-Jul-2016	01-Oct-1978
Mrs. G. Anne Crook-Williams	Widow of Mr. John Crook-Williams - Grindlays Bank pre 1959	10-Sep-2016	
Mr. George W. Fisher	National Bank of India	01-Jul-2016	01-Apr-1969
Mr. William (Bill) R. Hayman	Gillespies	15-Aug-2016	13-Aug-2005
Mr. Edward A. Heard	Bank of Adelaide	26-Jul-2016	01-May-1982
Mrs Brenda M. Levack	Widow of Mr. Laurence Levack - Lloyds Eastern	05-Sep-2016	
Mrs. Constance (Vicky) Lightbody	Widow of Mr. Jack Lightbody - Ottoman Bank	02-Mar-2016	
Mrs. Marion J. Long	ANZ	27-May-2016	01-Aug-1991
Mr. Robert B. Marsh	Union Bank of Australia	23-Jul-2016	01-Aug-1981
Miss. Barbara T. McNaughton	Grindlays Bank pre 1959	07-Sep-2016	01-Jan-1989
Mr. Chris J. Norton	ANZ Bank	26-Aug-2016	01-Nov-2002
Mrs. Sagun C. Patel	Widow of Mr. C. M. Patel - Grindlays Bank pre 1959	15-Aug-2016	
Mrs. Doreen E. Price	Widow of Mr. Leslie Price - National Bank of India	21-Oct-2016	
Mr. Reginald C. Scrogie	Ottoman Bank	02-Oct-2016	01-Feb-1976
Mr. L. J. (Bill) Shorten	Lloyds Eastern	21-Jul-2016	01-Jun-1978
Mrs. Edna J. Slaughter	Norris Oakley	02-Jun-2016	01-May-1993
Mr. Nicholas (Nick) Sotiriadis	National & Grindlays	21-Mar-2016	01-Mar-1985
Mrs. Sheila Stewart	Widow of Mr. Alan Stewart - National Bank of India	21-Sep-2016	
Mrs. Noreen Tierney (formerly McCallion)	Grindlays Bank pre 1959	31-Aug-2016	25-Jul-1997
Mr. John D. Watts	Lloyds Eastern	04-Jun-2016	01-Feb-1979
Mrs. Jean Whitmarsh	Widow of Mr. Stan Whitmarsh - E. S. & A.	07-Oct-2016	
Mr. S. V(Vic) Williams	National Bank of India	18-Feb-2016	01-Apr-1979



## Obituaries

### Chris Norton



Chris was recruited to ANZ's Cornhill office in 1968 by Dick Milnthorpe, where he worked as a software code writer in a team headed by Sid Ings and including Eamon Veaney and the late Trevor Hinds. Chris quickly demonstrated a flare for software development and innovative systems design. He was involved in many of the financial industry developments that applied to the whole City. With

Bruce Plaice-Leary as a director of SWIFT UK, ANZ represented all overseas banks in London in the development of SWIFT, the original international payments system which became the universal standard system for payments across the globe, and continues to this day. Chris, as ANZ's working party member, was key to the development of SWIFT and in 1977 ANZ was one of the initial 25 banks to implement the system. Chris provided the design to enable us to integrate the UK based CHAPS and SWIFT payment systems giving the bank significant competitive advantage in the payments business. Chris was enormously respected amongst his peers in other banks. His work on SWIFT was a matter of rare pride for him and he was delighted to recently contribute to the research carried

out by the LSE for a book on this example of worldwide cooperation.

Chris, together with the late John Gilbert were the leading lights in supporting the evolution of ANZ's main systems hardware from the 70's until he left ANZ in the late 90's. He provided technical support to ANZ's worldwide network of Midanz operating branches. Chris was instrumental in creating a PC version of Midanz which he installed in India. After the acquisition of Grindlays, he became Head of Software for the ANZ Grindlays London based operations and in 1991 became the Manager of the ANZ Group's London IT operation.

In 1998, he re-joined Bruce Plaice-Leary in a consultancy business where his knowledge of payment systems and, by then, the emergence of the internet was to prove invaluable. Chris was a social animal and his circle of friends was extensive. He was outgoing and generous, sometimes contemplative but always ready to talk, always happy to help. Chris's favourite pastime was long distance walking such as the Pennine Way. He also loved sailing, especially in the Aegean and had a Yachtsman's certificate. His homemade beer was exceptional. In his retirement, he devoted much of his time to his allotments. Chris died of cancer on 26 August 2016, aged 68, and leaves a widow, Sue, three sons and four grandchildren.

*(Compiled with help from:*

*Sue Norton, Bruce Plaice-Leary, Dick Milnthorpe and Eamon Veaney)*

*Peter Smith*

## Notes for your Diary

### **Minerva Club**

The meetings for 2017 will be held on the Wednesday 15 March, 21 June and 29 November (provisional) at the usual time and venue; i.e. 3pm at the Mug House in Tooley Street near London Bridge. Attendees of these events are assured of a welcome by fellow pensioners with plenty to talk about aided by some fine ale and wines. All members and friends are very welcome. Photos from past meetings are available on the photo gallery page on our website.

### **Kent Lunch**

This has been provisionally arranged for Friday 10 March at the same venue as last year, The Little Brown Jug at Chiddingstone. Details will be sent out in January to all who have attended this event in the last couple of years. Otherwise if you wish to be included in this notification, please send your contact details to Peter Smith (pjsmgb@btinternet.com)

**AGM and Annual Party** Subject to confirmation, we plan to hold the AGM and Annual Party on **Wednesday 6 September** in the Gary Weston Library at Southwark Cathedral from 1.30pm and 2pm respectively.

**Scotland Lunch** Plenty of warning for this lunch as it will be held on **Thursday 5 October 2017** in the New Club, Princes Street, Edinburgh. If you would like to be included for this event please get in touch with Jock Laing via email ([jock@aldertree.co.uk](mailto:jock@aldertree.co.uk)) or telephone 01330-822854.

*The content of members' Articles in this Newsletter does not necessarily reflect the views of the Editor, Committee or members of the Association*

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