This Appendix contains, in four main Sections, a digest of the manifold adjustments which war-time conditions made necessary in the administration of the Bank's staff, premises, etc., so far as the main responsibility was borne - as the great bulk of it was - by the Establishment Department. The main divisions are:

I. Salaries, wages, gratuities, Superannuation, etc.

II. Personnel: recruitment, leave, war service (including casualties), welfare.


IV. Locations (a) Hampshire

(b) Elsewhere.
A Special Committee to consider the 1936 Scheme of Classification and kindred matters was appointed by the Court of the 11th April 1946. Until then no alteration to any large extent of the 1936 Salary Scheme had been undertaken but several minor amendments had been made, the principal ones being as follows:

**Agents**

The Salary Scale and House Allowance payable to Agents and Sub-Agents were revised on the 17th November 1938 -

- **Agent, Law Courts Branch**: £2,000 + house
- **Agent, 1st Grade Branch**: £1,800 + £200 Tax-Free Allowance (Non-pensionable)
- **Agent, 2nd Grade Branch**: £1,600 + £150 Tax-Free Allowance (Non-pensionable)
- **Sub-Agent, Law Courts Branch**: £1,250
- **Sub-Agent, 1st Grade Branch**: £1,100 + £100 Tax-Free Allowance (Non-pensionable)
- **Sub-Agent, 2nd Grade Branch**: £1,000 + £100 Tax-Free Allowance (Non-pensionable)

Agents and Sub-Agents as on the 17th November 1938 to retain their salaries and allowances and in the case of promotion their salaries to be specially considered in view of the reduced scale.

The resident Agents and Sub-Agents at the Provincial Branches as on the 30th December 1937 should, upon vacating Branch residences, be granted non-pensionable allowances on the following scale:

- **Agents**
  - Manchester, Liverpool, Birmingham, Leeds and Newcastle: £450 per annum
  - Bristol and Plymouth: £425 per annum

- **Sub-Agents**
  - All Branches: £225 per annum

The introduction of P.A.Y.E. in 1944 led to a further revision in the Agents' allowances and on the 24th April the Governor ordered that the tax-free allowances granted under the Order of Court of the 17th November 1938 should be regarded as basic allowances and that as from the 1st April 1944 these allowances should be grossed up at the current standard rate of Income Tax and paid as part of the Agents' remuneration, the appropriate tax being deducted in the ordinary way.

**Office Salary**

On the 22nd February 1940 the Court agreed that a Grade II Clerk who was employed for at least twelve months during the previous
eighteen months in a Special Office and who was carrying out efficiently work normally undertaken by a member of the Fixed Staff of the Office should be eligible to receive Office Salary as under -

£30 a year in respect of -
Chief Cashier's Office
Offices in Exchange Control

£25 a year in respect of -
Secretary's Office
Chief of Establishments' Office
Audit Department

£20 a year in respect of -
Chief Accountant's Office
Branch Banks Office
Discount Office

**Auxiliary Male Staff**

By an Order of Court of the 24th August 1944 Auxiliary Male Clerks were eligible for Pensionable Additional Salary up to a maximum of £50 for special merit.

**Women Clerks**

On the 27th February 1941 it was agreed:--

that from the 1st March 1941 the Superintendents of Women Clerks be designated "Controllers of Women Clerks" and that the salaries attaching to these posts be as follows:-

**Controller of Women Clerks** £800 a year rising by annual increases of £50 to £1,000 a year

**Deputy Controller of Women Clerks** £600 a year rising by annual increases of £25 to £750 a year

**Assistant Controller of Women Clerks** £450 a year rising by annual increases of £10 to £500 a year

**Assistant to the Controller** £360 a year.

The present holders of the posts to receive the commencing salaries on the new scales.

"On the 18th February 1943 the Court agreed to raise the Office Salary for men in the Chief Accountant's Office in this category to £25."
that 27 posts, viz: 11 Superintendents of Women Clerks and 16 Deputy Superintendents of Women Clerks be created; carrying salaries of £400 and £375 a year respectively.

that the Principal and Deputy Principal of the Confidential Typists retain their present titles and salaries.

On the 24th August 1944 it was agreed that the establishment of Superintendents be increased to twelve and on the 15th February 1945 the limitation of numbers of Superintendents and Deputy Superintendents was removed.

Additional Salary for both Permanent and Auxiliary Women Clerks was granted by the Court on the 11th December 1941. This salary was to date from the 1st March 1942 as follows:

(1) Permanent Women Clerks in Grade II who were performing work of an individual or special character to be eligible for grants of "Additional" salary in multiples of £5 up to a maximum of £25 a year. "Additional" salary so granted to be pensionable and to be applied in reduction of any outstanding balance of "Adjustment" salary. In the event of a Clerk in receipt of "Additional" salary being subsequently promoted to Grade I, the amount of "Class" salary she received on appointment and, if necessary, any subsequent increases in "Ordinary" and "Class" salary to be applied in the reduction of "Additional" salary.

(2) Auxiliary Women Clerks who were performing work of an individual or special character to be eligible for grants of "Additional" salary in multiples of £5 up to a maximum of £45 a year; "Additional" salary so granted to be pensionable. The "Personal Pensionable" and "Additional" salaries which were enjoyed by certain Auxiliary Women Clerks to be deemed "Additional" salary up to £45 and the balance, if any, to remain as "Personal Pensionable" salary.

The provision in the 1936 Scheme that the Ordinary Salary at country Branches for Clerks appointed since the 1st August 1933 was to be £10 a year below the Head Office scale was rescinded by an Order of Court of the 20th June 1940.
Revision of the wages of the Non-Clerical Staff

Until 1946 only minor revisions of the wages of the Non-Clerical Staff had taken place as it was felt that the War-time Allowance Scheme covered the increased cost of living.

2. TEMPORARY STAFF - SALARY SCALES, ETC.

Under the authority of an Order of Court of the 7th September 1939, a Temporary Clerical Staff was engaged. The terms for their appointment were as set out below in respect of the categories mentioned -

(1) Pensioners, men and women, to receive in addition to the pension granted by the Court the difference between such pensions and their salaries at the date of retirement with a minimum addition of £156 a year and a maximum addition of £400 in the case of a man, and a minimum addition of £104 in the case of a woman.

(2) Former Women Clerks who quitted on marriage to receive the salaries they were receiving at the date of resignation with a minimum of £2 a week and to be eligible for increases of 2s. 6d. a week up to a maximum of £3 a week on the recommendation of a Principal.

(3) Ex employees of other Banks and casual applicants - Men to receive a salary of £4:10: - a week and be eligible for increases of 5s. a week up to a maximum of £5 a week on the recommendation of a Principal. Women to receive a salary of £2 a week and be eligible for increases of 2s. 6d. a week up to a maximum of £3 a week on the recommendation of a Principal.

On the 12th October 1939 authority was given by the Court to the Governors to engage temporarily on the recommendation of the Heads of Departments persons at salaries above the rates authorised by the Order of Court of the 7th September 1939.

These arrangements have been revised from time to time, the principal revisions being as follows:-

Pensioners

On the 28th August 1941 the Court agreed that Pensioners re-engaged as Temporary Clerks should receive in future salaries assessed on the value of their services to the Bank and comparable to the
salaries received by other Temporary Clerks recruited in the ordinary way. Such salaries were fixed at the discretion of the Governors on the written recommendation of the Head of Department concerned. It was understood that Clerks who were pensioned before reaching the compulsory age of retirement and who remained as Temporary Clerks should not gain any advantage over those who continued in the Service as Permanent Clerks.

Temporary Male Clerks

On the 29th May 1941 the Court agreed that the following scale of salaries should be adopted for members of the Temporary Male Clerical Staff appointed under the Order of Court of the 7th September 1939 -

As from the 1st June 1941 the two-column salary scale was adopted, comprising ordinary salary and additional salary. The commencing ordinary salary was fixed at £235 a year and increases at the rate of £13 a year were granted half-yearly on satisfactory reports up to a maximum of £300 a year. This figure was to be regarded as the salary limit for those whose reports indicated them to be of no more than average capability. Those whose services were, in the opinion of their office, worthy of special recognition to be eligible for additional salary by half-yearly increments up to a maximum of £50 a year which, in suitable cases, might be granted before they reached their maximum ordinary salary. The salaries of the Clerks already in the Service were adjusted to this new scale.

With regard to the members of the Temporary Male Clerical Staff appointed under the Order of Court of the 12th October 1939 it was agreed that they should continue to receive salaries commensurate with their work in the Bank and that as heretofore increases should not be on any definite scale.

Further classification of Temporary Male Clerks was made in July 1942 and the following scales adopted -

Reports to be sorted according to their general tenor into three groups (a) outstandingly good, (b) good and (c) generally satisfactory, and the basis on which increases of salary were granted to each group are set out below -
<table>
<thead>
<tr>
<th>Classification</th>
<th>Salary Limits</th>
<th>Increases in Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1, A</td>
<td>£600 minimum</td>
<td>At any time by any amount considered justified by reports.</td>
</tr>
<tr>
<td>B1, B2</td>
<td>£500 - £600</td>
<td>According to reports -</td>
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<tr>
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<td></td>
<td>(a) at any time up to the maximum</td>
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<td></td>
<td></td>
<td>(b) not exceeding £25 at any one time up to the maximum</td>
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<td></td>
<td>(c) if granted, not to exceed £25, annually</td>
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<tr>
<td>B</td>
<td>£375 - £500</td>
<td>According to reports -</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(a) at any time up to the maximum</td>
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<tr>
<td></td>
<td></td>
<td>(b) at any time up to £425, thereafter limited to annual increases not exceeding £25 up to the maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(c) if granted, not to exceed £25 annually</td>
</tr>
<tr>
<td>C1, C</td>
<td>£300 - £400</td>
<td>According to reports -</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(a) at any time up to £350, thereafter limited to annual increases not exceeding £26 up to the maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(b) or to £350, Before maximum Ordinary Salary is attained By additional salary not exceeding £10 per annum</td>
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<td></td>
<td>After maximum Ordinary Salary is attained By additional salary not exceeding £25 per annum above £350 Not exceeding £26 per annum up to the maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(c) up to £350, Before maximum Ordinary Salary is attained No additional salary or Above maximum Ordinary Salary is attained By additional salary not exceeding £20 per annum up to the maximum</td>
</tr>
</tbody>
</table>
Classification Salary Limits

Cl, C (contd.)

<table>
<thead>
<tr>
<th>Classification</th>
<th>Salary Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cl, C (contd.)</td>
<td>Above £350</td>
</tr>
</tbody>
</table>

**Increases in Salary**

- **D** £235 - £350

**N.B.** Those classified D earning less than £300 a year who are raised to C to receive the necessary initial increase on transfer by way of Additional Salary and if necessary by anticipation of half-yearly increases of Ordinary Salary.

According to reports -

- Normal increases in Ordinary Salary and -
  - (a) by additional salary not exceeding £20 per annum
  - (b) by additional salary not exceeding £10 per annum
  - (c) nil

**N.B.** "Additional" salary to be granted in multiples of £5; thus if a recommendation was made for advancement to (say) £300 or £350 it might result in a salary being granted of (say) £301 or £354 according to the amount of "Ordinary" salary.

**Temporary Women Clerks**

In December 1941 a salary scale was adopted for Temporary Women Clerks to be put into operation as from the 1st March 1942. This scale was as follows, each Clerk being classified A, B or C, according to reports after six months' service:-

<table>
<thead>
<tr>
<th>Age</th>
<th>Class C</th>
<th>Class B</th>
<th>Class A</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>92</td>
<td>-</td>
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<td>17</td>
<td>105</td>
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<tr>
<td>28</td>
<td>150</td>
<td>180</td>
<td>195</td>
</tr>
</tbody>
</table>
Clerks might, at the discretion of the Governors, be appointed at salaries above £220 and granted increases above that figure.

Temporary Non-Clerical Staff

Temporary Staff were appointed from time to time at Trade Union Rates in the Works and Engineering Departments and on scales similar to those of the Permanent Staff for other categories of the Non-Clerical Staff.

Gratuities on release for service in H.M.Forces, etc.

On the 23rd October 1941, the Court gave authority for the payment of Gratuities on the following scale, subject to satisfactory reports, to members of the Temporary Male Clerical Staff who had been or might be released by the Bank for service in H.M. Forces or any of the Civil Defence Services -

Married Men
After six months' service - £20, rising by an additional £5 for each further completed month of service to a maximum of £50.

Single Men
After six months' service - £12, rising by an additional £3 for each further completed month of service to a maximum of £30.

On the 8th January 1942 the payment of Gratuities on the following scale was authorised to women on the Temporary Staff so released -

After six months' satisfactory service - £10, rising by an additional £3 for each further completed month of service to a maximum of £25.

Grants to Dependants of Members of the Temporary Staff who die in the Service of the Bank

On the 29th July 1943 the Court adopted the following proposals as from the 1st January 1943:-

(1) At the discretion of the Governors a Grant be made to the dependant or dependants of a member of the Temporary Staff who dies in the service of the Bank equal to one-twelfth of the annual salary or wages payable at the date of death for each completed year of service, subject to a maximum of £50 or one quarter of such annual salary or wages whichever be the
smaller. No service under the age of 18 years to be included in calculating the amount of the Grant.

(2) The Staff affected by this recommendation to be Temporary Clerical Staff, men and women, including Pensioners re-engaged and Uncovenanted Clerks, Temporary Non-Clerical Staff, men and women, including those employed by St. Luke's Printing Works and Pensioners re-engaged, and those in the above-mentioned categories employed on a part-time basis. In the case of Pensioners re-engaged the Grants to be based on the salaries and service as members of the Temporary Staff.

Additional Grants to Dependents of Temporary Staff

On the 28th June 1945 (Temporary Men), the 26th July 1945 (Temporary Women) and the 30th August 1945 (Temporary Non-Clerical Staff) the Court agreed that the maximum amount payable at the discretion of the Governors be increased from "£50 or one quarter of annual wages payable at date of death, whichever be the smaller" to an amount equal to the annual wages at date of death.

Changing Conditions of Service and Provision for Leaving Gratuities

On the cessation of hostilities it was thought necessary to seek a means of encouraging the Temporary Staff to remain in the employment of the Bank until such factors as (a) a reduction in the volume of work, (b) the return of the Permanent Staff from His Majesty's Forces, (c) the appointment of Staff on a permanent basis had rendered their services redundant. The following steps were taken:–

(a) Temporary Men - by Order of Court, 28th June 1945

All clerks were assured that, provided work and conduct were satisfactory, their employment would not be terminated before the 30th June 1946 and that three months' notice would be given by the Bank if service was to terminate on that date or later.

Certain selected clerks were offered, subject to efficiency and good conduct, assured employment for terms of three, five and, in a few exceptional cases, ten years.

For Exchange Control work it was agreed that "the man, whether he be Permanent or Temporary, who, in the opinion of the Bank
and within the framework of their general policy, is best suited for a post will be selected."

Temporary Clerks were to be placed in categories according to their work (see above) and the following indications of salaries were given:–

- A.1 £750 minimum
- A £750 maximum
- B.1 £650
- B £550
- C £400

It was further agreed that "provided that notice to terminate the appointment is given by the Bank, or the clerk is certified by the Bank Medical Officer to be unfit for further employment, or he has completed a period of assured employment, Temporary Male Clerks and re-engaged Bank Pensioners (including those who availed themselves of special pension schemes) will be eligible for a gratuity on quitting after a minimum of five years' service on the Temporary Staff and subject to work and conduct having been satisfactory. The gratuity will be calculated on the basis of 1/16th of annual salary plus War Time Allowance for a single man without any dependant at the date of quitting for each completed six months of service."

(b) Temporary Women - by Order of Court, 26th July 1945

All clerks were assured that, provided work and conduct were satisfactory, their employment would not be terminated before the 30th June 1946 and that three months' notice would be given by the Bank if service was to terminate on that date or later. It was agreed that, provided notice to terminate the appointment was given by the Bank, clerks would be eligible for gratuities on quitting (subject to work and conduct having been satisfactory) as follows:–

**Acting Ranks**

(1) Clerks required to resign before reaching the age of 40 years

After 3 years' continuous service (including service on the Permanent and Temporary Staff) –

1/32nd of annual salary and War Time Allowance combined for a woman without a child or dependant at the date of
(2) Clerks required to resign on or after reaching the age of 40 years

After 3 years' continuous service (including service on the Permanent or Temporary Staff) -

1/16th of annual salary and war Time Allowance combined for a woman without a child or dependant at the date of quitting for each completed 6 months of service since the 3rd September 1939.

Other Temporary Women Clerks

(1) Temporary Women Clerks required to resign before reaching the age of 40 years

After 3 years' continuous temporary service -

1/32nd of annual salary and war Time Allowance combined for a woman without a child or dependant at the date of quitting for each completed 6 months of service. (Maximum, 25% for clerks required to resign before reaching the age of 30 years).

(2) Temporary Women Clerks required to resign on or after reaching the age of 40 years

After 3 years' continuous temporary service -

1/16th of annual salary and war Time Allowance combined for a woman without a child or dependant at the date of quitting for each completed 6 months of service.

N.B. No gratuity to be paid to an Acting Rank who retires on pension.

(c) Temporary Non-Clerical Staff - by Order of Court of the 30th August 1945

It was agreed that, subject to satisfactory service, gratuities be granted on the following terms to those who quit the service of the Bank, provided that notice to terminate the engagement is given by the Bank or that the Bank Medical Officer certifies that the person concerned is unfit for further service:-

(1) For one year's service - Nil or less

(2) After one year's Service

- An amount equal to 1/2 week's wages for each completed 6 months' service: the maximum payable to be the equivalent of 21 weeks' wages at the date of quitting. Those whose service had been outstandingly
good to be granted, in addition, a sum of 30s. for each completed 6 months' service with a maximum of £21 and those whose work was highly satisfactory, a sum of 15s. for each completed 6 months' service with a maximum of 10 guineas.

N.B. For those categories of Staff receiving War Time Allowance the term "wages" for the purpose of the gratuities to include the amount of War Time Allowance payable to a single person without dependants.

When the above scales were determined the Bank were advised that it was not the practice of the Inland Revenue authorities to regard such gratuities as being liable to income tax. The Bank were subsequently informed that the gratuities would be taxable in the hands of the recipients and it was decided that, in order to ensure that members of the Temporary Staff quitting the service should receive, as far as possible, the amount set out in the appropriate scale, each gratuity should be increased to a sum which, after the deduction of income tax at the standard rate (after allowing for statutory earned income relief), would leave an amount equal to the scale gratuity.

The Regulations have also been extended or amended as follows:-

O/C 25.10.45 Temporary Men and Temporary Male Non-Clerical Staff of 70 years and over who resign to be eligible for gratuities.

O/C 24.10.46 Temporary Men and Temporary Male Non-Clerical Staff of 60 years of age and over; Temporary Women and Temporary Female Non-Clerical Staff of 45 years of age and over who resign to be eligible for gratuities.

O/C 27.2.47 To permit Temporary Women certified by the Bank Medical Officer, who resign on account of expectant motherhood or ill-health, to qualify for gratuities. This Order confirmed the practice already authorised by Governor's Order on the 9th May 1946.
3. **WAR-TIME ALLOWANCE**

(a) Clerical Staff

Shortly after the outbreak of war consideration was given to the probability that rising prices would necessitate the introduction of a Cost of Living Bonus and in August 1940 the Staff Committee considered proposals for the payment of a War-time Allowance to the Clerical Staff. These proposals covered four main heads -

1. Married Men
2. Single Men
3. Women
4. Children's Allowances

**Married Men without Children**

It was felt that those in receipt of a salary in excess of £600 a year should be able to adjust their standard of living to meet the increased burden of cost and no provision was therefore made in respect of them.

As regards the remainder, a measure of relief should be afforded and the reasons for suggesting two scales of allowances for married men in receipt of salaries up to and including £575 a year are set out below:-

Although no great reliance can be placed upon Cost of Living figures, they do provide a guide to the amounts which might be granted and it may be assumed that about 70 per cent. of the salary of men in the lower salaried categories is expended upon the essentials of life, i.e., food, clothing, rent, heat and light. The Bank's Cost of Living Index showed an increase of about 7 per cent. between 1935 - when the 1936 Scheme of Salaries was adopted - and June 1939; but the Scheme was reckoned to provide for some variation in the cost of living and for this reason it was decided to take no action. The Index, however, showed an increase of about 16 per cent. between August 1939 and June 1940. The basic salary of a married member of the Clerical Staff was taken as £260 a year, i.e., the minimum salary of a Clerk in the Classed Staff, and applying the basis of calculation mentioned above the increase in the cost of the essentials of life was put at £29.
A Clerk entering the Bank at the age of 18 would, assuming normal promotion, have been receiving a salary of £380 a year at age 28 and it was considered reasonable to suggest that men in receipt of salaries up to this figure should receive the larger allowance of £30 a year as being in the category most in need of assistance during the early years of married life. Thereafter normal increases provided under the salary scale should help towards minimising the burden and an allowance at the rate of £25 a year was suggested as being applicable in their case.

**Single Men**

It was suggested that those in receipt of salaries in excess of £260 a year should bear the full burden of the increased cost of living; but those in receipt of smaller salaries might well be regarded as being below the "subsistence" level and allowances on a scale below those suggested for married men were chosen for the following reasons:

The basic salary of single men was taken as £105 a year and in their case the increase in the cost of the essentials of life since the beginning of the war was put at £12. For those in receipt of salaries up to and including £160, the allowance suggested was £10 a year; as regards those, however, in receipt of salaries in excess of £160 and up to and including £240 a year, the allowance suggested was £20 a year, it being assumed that men in this category had greater responsibilities thrust upon them.

These scales were also recommended for Women Clerks. It might be argued that some of the women in receipt of salaries up to £160 a year were in the "pin-money" class; but it would have been most difficult to ascertain whether this was, in fact, so; it may, however, be assumed that a large number of women in this category - after ten years' service and at age 27 - had to keep themselves although their commitments may not have been so great at that age as in the case of older women: thus the suggestion for granting a higher rate of allowance for women in receipt of salaries between £160 and up to £240 a year, which category included, incidentally, the Staff of Auxiliary Women Clerks.
Children's Allowances

There was every reason for affording a further measure of relief in respect of children and it will be seen that the proposals contemplated that married men with children should benefit until their salary reached a figure of £750 a year.

It may be said that it is less possible to economise on the cost of maintaining children of school age than on normal expenditure and the allowance suggested for the first child - £30 per annum - was the same as the higher allowance proposed in respect of married men without children. The cost of maintaining second and subsequent children cannot be appreciably less than the cost of maintaining one child and it was suggested that, in respect of these, the allowance should only be reduced by one-third, i.e., £20 per annum each.

The importance attached to this type of allowance from the national point of view seemed to make it desirable that this concession should be applied also to men serving with the Forces for, in many instances, the Service allowances to those holding commissioned rank took no account of the fact that they were married and had children.

Pensioners

The proposals embraced certain Pensioners for, although on pension a man's contract with the Bank ceases, the allowance was intended to assist towards meeting the increased cost of living and was not a reward for past services. The Clerical Pensioners excluded were those pensioned under the Order of Court, 21st February 1935 (Scheme D) and those with less than 23 years' service pensioned under Order of Court, 20th October 1938. It may be recorded that the grant awarded to the Non-Clerical Staff from the 1st July 1940 was not applicable to Pensioners, but the opportunity was taken, by Order of Court 12th September 1940, of including them and making the grant in their case retrospective to the 1st July 1940. The Non-Clerical Pensioners excluded were those former members of the Mechanic Staff at St.Luke's Printing Works pensioned under the Order of Court, 9th April 1936 and under age 60.
From the 1st June 1944 the War-time Allowances payable to Pensioners were subject to the restrictions that (a) the Personal Allowance should not exceed one half of the pension granted by Court, (b) they should not receive the allowance for married men if they married or remarried after the date of their retirement, nor the child allowance, nor the dependant relative allowance in respect of any child born, or relative who became dependent on them after that date. The adoption of the revised conditions was not to result in a Pensioner's receiving less by way of War-time Allowance than he had previously received.

Widows

No provision was made for War-time Allowance to be paid to Widows of former members of the Permanent Staff until 1st June 1944. From that date, to supplement the allowances or annuities, they received from the Superannuation Fund or under the Annuity Scheme for Clerks' Widows and Children a Personal Allowance of, Clerical, £30 a year, Non-Clerical, 8s. a week and a Child Allowance of, Clerical, £25 a year, Non-Clerical, 3s. a week was paid; the Personal Allowance not to exceed one half of the allowances or annuities they were already receiving.

**Original Proposals in Detail**

**Clerical Staff**

1. **Married Men (Other than those in H.M. Forces)**
   - Salaries up to and including £380 p.a.: £30 p.a.
   - Over £380 up to and including £575 p.a.: £25 p.a.
   - Those in receipt of salaries between £575 and £600 p.a.: To receive the difference between their salaries and £600 p.a.

2. **Single Men and Widowers without dependent Relatives (Other than those in H.M. Forces)**
   - Salaries up to and including £160 p.a.: £10 p.a.
   - Over £160 up to and including £240 p.a.: £20 p.a.
   - Those in receipt of salaries between £240 and £260 p.a.: To receive the difference between their salaries and £260 p.a.

3. **Single Men and Widowers, other than those in H.M. Forces, with dependent Relatives (other than Children) admitted for Income Tax purposes**
   - To be eligible for the Allowance of a Married Man.

Bank of England Archive (M5/539)
(4) **Single Women and Widows without dependent Relatives**

Salaries up to and including £160 p.a. £10 p.a.

Over £160 up to and including £240 p.a. £20 p.a.

Those in receipt of salaries between £240 and £260 p.a. To receive the difference between their salaries and £260 p.a.

(5) **Single Women and Widows with dependent Relatives**

(Other than Children) admitted for Income Tax purposes

To be eligible for the Allowance of a Married Man.

(6) **Children’s Allowances** to any Clerk (including men in H.M. Forces and Married Women) who receives Child Relief for Income Tax purposes.

1st Child £30 p.a.

2nd and subsequent children £20 p.a. each.

Total emoluments from the Bank (including, for men in H.M. Forces, the payments in lieu of Watch Duties, etc.) not to exceed £750 p.a.

The general principles of these proposals were accepted and a War-time Allowance based on family commitments was granted by the Court of the 12th September 1940; although these allowances have been revised from time to time no change in principles was made until June 1945; this change is dealt with under the heading Supplementary War Time Allowances. A statement of the scales of War-time Allowances is attached.

(b) **Non-Clerical Staff**

Certain members of the Non-Clerical Staff are in receipt of wages which are governed by Trades Union Regulations and in these cases increases have been made covering the rising cost of living. The principal categories of Staff in this group are -

(a) Telephonists who received a War Addition to keep their wages in line with the wages paid to the Telephonists in the London Telephone Service.

(b) St. Luke’s Mechanics, Works Department Staff, (subject to Trades Union Rates).

(c) Members of the Engineering Staff who received a cost of living War Addition based on increases given in their Trade.

On the 18th June 1940 the Court decided that War-time Allowances be granted as from the first working week after the 1st July 1940 to the other weekly wage earners of the Non-Clerical Staff,
excluding those employed at Locations on a temporary basis. The
scales varied from time to time as shown in the attached statement.

No provision was originally made, as in the case of the
Clerical Staff, for the payment of Children's Allowances to Non-
Clerical men on service with the Forces; all of them were below
commissioned rank and their wives were in receipt of Service
allowances which take account of children and they were therefore
excluded from this consideration. They were later brought into line
with the Clerical Staff. (Order of Court of the 23rd October 1941.)

(c) Temporary Clerical Staff

On the 14th November 1940 the Court approved the following
scale of War-time Allowances for Temporary Clerks:-

<table>
<thead>
<tr>
<th>Category</th>
<th>Allowance Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Temporary Male Clerks with salaries</td>
<td>£2 a month.</td>
</tr>
<tr>
<td>between £235 and £500</td>
<td></td>
</tr>
<tr>
<td>Temporary Women Clerks up to and</td>
<td>£1 a month.</td>
</tr>
<tr>
<td>including £248 a year</td>
<td></td>
</tr>
<tr>
<td>Temporary Women Clerks with salaries</td>
<td>Equivalent annually to</td>
</tr>
<tr>
<td>between £248 and £260</td>
<td>the difference between</td>
</tr>
<tr>
<td></td>
<td>salary and £260.</td>
</tr>
<tr>
<td>Temporary Women Clerks with salaries</td>
<td>Nil.</td>
</tr>
<tr>
<td>over £260</td>
<td></td>
</tr>
</tbody>
</table>

These allowances were payable from the 1st September 1940 or on the
completion of six months' service, whichever was the later.

On the 2nd October 1941 a change was made in the scheme for
Temporary Clerks, bringing it more into line with the scheme for the
Permanent Staff. The allowances were as follows:-

<table>
<thead>
<tr>
<th>Category</th>
<th>Allowance Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married Men</td>
<td>Personal Allowance: £30 a year</td>
</tr>
<tr>
<td></td>
<td>Child Allowance: £25 a year for the first child</td>
</tr>
<tr>
<td></td>
<td>£20 a year for each subsequent child</td>
</tr>
<tr>
<td></td>
<td>Dependent Relative Allowance: £10 a year</td>
</tr>
</tbody>
</table>

These allowances were paid to those with salaries between £200 and
£750 a year.

Single Men

The allowance was reduced from £24 a year to £20
and granted to all with salaries up to £500 a
year with the exception of the Uncovenanted
Clerks and those with salaries under £200 a
year who were granted an allowance of £10. Those with Dependent Relative(s) were granted an additional allowance of £10 a year if their salaries did not exceed £750 a year.
Women

Allowances were increased from £12 to £20 a year and granted to those with salaries up to and including £435 a year and allowances not exceeding those given to men were granted at the discretion of the Governors to women with children or Dependent Relatives.

The following reductions were made for the Staff working at the Locations -

Single Men and Women without Dependent Relatives - an allowance not to exceed £15

Uncovenanted Clerks and other Male Clerks with salaries below £200 - no allowance.

On the 24th December 1942 the scale was again revised and brought into line with the scale for Permanent Clerks.

(d) Supplementary War-Time Allowances

The attached notice signed by the Governor was issued to the Clerical Staff on the 26th July 1945.

The supplementary allowance became payable as from 1st June 1945 to Clerical Staff, Non-Clerical Staff and Pensioners (limited to those eligible to receive War-time Allowance under the then existing scheme) on the following conditions:-

1. Supplementary War-time Allowance to be on the basis of 10% of salary, wages or pension.

2. The Supplementary War-time Allowance not to exceed £120.

3. The aggregate of War-time Allowance and Supplementary War-time Allowance not to exceed 30% of salary, wages or pension, except in the undermentioned cases.

<table>
<thead>
<tr>
<th>Clerical Staff</th>
<th>Minimum Aggregate of War-time Allowance &amp; Supplementary Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men and women aged 21 years and over</td>
<td>£</td>
</tr>
<tr>
<td>Without dependants</td>
<td>75 a year</td>
</tr>
<tr>
<td>With wife, child or dependent relative</td>
<td>100</td>
</tr>
<tr>
<td>Women clerks under 21 years of age</td>
<td></td>
</tr>
<tr>
<td>Without dependants</td>
<td>65</td>
</tr>
<tr>
<td>With child or dependent relative</td>
<td>90</td>
</tr>
<tr>
<td>Uncovenanted clerks</td>
<td></td>
</tr>
<tr>
<td>} Aged 19 &amp; 20</td>
<td>55</td>
</tr>
<tr>
<td>Temporary male clerks</td>
<td>Under age 19</td>
</tr>
<tr>
<td>with salaries below £200</td>
<td></td>
</tr>
<tr>
<td>Part time clerks</td>
<td>Amounts which are in the same proportion to the above minimum aggregates as the hours they normally work bear to 49 hours.</td>
</tr>
</tbody>
</table>
Non-Clerical Staff

Men aged 21 and over
Without dependants 26s. £67:12: -
With wife, child or dependent relative 28s. £72:16: -

Women aged 21 and over
Without dependants 20s. £52: - : -
With child or dependent relative 24s. £62: 8: -

Part time employees
Amounts which are in the same proportion to the above minimum aggregates as the hours they normally work bear to 48 hours.

These minima did not apply to pensioners.

4. A Pensioner who retired after the adoption of the scheme not to receive less, except to the extent caused by a reduction in the number of his or her dependants, than the amount of War-time Allowance exclusive of Supplementary War-time Allowance which he or she was receiving as an active member of the Staff, provided that the Personal Allowance paid as a Pensioner must not exceed one half of the pension.

5. Pensioners working in the Bank as Temporary Employees to receive Supplementary Allowances calculated on pensions or on salaries or wages, whichever basis was advantageous.

6. The adoption of the Scheme not to result in any person receiving less by way of War-time Allowance and Supplementary War-time Allowance than he or she had previously received.

PAYMENT TO MEMBERS OF THE STAFF RELEASED FOR NATIONAL SERVICE

(a) Salaries

The introduction of conscription in the early part of 1939 led to consideration of the payment of those members of the Staff who were called up for military training. At the same time consideration was given to the members of the Staff in the R.N.V.R., Territorials and the R.A.F.V.R. who might be required to undergo a period of training. On the 15th June 1939, therefore, the Court decided that with regard to those members of the Staff who were liable in 1939 with H.M. Forces, the following regulations would be adopted subject to review the following year; any case of hardship to receive special consideration:-

A. In regard to those who were called up for duty under the Military Training Act -

(1) Service during the six months' training to rank for pension.
(2) No salary to be paid by the Bank during the period of training.

(3) Half the normal allowance of Governor's Leave to be allowed.

B. In regard to those who were enrolled and were required to undergo a period of training of four weeks or more -

<table>
<thead>
<tr>
<th>Period of Training</th>
<th>Governor's Leave to be contributed</th>
<th>Payment of Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) 4 weeks</td>
<td>5 days</td>
<td>Salary in full.</td>
</tr>
<tr>
<td>(2) Over 4 weeks but less than 3 months</td>
<td>One-third of annual leave 6 to 10 days according to scale</td>
<td>Salary in full for 4 weeks and thereafter at a rate sufficient to bring Military, Naval or Air Force pay up to the normal salary received from the Bank.</td>
</tr>
<tr>
<td>(3) Over 3 months</td>
<td>Total number of days outstanding</td>
<td>do.</td>
</tr>
</tbody>
</table>

(3) Over 3 months Total number of days outstanding

C. As regards those who volunteered for a long period of training and whom the Bank were prepared to release -

(1) Governor's Leave to be granted as set out in B. above.

(2) So far as pay was concerned, each case to be treated on its merits.

Further consideration became necessary when general mobilisation was ordered in August 1939 and on the 31st August 1939 it was decided that -

(1) Those members of the Staff called up for training under the Military Training Act and who, under an Order of Court of the 15th June 1939, received no salary from the Bank during their period of training be allowed salary in full for four weeks.

(2) With regard to those members of the Staff already called up for duty with the Defence Forces, salary be paid in full for four weeks and thereafter at a rate sufficient to bring the Service pay up to the normal salary received from the Bank.

(3) In the event of the outbreak of war, members of the Male Staff, both Clerical and Non-Clerical, as specified below, be granted for the time being and at the pleasure of the Court, Leave of Absence with full pay on the scales of salaries or wages applicable to their particular grades, namely -

(i) Those who were liable for service under the Military Training Act.

(ii) Those who were serving or were under obligation to serve in H.M. Forces.
(iii) Those who in future might be granted permission to join H.M. Forces.

Owing to the outbreak of war on the 3rd September, Clauses (1) and (2) never became effective.

On the 2nd May 1940 the Court decided that the members of the Non-Clerical Staff, including the Mechanic Staff at the Printing Works, who had been engaged since the 3rd September 1939 should be informed that if they were called up for service in H.M. Forces they would not receive any pay from the Bank but they would be favourably considered for re-employment when they were released from the Forces.

On the 30th May 1940 it was decided that with regard to members of the Staff, Clerical and Non-Clerical, serving with H.M. Forces -

(a) The payment of full salary or wages to those members of the Staff already serving in the Forces should cease on the 31st August 1940 and that, as from the 1st September 1940, they should be granted the difference, if any, between their Bank pay and their Service pay, excluding Service allowances.

(b) All members of the Staff serving or who might in future serve in the Forces should receive for the first three months of their service full pay from the Bank in addition to their Service pay; and thereafter the difference between Bank and Service pay, excluding Service allowances.

(c) For the purposes of calculation, the Service pay be that received as at the preceding 1st March and 1st September.

(d) Increases of Bank Salary be granted in accordance with the 1936 Salary Scheme.

(e) Cases of hardship be considered by the Bank and assistance given when necessary.

(f) These payments be granted at the pleasure of the Court and be subject to amendment in the event of any Government Regulations or other special circumstances affecting the general question of War Service remuneration.

It was felt that the adoption of these regulations would cause a certain amount of hardship to men who had been accustomed to receive from the Bank certain emoluments which were not part of salary. Accordingly the Court agreed on the 1st August 1940 that as from the
1st September 1940 or the date of joining H.M. Forces, whichever be the later, the salary or wages of a member of the Staff serving with H.M. Forces be deemed, for the purpose of calculating the allowance to be made to him under the Order of Court of the 30th May 1940, to include any of the following payments of which he was in receipt regularly at the date of his joining H.M. Forces:

(a) Official-in-Charge (Head Office) £50 a year.
(b) Official-in-Charge (St. Luke's) £48 a year.
(c) Official-in-Charge (Hurstbourne) £40 a year.
(d) Deputy Official-in-Charge (Head Office) £35 a year.
(e) Superintendent of the Nightly Watch (Head Office) £42 a year.
(f) Work as or on behalf of -

The Assessor and Collector of Income Tax for the Bank
The special allowance granted to Welfare Organisers, etc.
The amount normally payable to the individual concerned.

(g) Issue Office money (payable to Porters) 3s.10d. a week
(h) Attendance on the Officer of the Guard and the Official-in-Charge (Parlour Messengers) £2: 5: - a month.

The Court also agreed that -

As from the 1st September 1932 or the date of joining H.M. Forces, whichever be the later, St.Luke's Special Remuneration according to scale be deemed a part of the salary of any Clerk who was in receipt of it immediately before joining H.M. Forces, for the purpose of calculating the allowance to be made to him.

The sum of £5 a year to be paid to every member of the Staff serving with H.M. Forces, in addition to the amount (if any) of the allowance payable to him under the Order of Court of the 30th May 1940, from the date on which his salary or wage is reduced under that Order.

In 1941 an appeal was made by the Government for volunteers for the London Auxiliary Fire Service and on the 6th March 1941 the Court agreed that the members of the Staff, Clerical and Non-Clerical, should be covered by the Orders of Court dealing with the allowances to be made by the Bank to the members of the Staff serving in H.M. Forces if they volunteered and were accepted for service in the
London Auxiliary Fire Service. These Orders of Court were subsequently, on the 26th June 1941, extended to include all members of the Staff who, under the National Services Armed Forces Act and Registration of Employment Orders, should be drafted into any work scheduled by the Ministry of Labour as being of national importance or who should volunteer and be accepted for such work.

(b) War-time Allowance

When the War-time Allowance Scheme was introduced in 1940 provision was made for the payment of Child Allowances only to members of the Staff in H.M. Forces (excluding Non-Clerical Staff) of the amount by which the Bank allowance for a child exceeded the Service Child Allowance but they were precluded from receiving the other allowances. They were precluded from receiving the other allowances because the single men in the Forces were being maintained by the Government and because the allowance payable to a married man exceeded the allowance payable to a married man who was working in the Bank. When in 1941 members of the Staff began to join Services other than the Armed Forces, such as the Civil Defence, it was felt that hardship would be caused in the loss of the married man's War-time Allowance and accordingly, on the 23rd October 1941, the Court agreed that any member of the Staff eligible for War-time Allowance under either the Clerical or the Non-Clerical Schemes who was serving or who might in future serve either in H.M. Forces or as a whole-time member of one of the Civil Defence Services should be entitled to receive from the date of his enlistment the appropriate War-time Allowance in respect of wife and children if no allowances of this nature were payable to him by the Government. When the War-time Allowance Scheme was revised in August 1942 provision was made for the payment of an allowance in respect of a dependent relative if no Service allowance of this nature was payable and on the 18th December 1942 it was agreed that in the case of single men and women, both Clerical and Non-Clerical Staff, released for national service and who declared that they were under obligation to maintain a home for one or more dependent relatives, other than children, discretion should be allowed the Chief of Establishments to pay in any such cases the allowances which would have been paid if the recipients were actively engaged in the Bank.
The War-time Allowance Scheme was reviewed on the 29th June 1944 and the basis of calculation of the amounts to be paid to those released for national service was altered. Under the new Scheme, which was effective from the 1st June 1944, members of the Clerical and Non-Clerical Staff released for national service received War-time Allowances as follows:

(a) Married men and widowers with children

The amount by which the aggregate of the War-time Allowance which they would have received had they been working at the Bank exceeded the aggregate of the Service Allowances they received in respect of wife, children and dependent relatives.

(b) Single men and women and widowers without children

The amount by which the War-time Allowance payable by the Bank for dependent relatives exceeded the Service Allowance they received for dependent relatives; and in addition the appropriate Personal Allowance if they were under obligation to maintain a home for one or more dependent relatives.

5. **CHANGE IN THE METHOD OF PAYMENT, ETC.**

Until August 1940 the salaries of the Permanent, Auxiliary and Probationary Male Clerical Staff and all Pensioners were paid in the proportions of 7\%, 7\% and 11\% for the three months of each quarter, although the salaries of Temporary Male Clerks and all Women Clerks, whether Permanent or Temporary, were paid in equal monthly instalments of 1/12th. Income Tax, National Health Insurance contributions, assurance premiums and other items were deducted for the entire Staff from the salaries due at the end of the third month of each quarter, with the result that the net amounts paid in this month were, for the majority of the Staff, considerably smaller than those paid in the previous two months.

The heavy increase in taxation in 1940 was accompanied by a warning by the Chancellor of the Exchequer of even further increases and it therefore became necessary for income tax and, for the sake of consistency, all other deductions to be deducted monthly; by this means it would be possible for each Clerk and Pensioner to receive at the end of each month a net payment of approximately the same amount.

The Governors agreed that, as from the 1st September 1940 -
(1) All salaries and pensions should be paid in equal monthly instalments of 1/12th of annual salary or pension.

(2) Income tax and other deductions formerly made quarterly should be deducted in approximately equal monthly instalments.

(3) To facilitate administration, annual salaries and pensions which were not divisible into equal 12ths should be increased to the nearest multiple of 1s. above the existing rate.

6. DEATH OR DISABILITY BY ENEMY ACTION

On the 18th January 1940 the Court agreed that grants should be made to the dependants of members of the Permanent Staff dying while on service with H.M. Forces on the usual scale and that in the event of a member of the Staff becoming mentally or physically unfit for further service in the Bank while on duty with H.M. Forces, he should be granted an ill-health pension on the usual scale.

On the increase of aerial bombardment in the winter of 1940/41 this Order was extended and on the 23rd January 1941 it was decided that in the event of a member of the Staff becoming mentally or physically unfit for further service in the Bank as a result of enemy action he should be granted an ill-health pension on the usual scale whether entitled to a pension payable out of public funds or not and that in the event of a member of the Staff losing his life by enemy action a Grant be made to his dependants on the usual scale whether they were entitled to a payment out of public funds or not.

7. "EMPAY" POST OFFICE SAVINGS BANK BOOKS

When an invasion of this country appeared imminent it was decided that to ensure, as far as possible, that the Staff should still be able to draw their salaries, even if enemy action led to a state of affairs where the Staff were scattered and communications broke down, a Post Office Savings Bank account, free of interest, should be opened for each member of the Permanent Staff, Clerical and Non-Clerical, excluding those serving in H.M. Forces, and for any of the Temporary Staff whose services it might be considered advisable to retain. These accounts were credited with approximately two months' salary in respect of Clerical Staff and the amount of four weekly wages in respect of the Non-Clerical Staff and were opened on the understanding that they were to be used only in certain circumstances.
After the end of the war with Germany the above facilities were removed by Order of Court on 24th May 1945. The Deposit Books issued to the staff were returned and the appropriate account in the Bank's General Ledger was credited with the total at the time deposited (£125,972). Over the period during which the accounts were outstanding their total was treated in the Bank's Books as an unproductive security.
### Clerical Staff

#### Personal Allowances

<table>
<thead>
<tr>
<th></th>
<th>As from 1. 6. 40</th>
<th>As from 1.12.40</th>
<th>As from 1. 6. 41</th>
<th>As from 1.12.42</th>
<th>As from 1. 6. 44</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Married Men</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary over £950</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>£75</td>
</tr>
<tr>
<td>Salary between £600 &amp; £950</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>£50</td>
<td></td>
</tr>
<tr>
<td>Salary between £575 &amp; £600</td>
<td>Nil</td>
<td>Nil</td>
<td>Difference between Salary &amp; £600</td>
<td>£35</td>
<td></td>
</tr>
<tr>
<td>Salary up to &amp; including £575</td>
<td>£25</td>
<td>£25</td>
<td>£25</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Single Men &amp; Women</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary over £460</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>Salary between £460 &amp; £435</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>Salary between £435 &amp; £260</td>
<td>Nil</td>
<td>Nil</td>
<td>Difference between Salary &amp; £460</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>Salary between £260 &amp; £245</td>
<td>Nil</td>
<td>Nil</td>
<td>Difference between Salary &amp; £260</td>
<td>nil</td>
<td>nil</td>
</tr>
<tr>
<td>Salary up to &amp; including £245</td>
<td>£15</td>
<td>£15</td>
<td>£15</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Child Allowances

<table>
<thead>
<tr>
<th></th>
<th>Total remuneration not to exceed £750</th>
<th>Salary Bar £900</th>
<th>Salary Bar £950</th>
<th>No Salary Bar</th>
<th>No Salary Bar</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Child</td>
<td>£20</td>
<td>£20</td>
<td>£35</td>
<td>£40</td>
<td>£40</td>
</tr>
<tr>
<td>Each subsequent Child</td>
<td>£15</td>
<td>£15</td>
<td>£30</td>
<td>£40</td>
<td>£40</td>
</tr>
</tbody>
</table>

### Notes
- Clerks and Temporary Male Clerks with Salaries below £200 - £65
- Over age 21 - £45
- Under age 21 - £35
- Uncovenanted and Temporary Male Clerks with Salaries below £200 - aged 19/20 £25, aged 21 & over £35.
### Dependent Relative Allowance

<table>
<thead>
<tr>
<th>Salary Range</th>
<th>Married Men</th>
<th>Single Men &amp; Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary over £950</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Salary between £950 &amp; £575</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Salary between £575 &amp; £565</td>
<td>Difference between Salary &amp; £575</td>
<td>£10</td>
</tr>
<tr>
<td>Salary up to £565</td>
<td>Difference between Salary &amp; £575</td>
<td>£15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Salary Range</th>
<th>Married Men</th>
<th>Single Men &amp; Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary over £600 &amp; up to £950</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Salary between £575 &amp; £600</td>
<td>Difference between Salary &amp; £600</td>
<td>£10</td>
</tr>
<tr>
<td>Salary up to £260</td>
<td>Difference between Salary &amp; £600</td>
<td>£15</td>
</tr>
<tr>
<td>Salary between £575 &amp; £260</td>
<td>£25</td>
<td>£25</td>
</tr>
<tr>
<td>Salary up to £260</td>
<td>£25</td>
<td>£10</td>
</tr>
</tbody>
</table>
### Non-Clerical Staff

#### War-time Allowance

<table>
<thead>
<tr>
<th></th>
<th>As from the commencement of the first working week after 1st July 1940 (O/C 18. 7.40)</th>
<th>As from week ended 5th July 1941 (O/C 4. 9.41)</th>
<th>As from the first Pay Day in December 1942 (O/C 3.12.42)</th>
<th>As from the first full working week in June 1944 (O/C 29. 6.44)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Married Men</strong></td>
<td>5/- a week</td>
<td>8/-</td>
<td>Not at Locations 18/- At Locations 13/-</td>
<td>23/- 18/-</td>
</tr>
<tr>
<td><strong>Married Men with sole Dependents other than children</strong></td>
<td>5/- do.</td>
<td>11/-</td>
<td>Not at Locations 21/- At Locations 16/-</td>
<td>28/- 23/-</td>
</tr>
<tr>
<td><strong>Single Men with sole Dependents</strong></td>
<td>5/- do.</td>
<td>8/-</td>
<td>Not at Locations 16/- At Locations 13/-</td>
<td>22/- 17/- Aged 21 and over</td>
</tr>
<tr>
<td><strong>Single Men without Dependents</strong></td>
<td>3/- do.</td>
<td>5/-</td>
<td>Not at Locations 15/- At Locations 10/-</td>
<td>17/- 12/- Aged 21 and over</td>
</tr>
<tr>
<td><strong>Women with sole Dependents other than children</strong></td>
<td>5/- do.</td>
<td>8/-</td>
<td>Not at Locations 13/- At Locations N nil</td>
<td>17/- 12/- Aged 21 and over</td>
</tr>
<tr>
<td><strong>Women without Dependents</strong></td>
<td>3/- do.</td>
<td>5/-</td>
<td>Not at Locations 10/- At Locations N nil</td>
<td>6/- 7/- Aged 21 and over</td>
</tr>
<tr>
<td><strong>Child Allowance</strong></td>
<td>3/- do.</td>
<td>5/-</td>
<td>Not at Locations 6/- At Locations N nil</td>
<td>6/- 1/- Aged 16 to 20</td>
</tr>
</tbody>
</table>
TO THE CLERICAL STAFF

War-time Allowances

A major objective of the Government during the war has been to avoid inflation or at any rate to minimise it as far as possible. The Bank and others, to conform to this policy, have given no general increase in salaries, but instead have instituted a system of war-time allowances, subject to periodical review, designed to give relief where the need was greatest. This has always been regarded as a provisional arrangement, and since hostilities with Germany ceased the Court have reviewed the position.

The Court have been made fully aware that the Staff are suffering from the enhanced cost of living and have been informed of their views on the subject of war-time allowances. They regret, however, that they do not consider that the time has arrived when public policy would permit a general revision of salaries, but in order to alleviate the position they have decided to supplement the present war-time allowance by an amount equivalent to 10% of salaries, within certain limits, paid in conjunction with the present allowance.

The Staff may be assured that the Court will keep the whole matter under constant review.

CATTO,
Governor.

26th July 1945.
OVERTIME

1. At the outbreak of war overtime was still subject to the last major ruling, viz., the Order of Court 13th May 1920, which laid down the following conditions:

   Overtime to start at 5 p.m. (Saturdays 1 p.m.)

   No payment for less than 2 hours' overtime except in the case of Women Clerks and Shorthand-Typists in certain Special Offices kept until 6 p.m.

2. Order of Court 7th September 1939

   Payment of Overtime temporarily suspended. Abnormally long hours to be rewarded by gratuity at suitable intervals.

3. Order of Court 9th November 1939

   From 1st October 1939: Gratuities authorised for long hours worked during September.

   Payment for Overtime to be resumed for one hour or more worked in excess of the standard day, viz:-

   Mondays to Fridays  - 9 hours (including time for lunch and tea)
   Saturdays           - 5 hours (including time for lunch)

   except that Women Clerks and Shorthand-Typists in Special Offices at Head Office to be paid Overtime for one hour or more worked in excess of:

   Mondays to Fridays  - 8 hours (including time for lunch and tea)
   Saturdays           - 4 hours (including time for lunch)

   Work on Sundays and Bank Holidays to rank for payment at ordinary Overtime rates.

   N.B. At the Locations time allowed for dinner not to rank for Overtime unless a day of 12 or more hours is worked.

4. Governor's Order 6th August 1940

   From 1st August 1940: Women Clerks and Shorthand-Typists in Special Offices at Head Office placed on the same basis as the remainder of the Staff.

5. Governor's Order 19th September 1940

   From 9th September 1940: Overtime suspended at Head Office and St. Luke's Printing Works for all grades of Clerical Staff. Continued at Locations as before.
6. A retrospective payment at Head Office and St. Luke's Printing Works from the 1st September 1941* on the basis (daily) laid down by Order of Court, 9th November 1939.

**From 1st January 1942:** Payment of Overtime resumed on the basis of one or more hours worked in excess of a standard working week of 49 hours, calculated as follows:

- Mondays to Fridays: 9 hours a day (including time for lunch and tea)
- Saturdays: 4 hours (time for lunch will be excluded unless 5 hours or more are worked).

7. **Order of Court 12th April 1945**

**From 2nd April 1945:** To revert to pre-war basis of payment for Overtime but Women Clerks and Shorthand-Typists in Special Offices not to be treated exceptionally.

**GRATUITIES**

Gratuities in lieu of overtime

By an Order of Court of the 7th September 1939 the payment of overtime was temporarily suspended. Abnormally long hours were to be rewarded by gratuity at suitable intervals. Accordingly in October 1939 tax-free gratuities amounting to some £9,600 were granted to members of the Staff, mainly those who had worked long hours in connection with evacuation. The payment of overtime was resumed as from the 1st October.

Gratuities to women in charge of billets

Gratuities were granted annually to the women in charge of billets at the evacuation centres, the amount varying according to the responsibilities involved.

Income Tax on gratuities

On 6th February 1941 the Staff Committee agreed that gratuities to the Staff which had previously been paid tax-free (i.e., the Bank had borne the tax) should in future be subject to tax in the hands of the recipients.

*For almost a year, from 9th September 1940 to 1st September 1941, no payment for Overtime as such was made. These months covered the first period of active enemy air assault; and a large proportion of the Staff worked irregular hours, some hundreds slept in the Bank and no representative records of hours actually worked could be kept.
Gratuities to Temporary Staff

Under Orders of Court of 28th June, 26th July and 31st August 1945 gratuities became payable at the following rates for each completed six months' service:

Temporary Male Clerks
after 5 years' service
1/16th of salary + War-time Allowance as a single man

Temporary Women Clerks (including acting ranks)
under age 40 at resignation
after 3 years' service
1/32nd of salary + War-time Allowance as a single woman

Temporary Women Clerks (including acting ranks)
aged 40 and over at resignation
after 3 years' service
1/16th of salary + War-time Allowance as a single woman

Temporary Non-Clerical Staff
after 1 year's service
1½ weeks' wages + War-time Allowance as a single man/woman
plus 15s. or 30s. for merit.

These gratuities were payable, subject to satisfactory reports, to members of the Staff quitting the Service, provided that notice to terminate the engagement was given by the Bank or the Bank Medical Officer certified that the person concerned was unfit for further service.

An Order of Court of the 24th October 1946 provided that with effect from 1st July 1946, gratuities on the above-mentioned scale should be paid to:

Temporary Male Clerks
Aged 60 years or over who, not having accepted an offer of a term of assured employment by the Bank, resigned after a minimum of five years' satisfactory service.

Temporary Women Clerks
Aged 45 years of age or over, resigning after a minimum of three years' satisfactory service.

Temporary Non-Clerical Staff
Men aged 60 or over and women aged 45 or over, resigning after a minimum of one year's satisfactory service.
A further Order of Court of the 27th February 1947 provided that, in the case of Women Clerks holding acting rank, all service after 3rd September 1939, whether temporary, permanent or in acting rank, should be taken into account for the calculation of leaving gratuities. This modification was made retrospective to 26th July 1945. It was also provided that Temporary Women Clerks, certified by the Bank Medical Officer to be unable to continue in the service because of expectant motherhood or ill-health, should qualify for gratuities on tendering their resignations.

**Income Tax on Leaving Gratuities**

Before deciding to grant gratuities on the scale set out above the Bank received an assurance from the Inland Revenue that it was not then their practice to charge such gratuities to tax. The Revenue subsequently reversed this decision, however, and consequently, in order to ensure that the net gratuity payable in each case should correspond as nearly as practicable to the amount which it was originally intended the employee should receive, the Court agreed, on the 4th April 1946, that

"payment in each case be such an amount as, after deduction of Income Tax at the standard rate (allowance being made for the statutory amount of Earned Income Relief on the gross gratuity) will leave an amount equal to the gratuity according to the scale."

**Gratuities to Married Women**

The Order of Court of the 7th September 1939 which set out the terms on which Women Clerks might be retained in the service with acting rank on marriage, provided that in such cases marriage gratuities should be based on salary at the date of marriage, but that payment should be deferred until the expiration of the acting appointment or widowhood. By an Order of Court of the 29th January 1942 it was agreed that such gratuities should in future be paid at the time of marriage.

On the 8th January 1942 the Court ordered that, in the case of Permanent and Auxiliary Women Clerks released by the Bank for National Service, their period of service while absent from the Bank should rank for pension and the payment of Marriage Gratuities;
further that married women holding acting rank should, on being released for National Service, be granted a gratuity of £25 subject to tax, in addition to any Marriage Gratuity that might be payable.

**Gratuities to Temporary Staff released for National Service**

By Order of Court of the 23rd October 1941 authority was given for the payment of gratuities on the following scale, subject to satisfactory reports, to Temporary Male Clerks released by the Bank for National Service:-

**Married Men**

After six months' service £20 rising by an additional £5 for each further completed month of service to a maximum of £50.

**Single Men**

After six months' service £12 rising by an additional £3 for each further completed month of service to a maximum of £30.

An Order of Court of the 8th January 1942 authorised the payment of gratuities in similar circumstances to Temporary Women, Clerical and Non-Clerical (other than acting ranks) on the following scale:-

After 6 months' service £10 rising by an additional £3 for each further completed month of service to a maximum of £25.

Under a Governor's Order of the 13th June 1940 Uncovenanted Clerks who volunteered to join a particular unit of H.M. Forces were paid salary up to the Saturday following the week in which they quitted the Service. A further Governor's Order of the 23rd December 1941 granted one week's Leave on full pay to Temporary Bank Note Posters who were called up for military service, provided they had completed six months' service, (Note: no other categories of Male Temporary Non-Clerical Staff were recruited at an age which rendered them liable to call-up).

**Christmas Gratuities for Telephonists**

On the 28th November 1940, the General Welfare Organiser reported to the Chief of Establishments on the subject of gratuities to the Bank of England Club Staff and the Sports Club Staff. It was pointed out that a large proportion of regular members were serving with the Forces and that their places had been filled by Temporary and Uncovenanted Clerks who had not yet the same interest in these Staffs. On the other hand, the Staffs concerned were depleted and working harder. Moreover, the Christmas gratuity had come to be considered
as part of their emoluments.

The General Welfare Organiser recommended that one week's wages should be paid in lieu of the gratuities. This was sanctioned by Mr. Holland-Martin and Mr. Wheeler. After discussion with the Controller of Women Clerks, the question of the Telephonists' gratuity was then raised with the Governors. It was finally agreed (Order of Court 26th December 1940) that £25 should be placed at the disposal of the Controller of Women Clerks for the payment of gratuities to the Telephonists at her discretion, this payment to take the place of the gratuities formerly collected from the Staff; and that, in future, in lieu of a Christmas gratuity, the Bank Telephonists be considered at 1st March each year (in common with other members of the Staff) for gratuities in respect of exceptional services.
The following resolutions, which affected the provisions of the various existing schemes, are recorded (with one exception*) in the order in which they were made. They do not include special arrangements made to dispose of individual cases:

**Retention of Married Women Clerks in the Service in a temporary capacity**

In September 1939 the Court of Directors gave permission for Women Clerks, whether Permanent or Auxiliary, to be retained on marriage in the service of the Bank in a temporary capacity on the following conditions:

(a) To be given acting rank equivalent to that already attained and to be eligible for promotion and increases of Salary in the normal way.

(b) In the event of widowhood, to be eligible for re-appointment to the Permanent or Auxiliary Staff with the equivalent of such rank as may have been attained during temporary service.

(c) Temporary service to rank for pension on the scales for Permanent or Auxiliary Women Clerks, whichever is applicable.

**Auxiliary Shorthand-Typists**

On the 12th October 1939 the recruitment was authorised of Shorthand-Typists over the age of 22 years on the following conditions of service:

(a) To be styled "Auxiliary Shorthand-Typists".

(b) To be granted ordinary Salary on the same scale as for Permanent Women Clerks, i.e., with a maximum of £220 and to be eligible for grants of additional Salary up to a maximum of £50 a year.

(c) Commencing Salary to be that which they would have attained had they entered the Service at the age of 18 years and made normal progress.

(d) To be eligible for Pensions in accordance with the

* See "Commutation of Pensions" at end(p.1)
Regulations applicable to Auxiliary Women Clerks.

Several of these Auxiliary Shorthand-Typists were transferred, after a qualifying period, to the Staff of Permanent Women Clerks, and thus became eligible for promotion to the higher grades.

Recruitment of Women Clerks

On the 30th May 1940, the Court of Directors agreed that no further recruitment should be made in the normal way to the Staff of Probationary and Permanent Women Clerks but that future recruitment should be made either to the Staff of the Auxiliary Shorthand-Typists (see above) or to the temporary staff. The terms on which Temporary Clerks were to be engaged were as follows:

(a) Salary on appointment to be between £105 and £220 a year; in exceptional cases appointment might be made at a Salary higher than £220 a year.

(b) To be eligible, after a minimum of three months' service for appointment to the Permanent Staff.

(c) No Pension to be payable on the termination of temporary engagement.

(d) Temporary service which is continuous with permanent service to rank for Pension (except service below the age of 18 years).

At the same time it was decreed that existing Probationary Women Clerks might also be considered eligible for appointment to the Permanent Staff after three months' service, and that their Salaries should be increased immediately to that of the new Temporary Clerks, viz., £105 a year.

Recruitment of Male Staff

Except in special circumstances, recruitment was to be made during the war to the Male Staff of the Bank in a temporary capacity only.
Women Clerks at the Country Branches

As from the 1st June 1940, the Salaries of Women Clerks at the Country Branches, which were formerly £10 lower than those of their colleagues at Head Office, were raised to the same level.

Allowances payable by the Bank to the Widows of Permanent and Auxiliary Clerks

The Bank's Regulations relating to the granting of allowances to widows of Non-Clerical employees contain a "discretionary" or what is described by the Inland Revenue Authorities "defeasance" clause (see Note*). This clause renders the allowance unsaleable in the open market and consequently valueless to anyone other than the person to whom it has been granted; on this account there is held to be no value on which a claim for Estate Duty can be assessed.

The wording of the Regulations relating to the widows of Permanent and Auxiliary Clerks did not, however, contain a "defeasance" clause and rendered the allowances assessable to Estate Duty.

The Inland Revenue Authorities state that the Regulations relating to the widows of Permanent and Auxiliary Clerks could quite properly be amended to bring them into line with those applicable to the Non-Clerical Staff.

The Court, on the 28th May 1942, adopted new Regulations which included the "defeasance" clause.

The Pensions Regulations of the Permanent and Auxiliary Women Clerks were revised by the Order of Court of the 30th July 1942.

Note* "The Court of Directors may, at their absolute discretion, direct that a pension or allowance ..........be withheld or discontinued, in whole or in part, ....."

"The decision of the Court of Directors as to the .......

withholding ......of any pension or allowance ..... shall be conclusive."
Permanent and Auxiliary Women Clerks

1. The scale of Pensions laid down for both Permanent and Auxiliary Women Clerks is 1/50th of Salary for each completed year of service and the Pension terms are in other respects the same for both except that the Permanent Women Clerks were granted two concessions not enjoyed by the Auxiliary Staff, namely:

(a) Women who enter the Bank's service at the age of 21 or over are pensioned at age 45 or over on the basis of one, two or three years' additional service according to age at entry.

(b) A minimum Pension equal to half their pensionable Salary is granted on retirement at the age of 50.

2. Since 1939 a number of women have been appointed exceptionally at ages up to 45:

(a) to the Permanent Staff over the normal recruiting age limit of 21

(b) to the Auxiliary Staff as Shorthand-Typists.

Forty five of these women are still in the service and their terms of Pensions differ in a number of respects from the main Pensions Regulations.

3. With the object of achieving uniformity as far as practicable, proposals for amendments to the existing Pensions Regulations for both Permanent and Auxiliary Women Clerks were submitted to the Staff Committee as a basis for discussion on the 16th July 1942. Since then an amendment to the original proposals has been made, namely, that Permanent Women Clerks who entered the service after attaining the age of 40 years should receive the benefit of added years of service on retirement at age 50.

The effect of the proposals originally made, together with this amendment, is as follows:-
(a) Permanent Women Clerks appointed at or over the age of 21 to receive the benefit of the added years of service to which their age at entry entitles them whether or not they can complete ten years' service. Women who enter the service at ages between 21 and 40 and who complete ten years' service to receive the benefit of the added years of service on retirement at age 45 or over. Women who enter the service at over age 40 and who cannot, therefore, complete ten years' service not to be granted the benefit of added years of service until they have reached the compulsory age of retirement, i.e., 50.

(b) Auxiliary Shorthand-Typists, irrespective of their age at entry, to be granted Pensions on the same scale as Auxiliary Women Clerks, i.e., 1/50th of Salary for each completed year of service without the benefit of added years of service.

(c) Women appointed over the age of 40 years, whether to the Permanent or Auxiliary Staff, to be granted a minimum Pension of £25 a year at age 50 or earlier on account of ill-health, provided they have completed 3 years' service.

The abolition of the clause in the existing Regulations for Permanent Women Clerks which provides for a minimum Pension equal to half Salary at age 50.

This Clause was intended to provide for those women who were appointed to the Permanent Staff during and shortly after the last war between the ages of 28 and 30. It is no longer effective since the Clerks whom it was intended to benefit thereby have now retired from the Service.
4. The adoption of these proposals on 30th July 1942, necessitated the introduction of two new sets of regulations for Permanent and Auxiliary Women Clerks appointed after attaining the age of 40 years.

**Watchmen**

The Messengers and Porters Association, which includes in its membership Watchmen, petitioned for the inclusion in the Bank's Pension Scheme of Watchmen who complete 20 or more years of service in the Bank. The case for the reconsideration of the position was as follows:

1. The men were employed continuously for periods much longer than was originally contemplated.

2. Whereas all those originally recruited were in receipt of Pensions when appointed, the Bank had since been able to recruit only a small number with Pensions from outside sources. The number of Watchmen without such Pensions was, in consequence, growing steadily.

3. The trend towards making all continuous service pensionable had gathered much weight in recent years.

It was true that the Watchmen had always been fully aware that they were on a non-pensionable basis; some had been Police pensioners. They had, however, seen other categories of Staff, appointed on similar terms, eventually included in a Pension Scheme, until they were the only category of Staff remaining outside. The only reward provided for them on quitting was a gratuity after five years' service on the following scale, and to increase these gratuities would not have removed their grievance:

- **Wardens of the Nightly Watch** and **Superintendents of the Watch**
  - £4 for each year of service: maximum £60.

- **Watchmen and Doorkeepers**
  - £2 for each year of service: maximum £50.
It was therefore decided by Order of Court of the 18th February 1943 that -

(a) Wardens of the Nightly Watch, Superintendents of the Watch, Doorkeepers, Timekeepers and Watchmen at Head Office, the Branches and St. Luke’s Printing Works be eligible on reaching the compulsory retiring age, or on earlier retirement on grounds of ill-health, for Pensions in accordance with the appropriate regulations.

(b) The scale of gratuities authorised by the Governors in February 1924 be abolished except as regards those members of the Staff who, by reason of their age when they entered the Service, will be unable to complete the period of ten years' service necessary to qualify them for a Pension.

It was also agreed that the Watchmen and Firemen who quitted during 1942 after having completed 20 or more years' service should be granted Pensions as from the date when they left the Service, making allowance for the gratuities they had received.

Auxiliary Male Clerks

Under the Order of Court of the 24th August 1944 Auxiliary Male Clerks became eligible for pensionable additional Salary up to a maximum of £50 for special merit.

Commutation of Pensions

The basis on which the commutation rates are fixed is the average cost of Annuities according to the current quotations of Insurance companies. For the purpose of determining this cost the Actuary to the Superannuation Fund computes the average rates of ten Insurance offices, granting the most favourable terms for Annuities on a middle life aged 60. He then consults the table which most closely corresponds with his average from the Government Annuity Tables. Owing to the fact that the Bank allow commutation without medical examination a small loading is
placed on the rates recommended by the Actuary. This loading, which had been 3% since 1936, was reduced on the 1st March 1943 to 1% because commutation had become more general and the risk caused by commutation by impaired lives was consequently smaller.

The question of the official table to be used is reviewed by the Actuary at least once a year and at shorter intervals should it be necessary. The table recommended by him is submitted to the Staff Committee and to the Court for their approval. On the 1st February 1943 the Actuary informed the Bank that the average rate for the ten offices offering the most favourable terms had fallen to such an extent as to necessitate a change in the table used by the Bank. He recommended that table B.14 should be used until further notice instead of B.13. On the 25th March 1943 the Court of Directors authorised the adoption of this table (less 1%) as from 1st March 1943.

In March 1945, the Actuary recommended a return to the Table in force from the 1st March 1943 to the 29th February 1944 and this recommendation was adopted by the Court of Directors on the 22nd March, to take effect as from the 23rd March 1945 inclusive.
Revision of Rules

The Annuity Scheme for Clerks' Widows and Children was instituted in 1920 and in the course of time various alterations had been made in the regulations. It was accordingly decided on 20th July 1939 that the rules of the Scheme should be revised.

The principal amendments are as follows. Beginning in 1937 certain risks were included which became important in wartime and are therefore recorded here.

Flying as part of military training

- Members of the Territorial Army, the Royal Naval Reserve, the Royal Naval Volunteer Reserve, the Royal Air Force Volunteer Reserve (Equipment Branch), the Auxiliary Air Force (Balloon Barrage Section) and the Civilian Wireless Reserve will be permitted to make ascents by military or naval aircraft when required or called upon to do so in the performance of their duties whether in time of peace or war without payment of an additional premium provided that such flights are made in the capacity of observers only.

War Risks

- Military or naval action or service, hitherto confined to service within the United Kingdom, will be extended to cover service overseas.

Aviation Risks

- Existing members if a Clerk defies the restrictions against flying contained in his policy and is killed, a refund of 25% of the premiums paid will be made instead of the whole amount being held as forfeited.

- New entrants to Scheme provided that a Clerk, when entering the Scheme, declares that he is not inclined and does not intend to take part in flying, motor-racing, etc., no restrictions of any kind will be included in his policy. If he subsequently engages in these pursuits he will be covered without extra charge.
The new rules which included these alterations were approved by the Court on the 20th July 1939.

War Risks

At the outbreak of war the Bank were informed that the London Assurance and the London Life Association Ltd. had decided that all policies issued under the Widows' Annuity Scheme should, in future, contain a restrictive clause to the effect that if death should arise either directly or indirectly by war (whether war be declared or not) the amount payable under the policy would be restricted to the maximum surrender value payable under the Scheme, namely 25% of all premiums paid. The Court therefore decided on the 12th October 1939 -

(1) That the Bank pay to the widow or children of any Clerk whose death arises directly or indirectly from the war, and whose Annuity policy is subject to this restriction, an annual sum equal to the sum assured, subject to the conditions which would have governed the payment of the Annuity by the Assurance Companies.

(2) That the Bank retain the surrender value of the policy, which would normally be shared in the proportion of three-fifths and two-fifths by the Bank and the Clerk.

(3) That
(3) That no general announcement be made to the Staff but that any Clerk insuring in the Scheme while the restrictive clause is in force be informed of the arrangement.

**Royal Air Force Volunteer Reserve Pilots**

On the 29th October 1936 the Court adopted a report of the Staff Committee with regard to recruitment from the Staff of Sergeant Pilots for the Royal Air Force Volunteer Reserve.

Included in the report were recommendations -

(a) That every recruit should be obliged to insure against accident for the sum of £2,500.

(b) That "in the case of a married Clerk joining the Reserve or of a Clerk marrying while serving in the Reserve the payment of the additional premiums required to ensure the benefits under the Widows' and Childrens' Annuity Scheme in the event of his sustaining fatal injuries while serving in the Reserve to be compulsory. Such additional premiums, which would amount to approximately £70 for the first year of service and £25 per annum subsequently, to be paid as to three-fifths by the Bank and as to two-fifths by the Clerk".

At the inception of the Scheme all those who joined were unmarried. The Bank accordingly approached the London Assurance and the London Life Association Ltd. with a view to arranging for the payment of the additional premium required to ensure the continuance of the benefits under the Widows' and Childrens' Annuity Scheme. The Companies then informed the Bank that, whereas in the first place they had expressed themselves as willing to extend an Annuity Policy on receipt of an additional premium, at the rate of £70 in the first year and £35 for the next nine years, they now found themselves obliged to ask for an additional annual premium of £92:10: - for a period of five years. They explained that this increase was the result of a recent agreement between various Insurance Companies.

As this quotation appeared to be excessive, the Bank approached Messrs. Price, Forbes & Company Ltd. who suggested that, rather than extend the Widows' annuity Scheme to married pilots, the Bank would be well advised to take out for each pilot an additional accident policy for a sum of capital sufficient to provide £150 a year for the...
for the widow. The premium for such a policy was quoted as £2/6d. per cent. This scheme provided equally satisfactory cover at a less cost and it was decided to take out the necessary policy. It was agreed that the premium of £25 a year should be paid in the same proportions as that on the existing accident insurance for £2,500, viz. two-thirds by the Bank and one-third by the Clerk.

It was agreed by an Order of Court of the 14th March 1940 that if, for any reason, the London Assurance and the London Life Association refused to pay an Annuity in respect of policies issued before the war under the Annuity Scheme for Clerks' Widows and Children -

The Bank in that event should pay to the widow or children of any Clerk whose death arises directly or indirectly from the war an annual sum equal to the sum assured, subject to the conditions which would have governed the payment of the Annuity by the Assurance Companies and retain the surrender value of the policy.
Recruitment

Men

At the outbreak of war it was decided that no further Probationers were to be recruited and that the existing Probationers should not be considered for election to the Permanent Staff until the end of the war.

To augment the numbers of staff, many of whom had already joined the Forces, a Temporary Staff was engaged consisting of:

- (1) Bank Pensioners
- (2) Casual applicants.

By an Order of Court of the 2nd November 1939, it was agreed that temporary employment as Uncovenanted Clerks be offered to sons of Clerks and to approved candidates on the Directors' lists. Candidates on enrolment should not be under the age of 17 years, but this age limit was later lowered to 16 years. Suitable casual applicants in this category of staff were nominated by an Executive Director.

The numbers of Temporary Staff recruited varied during the war years according to the Bank's requirements, viz.,

<table>
<thead>
<tr>
<th>Year</th>
<th>Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td>1939</td>
<td>106</td>
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<tr>
<td>1940</td>
<td>520</td>
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<tr>
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<td>11</td>
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<td>1945</td>
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Women

At the outbreak of war in 1939 it was decided that, in addition to filling vacancies on the Probationary Staff, a Temporary Staff be recruited to replace men and women released for National Service and to cope with the extra volume of work. This staff consisted of:

- (1) Bank Pensioners
- (2) Former Women Clerks who had quitted on marriage or for other reasons
- (3) Ex-employees of other banks and casual applicants (married or single).

It was also decided that Women Clerks on the Permanent Staff who married could, at the discretion of the Governors, remain in the service of the Bank with Acting Rank in a temporary capacity. These
These Clerks were to enjoy the same privileges as the Permanent Staff and to be eligible for promotion on the same scale.

In October 1939 qualified Shorthand-Typists over the age of 22 were recruited as Auxiliary Shorthand-Typists with pensionable service similar to that for the existing staff of Auxiliary Women Clerks.

In May 1940 recruitment for the Probationary and Auxiliary Shorthand-Typewriting Staff ceased. The existing staff of Probationary Women Clerks retained their titles and conditions of service and, unlike the Male Staff, election to the Permanent Staff continued. All new entrants were appointed to the Temporary Staff and suitable candidates were considered for and subsequently appointed to the Permanent Staff according to the Bank’s requirements.

In May 1942 it was decided to engage a staff for part-time work; this staff remained until January 1947, when it was disbanded.

Recruitment figures for the war years were:

<table>
<thead>
<tr>
<th>Year</th>
<th>1939</th>
<th>1940</th>
<th>1941</th>
<th>1942</th>
<th>1943</th>
<th>1944</th>
<th>1945</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>76</td>
<td>727</td>
<td>636</td>
<td>364</td>
<td>312</td>
<td>258</td>
<td>375</td>
</tr>
</tbody>
</table>

Further details of recruitment (mainly of women) are given in Section A of this Appendix, where they are included because of their significance for the various Pension schemes.

The following table shows the numbers of staff, in various categories, at the outbreak of war and at yearly intervals from the end of February 1940 to 1946. The total staff, clerical and non-clerical, increased by something over 2,000, or by more than 50%, in the first two complete years of war, but of these more than 800 were in the services. The total number of effectives in the Bank had increased by 1,350 by February 1942. Two years later the Bank had released over 1,200 men and women in all for war service, and the total staff, at home and abroad, was just over 6,000. Between February 1942 and February 1946 the total numbers had been
had been reduced by 573, of which 200 were Temporary Women Clerks.

In February 1946 over 600 were still not demobilised from the services and the total working in the Bank had increased by less than 1,000 during the war, in spite of the recruitment of 1,637 Temporary Staff, of which 923 were men.
### NUMBERS OF STAFF

<table>
<thead>
<tr>
<th>In the Bank</th>
<th>31.8.36</th>
<th>29.2.40</th>
<th>28.2.41</th>
<th>28.2.42</th>
<th>28.2.43</th>
<th>28.2.44</th>
<th>28.2.45</th>
<th>28.2.46</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Clerks - Men</td>
<td>1,696</td>
<td>1,306</td>
<td>1,174</td>
<td>1,014</td>
<td>800</td>
<td>865</td>
<td>851</td>
<td>1,112</td>
</tr>
<tr>
<td>- Women</td>
<td>1,551</td>
<td>1,672</td>
<td>1,644</td>
<td>1,443</td>
<td>1,260</td>
<td>1,210</td>
<td>1,129</td>
<td>1,442</td>
</tr>
<tr>
<td>Auxiliary Clerks - Men</td>
<td>155</td>
<td>148</td>
<td>139</td>
<td>128</td>
<td>117</td>
<td>107</td>
<td>98</td>
<td>91</td>
</tr>
<tr>
<td>- Women</td>
<td>139</td>
<td>166</td>
<td>145</td>
<td>117</td>
<td>97</td>
<td>78</td>
<td>67</td>
<td>54</td>
</tr>
<tr>
<td>Temporary Clerks - Men</td>
<td></td>
<td>340</td>
<td>693</td>
<td>755</td>
<td>665</td>
<td>613</td>
<td>540</td>
<td>709</td>
</tr>
<tr>
<td>- Women</td>
<td></td>
<td>164</td>
<td>782</td>
<td>1,123</td>
<td>966</td>
<td>1,061</td>
<td>1,108</td>
<td>923</td>
</tr>
<tr>
<td>Non-Clerical Staff (excluding St. Luke's)</td>
<td>551</td>
<td>845</td>
<td>875</td>
<td>827</td>
<td>867</td>
<td>862</td>
<td>851</td>
<td>749</td>
</tr>
<tr>
<td>Total Staff in Bank</td>
<td>4,120</td>
<td>4,639</td>
<td>5,452</td>
<td>5,471</td>
<td>4,876</td>
<td>4,796</td>
<td>4,684</td>
<td>5,080</td>
</tr>
<tr>
<td>Clerical Staff on War Service - Men</td>
<td></td>
<td>373</td>
<td>487</td>
<td>613</td>
<td>711</td>
<td>716</td>
<td>697</td>
<td>389</td>
</tr>
<tr>
<td>- Women</td>
<td></td>
<td>5</td>
<td>2</td>
<td>38</td>
<td>271</td>
<td>343</td>
<td>328</td>
<td>203</td>
</tr>
<tr>
<td>Non-Clerical Staff on War Service (excluding St. Luke's)</td>
<td></td>
<td>86</td>
<td>160</td>
<td>163</td>
<td>163</td>
<td>163</td>
<td>157</td>
<td>40</td>
</tr>
<tr>
<td>TOTAL STAFF</td>
<td>4,120</td>
<td>5,103</td>
<td>6,101</td>
<td>6,285</td>
<td>6,021</td>
<td>6,016</td>
<td>5,866</td>
<td>5,712</td>
</tr>
</tbody>
</table>
Controller of Women Clerks

It was decided by the Court of the 27th February 1941 that:

(a) The existing Superintendents of Women Clerks be re-designated "Controllers of Women Clerks" and that their basic salaries be increased - in recognition of the increased administrative work and responsibility which they carry as a result of the growth of the Women Staff from approximately 800 to 2,500.

(b) New posts in the Staff of Women Clerks be created in order to provide an adequate reward for the additional work and responsibility borne by those in charge of Women Clerks in large Offices; the titles of these posts to be Superintendents and Deputy Superintendents of Women Clerks.

Local affairs and staff

At a meeting of the Court on the 30th September 1943 it was decided that the Staff of the Bank at the Head Office and Branches should be encouraged to take an active part in local public affairs, subject to the exercise of a proper discretion whenever such an engagement might involve their appearing to enlist the Bank in political controversy. Members of the Staff so engaged are not granted time off, except perhaps on special occasions when the work of the Bank permits.

A Notice to Staff was issued (11th October 1943).

Form of Report

There was no change in the Form of Report on the Clerical Staff. A change was considered in 1944, but it was eventually decided to make no alteration for the time being.

A report form, based on that for the Permanent Staff, was introduced at the beginning of the 1939/45 war for the use of the Temporary Staff.

The "Hump"

A further effort was made in 1944 to reduce the numbers in the "Hump" by special pension offers. This special pension scheme was open to Permanent Male Clerks up to and including Grade I.
Grade I who had attained their 36th but not their 44th birthday at the 1st March 1944. Clerks above Grade I were considered exceptionally. Thirty-four out of the 744 men eligible took advantage of the offer; five others, all of whom were outside the age limits, were allowed exceptionally to take their pensions on the same terms.
GOVERNOR'S LEAVE

28. 8.39 In view of the large number of men who were being called to H.M. Forces, Governor's Leave was cancelled.

14. 9.39 Governor's Leave allowed at the discretion of Heads of Departments and Principals to those who had been unable to take a long Leave during the year.

28.12.39 Principals were urged to use every endeavour to grant Leave during the following January and February to those who had failed to complete their normal allowance during 1939.

14. 3.40 The Court approved the following recommendation in respect of the Clerical Staff (men and women) -

(i) Existing scales to be reduced by approximately one-third subject to a maximum of 18 days and a minimum of 12 days;

(ii) The rule requiring 12 days' Leave to be taken consecutively be suspended;

(iii) Additional Leave in the year of marriage be reduced from six to three days;

(iv) The granting of Leave up to the limits of the peace-time scales be reconsidered should it prove possible to grant the reduced scales in full.

22. 5.40 The Governors ordered the following scales for Temporary Male Clerks -

- Those receiving a salary of £700 a year and over - 18 days
- The remainder - 12 days

- 1 -
In view of the appeal by the Ministry of Labour to all employers and employees that the maximum output should be maintained, it was decided to fix a maximum allotment of 12 days' Governor's Leave for all grades of Staff, irrespective of seniority. It was hoped to augment this allowance of 12 days by granting afternoons off and Principal's Leave for long week-ends.

It was decided that an additional six days' Leave should be granted during 1941 to all grades of Staff who would normally be entitled to 18 or more days; preference to be given in the first instance for health or family reasons.

One day's Head of Department's Leave to be granted in conjunction with Governor's Leave on two occasions in the year.

The Governors decided that the standard period of 12 days' Leave should apply to all grades of the Clerical Staff (men and women). No suggestion that further Governor's Leave might be granted as in 1941.

Head of Department's Leave was granted on four Saturday mornings in a year in addition to the two days granted in conjunction with Governor's Leave.

It was decided that Governor's Leave during 1944 would be granted on the same basis as in 1942 and 1943 but that the position should be reconsidered in August or September of that year, with the object of granting a further allowance of up to six days should work and circumstances permit.
It was decided to grant further Leave on the basis of six additional days to all full-time Clerical Staff who were in the Service on the 1st June 1944.

It was decided that the basic allowance for 1945 for all grades of the Clerical Staff (men and women) should be increased from 12 to 18 days. This was later reconsidered and, as a result, it was decided that all members of the Permanent and Auxiliary Clerical Staffs should be eligible for Governor's Leave during 1945 in accordance with the peace-time scale, subject to a maximum allowance of 24 days.

Certain minor changes were introduced, to the benefit mainly of the junior Women Clerks, and the scales for the Temporary Clerical Staff were revised at the same time.
HOME GUARD TRAINING LEAVE

In March 1942 it was decided that, the work of the Bank permitting, up to six days' Training Leave would be granted in addition to Governor's Leave for the purpose of attending Home Guard Instructional Training Courses. This Leave could either be taken in conjunction with Governor's Leave or separately.

The concession was later taken to include members of the Air Training Corps.
In 1943 the possibility of granting additional leave for agricultural work was under discussion but it was decided that it was not possible to grant leave for this purpose. It was decided, however, that, in allocating Governor’s Leave to the Staff, every endeavour should be made, subject to the work of the Bank permitting, to arrange for Leave to be granted at a suitable time during the summer months to those wishing to help with agricultural work.

The position remained the same throughout the rest of the war years.
### MEN AND WOMEN IN SERVICES - NUMBERS AND CASUALTIES

#### CLERICAL STAFF

<table>
<thead>
<tr>
<th></th>
<th>Released</th>
<th>Killed or Died</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men - Permanent</td>
<td>762</td>
<td>29</td>
</tr>
<tr>
<td>Temporary</td>
<td>64</td>
<td>1</td>
</tr>
<tr>
<td>Uncovenanted</td>
<td>276</td>
<td>15</td>
</tr>
<tr>
<td>Pensioned</td>
<td>1,102</td>
<td>46</td>
</tr>
<tr>
<td>Women - Permanent</td>
<td>491</td>
<td>2</td>
</tr>
<tr>
<td>Temporary</td>
<td>342</td>
<td>2</td>
</tr>
<tr>
<td>Total Clerical</td>
<td>1,936</td>
<td>48</td>
</tr>
</tbody>
</table>

#### NON-CLERICAL STAFF

<table>
<thead>
<tr>
<th></th>
<th>Released</th>
<th>Killed or Died</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men - St.Luke's</td>
<td>59</td>
<td>5</td>
</tr>
<tr>
<td>All other Non-Clericals</td>
<td>207</td>
<td>2</td>
</tr>
<tr>
<td>Women</td>
<td>273</td>
<td>7</td>
</tr>
<tr>
<td>Total Number of Staff Released:</td>
<td>2,209</td>
<td>Total Casualties:</td>
</tr>
</tbody>
</table>

#### CIVILIANS KILLED BY ENEMY ACTION

<table>
<thead>
<tr>
<th></th>
<th>Director</th>
<th>Clerical</th>
<th>Non-Clerical</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Women</td>
<td>1</td>
<td>7</td>
<td>5</td>
<td>13</td>
</tr>
</tbody>
</table>
The following were killed or died on Active Service:

**CLERICAL STAFF**

**Men - Permanent**
- R.G.D. ALLAWAY
- L.W. BAILEY
- W.R.A. BALKWILL
- P.P. BENSON, M.C.
- J.D. BLENCOWE
- F.D.R. BYNG
- T.B. CAROTHERS
- G.W. CHAPLIN, M.C.
- R.C. DAFFORN, D.F.C.
- H.L. DAVIS
- R.H. DEACON
- G.B. EARLE
- P.F.W. GALES
- W.L.O. GRAVES
- S.W.A. HAWKER (Pensioner)
- D.G. IMAGE
- A.B. LOVERIDGE
- J.H. McALLUM, M.C.
- A.J. MCPADYEN
- D.G. MACKENZIE
- C.G. MONTGOMERY
- E.A. MOULD
- E.W. NICHOL
- G.C. PARKER
- R.W. ROBB
- B.C. SMELL
- F.M.C. TRELEASE
- B.O. WHITELEY
- G.C. WILLIAMS
- V.O. WILLIAMS

**Temporary**
- B.S. FITZSIMON

**Uncovenanted**
- R.L.H. BALL
- H.C. BARBER
- D.L. BIGGS
- P.G. EDYVEAN-WALKER
- G.A. GILBERRY
- R.C. GRAVES
- R.N. HANSELL
- T.B. HAYLEY
- L.A.C. MICHELL
- R.C. NICHOLS
- A.C. SCOTT
- B.A. SMITH
- G.K. SWINSCOE
- K.C.M. TAYLOR
- R.B. WARD

**Women - Permanent**
- M.I. LAWThER
- E.G. LINE

**NON-CLERICAL STAFF**

**Men - Permanent**
- F.G.T. BRERETON
- DAVID CLEMENT
- J.A.G. GILL
- JOHN HAMPTON
- W.P. LITTLETON
- R.J. PEARCE
- A.E. TOLFREE
CIVILIAN CASUALTIES

Men - Director
Clerical

- LORD STAMP
- PHILIP ATKINS
- J. P. HUDSON
- BERNARD JENNINGS
- S. M. H. SPEARING
- H. C. R. SPILLIAN
- W. S. BALKWILL
- H. G. COATES

Non-Clerical

Women - Clerical

- C. C. MACCABE
- M. D. ROBINSON
- MRS. ELLEN SMITH
- MRS. E. L. SMITH
- NORAH SMITH

Non-Clerical
DECORATIONS

British

2 C.B.E. C.J.Fisher and A.P.Grafftey-Smith
2 D.S.O. H.S.Hunt and J.F.Lonsdale
2 D.S.C. A.D.Foster and A.J.Griffith
1 A.F.C. L.A.Martin
1 D.S.M. R.F.A.Sharp
2 D.F.M. G.T.Craven, H.G.Tattersall
3 B.E.M. A.H.Bubb, Miss M.G.Fowler and T.D.F.Seaton

Foreign

2 Croix de Guerre J.H.Farmer and R.P.Stone
1 French Resistance Medal J.H.Farmer
1 Chinese Order of the Cloud and Banner with Special Rosette L.P.Bonnet
1 Legion of Merit J.C.Deeks
CONSCIENTIOUS OBJECTORS

On the 19th March 1942 the Staff Committee agreed that conscientious objectors who undertook non-combatant work to which they were directed by a Tribunal should not be treated differently from members of the Staff serving in H.M. Forces. As a result of this decision, the Governors agreed that a man who had previously been directed to work on the land and had been granted Leave of Absence without pay should be paid Bank salary on the same terms as the Staff engaged on National Service, the payment to be made retrospectively from the date on which he commenced work on the land.
WOMEN TERRITORIALS AND THE RELEASE OF WOMEN FOR NATIONAL SERVICE

In August 1939 a very large number of men were released for Military Service, and the Bank were soon faced with a serious shortage of experienced Staff at a time when they were having to deal with a greatly increased volume of essential work. Women, therefore, were trained to do a considerable proportion of the work previously undertaken by men, and those women who had already enrolled in the Auxiliary Territorial Service were requested to resign from their units and return to duty at the Bank. Exceptions were made in two instances, where the Clerks were allowed to remain with their units. Both women had served during the 1914/18 war and had undergone training before being called up in 1939.

Early in 1942 the Bank began to release Women Clerks between the ages of 20 and 30, first considering those who had previously expressed a wish to volunteer for the Services. Women released by the Bank were granted Leave of Absence, and received, during the first three months of their absence, full pay from the Bank in addition to their Service Pay, and afterwards the difference between Bank and Service Pay.

As each age group was called up for National Service, the Bank released a further number of women and recruited 16 year old girls, women over 30 and part-time workers to replace them. By agreement with the Ministry of Labour the Bank retained only a few women of call-up age. These were engaged on special work and could not be replaced.

REINSTATEMENT OF WOMEN CLERKS

Although the "Reinstatement in Civil Employment Act, 1944" did not compel the Bank to reinstate Women Clerks who were released or who quitted to serve in National Service as distinct from Women's Services, it was agreed by the Court of Directors that all Women Clerks who were serving or who had served, either in the Women's Services or in other forms of National Service, should be reinstated in the terms of the Act. (Cont. 6 Sep 1943)
WELFARE

Under this heading may be grouped together the wartime history of certain Staff organisations in which the Bank had always been interested, and which they had subsidised or assisted in various ways.

1. Bank Provident Society
   (a) Life Assurance

   Before the war an additional premium had been charged to Clerical Staff joining the R.A.F. Volunteer Reserve (Pilots Section) but by an Order of Court of 20th October 1938 the Bank agreed to pay for five years the additional premium, at the time 2½%, up to a maximum of £200 assurance for each individual. On the outbreak of war, however, the Bank undertook to bear the War Risk attached to all existing assurances and discontinued paying the additional premium.

   The arrangements for claims arising directly or indirectly out of the war were as follows:

   In respect of existing assurances arising directly out of the war the Bank agreed to pay the Society the amount of the sum assured, with bonuses, less the surrender value. The Bank assumed liability for claims arising directly or indirectly from the war on assurances required to be made on appointment to the Permanent Staff, less their surrender value.

   As regards assurances additional to those already existing, the Society undertook business at normal rates, but in the event of death arising directly or indirectly from the war paid the surrender value only.

   (b) Freehold and Leasehold Property

   Unless exceptionally the Society discontinued the granting of Mortgage Loans during the war, but gave permission to members to let houses which had been vacated. In certain cases also repayments of capital were suspended, provided that the payment of interest was continued.

   (c) Deposit
By an Order of 21st August 1939 the Governors permitted withdrawals to be made on any day of the week instead of on Tuesdays only.

Before the war 3\% free of tax had been paid on deposits. In view of the cheap money policy of the war period this was reduced to 2\% free of tax as from 1st March 1940, and to 3\% free of tax a year later.

Later it was felt that depositors should make their contribution to Income Tax and that those members who were not liable to tax at the Standard Rate should feel the benefit. As from 1st March 1943 the rate allowed was raised to 5\% (taxable) on deposits not exceeding £1,000 and to 4\% (taxable) on any excess over this amount. As from the same date the Governors agreed to vary the method of dealing with advances against deposits, no interest being paid on the latter or charged on the former while an advance was outstanding.

In the following September the Governors approved of an amendment to the rules to allow the payment of interest on the deposit accounts of deceased members until the date of closing the account, instead of to the end of the month only in which the death occurred.

Deposits did not increase quite as much in the five years to the end of February 1944 as in the previous five years although the number of depositors increased by about 100.

A decline in savings during the war years is indicated by a reduction of the average annual increase per account from £32:19:3 from 1934 to 1939 to £25:15:1 during 1939 to 1944. This lower rate of increase was largely due to the year 1941 when the average fell to about half that of 1939, reflecting the incidence of heavier taxation, smaller overtime payments and additional expenditure incurred by many of the staff as a result of bombing.

In the war years the largest savings were accumulated by men in the Forces, a large proportion of whom were unmarried.
or married to young wives themselves in employment. All men in the Forces also received full Bank salary for at least three months and many for a considerably longer period, and thereafter had their pay made up to their Bank salary. The staff employed in Emergency Premises also saved considerable amounts: they received large overtime payments and were free from billeting charges in the first year of the war.

Bonuses

In July 1941 a reversionary bonus of 30/- per annum was paid for the five years from 1st December 1934 to 30th November 1939 on sums assured and bonuses existing at the latter date, and it was decided that an interim bonus of 1/- per annum should be paid on claims arising in the following five years.

(d) Society's Liability to Income Tax

In August 1941 the Inland Revenue agreed that the Society should receive the concession granted to Insurance Companies under the Finance No. 2 Act of 1940 and should be allowed rebate on expenses of management. The Board of Trade decided that it was not necessary for the Society to comply with the Assurance Act 1909 which required the deposit of security with the Paymaster General. In consequence of the first concession the Society became liable to Income Tax at 7/6 in the £ instead of the standard rate of 10/-.

Bank of England Sports Club

The call-up of active members for service with the Forces and the evacuation of the Accountant's Department and others from London reduced sport at Roehampton to a minimum in the winter of 1939/40. The loss of sports kit and equipment which occurred when the Club House was destroyed by enemy action on 29th November 1940 rendered it impossible to organise any regular games.

From then onwards it was the policy to keep the playing fields in as good order as possible for the use of members of H.M. Forces. The grounds were quickly booked to capacity, and many units of the army, air force and Home Guard were provided with regular facilities for cricket and association football. Facilities were also
also extended to Barnes Grammar School, the Public Schools and other Youth Training organisations.

In April 1941 the Club began to hand over to the Barnes Council sections of the playing fields for allotments. Four playing fields and a paddock eventually provided the residents of Barnes with 165 allotments.

About this time the whole of the grounds, with the exception of those allocated to the Barnes Council, were thrown open for the use of the Home Guard, whom the Club provided with all facilities possible and granted them the use of a section of the Record Office for their Headquarters.

The Women’s Sports Club pavilion was only slightly damaged by enemy action and was used throughout the war as a Works Canteen to provide lunches and teas for the Staff working at the Record Office. The premises were also used by the Head office Staff on the rare occasions when it was possible to arrange tennis or cricket matches.

Shelters built in the Record Office were an example of foresight and of value both to the Bank’s Staff working there and to the community resident nearby. The shelter in the South Wing was handed over to the Marnesworth Borough Council as a public shelter, while the North Wing provided a refuge for the Club and the Bank Staff and was the Headquarters of the A.R.P. organisation.

In the winter of 1940/41 five 500 lb. bombs and many hundreds of incendiaries fell on the Sports Club grounds. Subsequently, although minor damage was caused by bombs falling in the vicinity the Club grounds escaped any direct hits.

* See Bank of England Archive (M5/539)

Bank of England Club

By an Order of Court of 20th April 1939 it was decided that Nos.1 and 2 Tokenhouse Buildings, which were purchased by Finsbury Offices Ltd. for the purpose of extending the accommodation of the Bank of England Club, should be demolished and that a new building should be constructed on the site. Mr. A.V. Heal had previously been appointed architect.

Despite unavoidable delays occasioned by the outbreak of war
war demolition was completed by the end of November 1939, and in January 1940 a tender submitted by James Carmichael (Contractors) Ltd. for the rebuilding was accepted, but immediately difficulties arose regarding the release of steel by the Steel Control. All attempts to obtain the necessary licence having failed, it was agreed on the 23rd May 1940 that the rebuilding should be postponed indefinitely.

The outbreak of war did not find the Club unprepared, as plans for the lay-out of emergency canteens had been made and large quantities of stores and equipment purchased both for emergency premises outside London and for Tokenhouse Yard.

The Club operated from 7 a.m. to 10 p.m. every day including Sundays, and a section of the staff was available during the night in case of emergency. Just before the war the Eldon Street and St. Luke’s sections of the Club were closed but the Bank’s Military Guard were provided with meals throughout the war.

At the beginning of the war some of the Club’s employees had to prepare Whitchurch for the arrival of the clerical staff, and were there for several weeks until outside caterers had been engaged.

In the City the position remained normal for some months, but by 1940 the Club staff had been diminished while demands upon them increased considerably. As the war progressed it became necessary for large numbers of the Bank staff to work during the night; owing to frequent “alerts” the evening meal had to be served in the Bank and the works kitchen and mess rooms were used for the purpose. Each night from upwards of 500 persons were provided with a meal in five sessions.

Later, when the Vault canteen came into use, hot-plates and water boilers were installed. A tea service on cafeteria lines was instituted, over 1,000 teas were supplied daily in the canteen and approximately the same number were sent to the Offices. The opening of the Vault meant more comfort for all members and the Club staff, but the serving of meals in the Bank naturally imposed a strain on the messengers.

When rationing was introduced one inconvenience was the need to record every type of meal in order to ensure that rations were
were correct; and it was necessary to keep in touch with the markets almost every hour so as not to miss obtaining "off-ration" goods.

Water supplies failed for one week and the gas for five weeks. Water had then to be man-handled from the Bank and the cooking done during the night in the Works Department kitchen. During the time when the Directors' kitchen was not in use the Club supplied all meals for the Directors and Officials.

The total number of meals supplied ranged from less than 800,000 in 1939 to about 1,140,000 in 1945. The Club staff meanwhile declined from over 200 in 1939 to 150 in 1941. Numbers had risen to 175 in 1945 and to over 300 in 1948.

During the war 1944 was the year in which the smallest number of meals (923,000) were served; in 1948 the Club was providing over 2,000,000.

For evening meals the Club was subjected to its greatest strain in 1940-1941, in both of which years it served over 110,000 (in the five months November/March, during intense hostile air attacks, 65,000).

Evening meals fell to under 80,000 in 1942 and to 55,000 in 1944. With the end of the war in 1945 the 100,000 mark was again passed. The heaviest single month was June 1945, when the Whitchurch staff returned to Finsbury, many of whom had to sleep at the Bank while accommodation was being found for them (more than 15,000 evening meals).
Bank of England Staff Prisoners of War Fund

In the Spring of 1940 news was received of the capture of six members of the Bank of England Staff, and a Fund was at once inaugurated with the object of sending them extra comforts in the form of tobacco and cigarettes. Owing to the chaotic transport conditions at the time, it was impossible to take any action until the following December, when parcels containing 1,000 cigarettes and 1 lb. of tobacco were despatched to each prisoner every month. (The parcels cost 32/6d. each).

During the course of the war the number of prisoners, either members of the Staff or their sons, reached a total of 23, but three of these were repatriated in 1944. About £1,350 was subscribed to the Fund* during the war.

The Old Lady Magazine

The circulation of the "Old Lady" in September 1939 was 2,070; five years later it was 2,575, which was about the average of the wartime circulation. The Temporary Staff which replaced Staff called to the Colours were understandably less interested, and some falling off was also noticeable in 1942 and 1943 owing to appeals to save paper. The net 25% increase in circulation took place chiefly because of the increased interest of members in the Forces, most of whom maintained their subscriptions, while others joined who had not previously been subscribers. The increase was also in part due

*A further £138 collected later was divided between the Red Cross and the British Legion.
due to the transfer of staff to Hampshire.

Pre-war stocks of text and art paper lasted until June 1941 and of cover paper till the end of 1942, after which a white paper cover was substituted. The paper ration at its smallest was one-fifth of pre-war consumption, reckoned by weight. Some of the necessary saving was made by using thinner paper.

There was a reduction in the number of pages of about 50%. The September 1939 number contained 86 pages of text and 10 of illustrations: in September 1944 there were 45 pages of text and 5 of illustrations.

The following message from the Governor appeared in the first issue published during the war, in December 1939 -

"If I may claim - as I do - to have been from the beginning in some sort a Godfather to the "Old Lady", it will be easy to understand why I am writing this note. The occasion demands it - the first issue in time of war. Of this unique event some notice should be taken, not least by our subscribers.

I realise that all large groups of people have been of late much scattered; and this is entirely true of our own community of Bank men and Bank women. The process is not yet complete and no useful census can yet be taken; but let us look at these rough figures: nearly four hundred of us are serving, in one place or another, as sailors, soldiers or airmen; nearly a hundred and fifty men and women are working in the Midlands and half that number in the outer fringe of London; over a thousand are lodged in Hampshire (where the measure of comfort will, I hope, before long equal that of health) and over two thousand remain at the Branches and Offices in London.

Although divided for the time and confronted, many of us, with unfamiliar problems and conditions, let us retain, for all we may, the sense of a community of effort for the public good.

In keeping us together and aware each of the other's circumstances, the "Old Lady" has a part to play. I hope that she will be just as determined as we all are to fly her standard high, and that her circulation will increase around the wider field.

Those
Those of us who are still unmolested in this Island yield pride of place to those on service, here or in France, at sea or in the air. No one would expect war to bring ease or pleasure or riches; to most of us this war has already brought some dis-ease, for various reasons and in varying degrees. But we are all determined, each in his or her own way, to carry our head high and to play our part with even temper until the end."
MEDICAL DEPARTMENT IN LONDON 1939-1945

Before the war the Medical Department consisted of the Bank Medical Officer and two Sisters; one at Head Office and one covering Old Street and Finsbury Circus.

In wartime extra precautions had naturally to be taken against air raids; the Medical Officer assisted in First Aid training and when available attended "incidents" in the City outside the Bank*. In addition the responsibilities of the Medical Department were considerably increased by the presence at night of numbers of Clerical Staff who were required to sleep at the Bank. The Nursing Staff was accordingly strengthened by the appointment of Temporary Sisters, and throughout the war a Sister remained on duty day and night, except for a short period during week-ends.

At the beginning of September 1939 the Bank Medical Officer suggested that he should be allowed to sleep at the Bank and be available for calls from his outside activities. This arrangement was agreed to but it was made quite clear that Mr. Norris was being allowed to sleep at the Bank at his own request and to suit his own convenience. He slept at the Bank, except during week-ends, until the end of 1944 and from then until the end of the war about twice a week.

*See also "Air Raid Precautions and Bomb Damage".
RULES AND ORDERS

Certain amendments to the Rules and Orders for Clerks were made to meet war-time conditions -

Pre-war

Rule 1 (men) After completing 3 years' satisfactory service on probation, Clerks are eligible for appointment to the Permanent Staff.

Rule 1 (women) After completing 2 years' satisfactory service on probation, Clerks are eligible for appointment to the Permanent Staff.

Rule 1 (women) A Woman Clerk is not permitted to remain in the service of the Bank after marriage and in every case the Rule as to giving notice must be strictly observed.

Rule 4 (men) Every Clerk is required to be dressed suitably and quietly during his attendance at the Bank.

(women) Navy blue, black or very dark grey are the only colours which may be worn in the Offices. If collars are worn they must be white. During the summer white blouses are allowed but they must be absolutely white without coloured pattern or design upon them.

Rule 8 Any Clerk who is absent on account of sickness for three consecutive days must supply a medical certificate to his Principal before noon on the fourth day.

War-time

Probationary Male Clerks elected since the 24th May 1937 are to remain as Probationers on the completion of 3 years from the date of entry into the Bank's service but, at the end of the war, are to be eligible for appointment to the Permanent Staff with their original seniority after a further probationary period.

Probationary Women Clerks are eligible for appointment to the Permanent Staff after not less than 3 months' satisfactory service.

At the discretion of the Governors, Women Clerks on marriage may be retained in the Service in a temporary capacity and be given an Acting Rank equivalent to that already attained; such appointments to be subject to one month's notice in writing on either side.

In view of the urgent need for economy in clothes the Rules regarding dress are relaxed. At the same time it is expected that the Staff will exercise discretion in this matter and will continue to appear at the Bank suitably dressed.

In view of the present scarcity of doctors and of official requests to restrict calls on their services to the minimum, members of the Staff will only be
Rule 8 (contd.)

Pre-war

Subject to the work of the Bank permitting, annual Leave of Absence is granted for periods varying according to rank or length of service but such Leave may be forfeited in whole or in part in the case of a Clerk who has been absent on account of sickness or otherwise.

War-time

required to supply a medical certificate for absences exceeding five consecutive working days. A medical certificate must be forwarded on the sixth day of absence to reach the Bank before noon on the seventh working day.

Rule 10

Subject to the work of the Bank permitting, annual Leave of Absence is granted on a scale determined by the Bank from time to time but such Leave may be forfeited in whole or in part in the case of a Clerk who has been absent on account of sickness or otherwise.

Rule 30

A Clerk who considers himself to be aggrieved may obtain an interview with an Executive Director, through the Chief of Establishments who shall be present at the interview.

A Clerk who considers himself to be aggrieved may obtain an interview with the Governor (which shall be interpreted to include the Deputy Governor or an Executive Director) through the appropriate Head of Department. At this interview the Clerk may be accompanied by his representative on the Advisory Council of Directors and Staff; in which case the Governor may invite the appropriate Head of Department to attend.

Rules and Orders based on those in force for the Permanent Staff were issued to the Temporary Staff.
Bank of England "Spitfire" Fund

In July 1940 a meeting was held to discuss an idea originating with the Secretary (Mr. W. H. Nevill) that members of the Bank's staff should raise £5,000 to pay for a "Spitfire" fighter aircraft. A dozen members present resolved themselves into a Committee and an appeal was framed, copies of which were sent to every office and location. The scheme also received publicity in "The Old Lady", which reported its progress.

By October, four-fifths of the required amount had been raised and by the 3rd February 1941 the total passed. By the following September over £5,100 had been raised, of which nearly £300 was contributed by colleagues in the Services, over £133 by Pensioners, £132 by means of the raffle of a model lion's head (part of the decoration in the old Drawing Office) and £43 through boxes at Head Office and Whitchurch. The letter accompanying the cheque for £5,000 sent to the Minister of Aircraft Production (Lord Beaverbrook) requested that the aeroplane should be named "The Old Lady". The balance of over £100 was contributed to the R.A.F. Benevolent Fund.
On the outbreak of war many problems arose which called for consideration by the Advisory Council of Directors and Staff. The immediate need was to introduce temporary measures to overcome difficulties of staff representation arising out of evacuation and the mobilisation of the Reserve Forces.

Two members of the Council elected in April 1939 to represent sections of the Male Staff were called to the Colours and, as the constitution of the Advisory Council made no provision for a situation of this nature, two members of the sections of the staff concerned were nominated by the Governor on the advice of the Chief of Establishments and the Directors to act as Advisory Council representatives in substitution for those serving with the Forces.

Informal meetings of the Council were held in September and October 1939 to deal with pressing problems and at the second of these meetings a representative attended from the Advisory Committee of Directors and Staff (see page 9 of Appendix) which had recently been formed to consider problems peculiar to the staff at the Hampshire locations. Later, Clerks' Committees were formed at locations at Trentham and Barlaston and on two occasions representatives from these Committees attended meetings of the Advisory Committee of Directors and Staff for the Hampshire locations.

Following these two informal meetings the Council continued to meet each quarter and nominated representatives attended together with a representative from the Advisory Committee of Directors and Staff for the Hampshire locations. For the first time in its history no election of representatives was held and members of the Council nominated and elected in 1939 continued to serve during the year 1940/41.

In July 1940, the Secretary of the Bank Officers' Guild - which had recently become affiliated to the T.U.C. - reported to the Ministry of Labour and National Service, in accordance with the provisions of the Conditions of Employment and National Arbitration Order, 1940, that a "dispute" existed between
the Staff and the Court of the Bank on the question of "cost of living addition". Apparently this was an attempt to use the recent Order as a lever to enforce recognition of the Bank Officers' Guild by the Bank of England, and incidentally by the other banks, as the official negotiating body for employees of the banking "industry". After correspondence on this subject, intimation was received by the Bank from the Minister of Labour that the report of the existence of a "dispute" had been withdrawn. This incident focussed attention on the machinery of staff representation in the Bank, and particularly on the constitution of the Advisory Council which had virtually remained unchanged since its formation in July 1919. On the 30th August 1940, the Committee of Treasury requested the Chairman of the Advisory Council to ascertain from the Staff through the Advisory Council representatives whether any changes were considered desirable in the method of staff representation through the Council, or in the constitution of the Council itself.

The opinion expressed by the Staff was generally in favour of representation through an internal body, but at the same time the Staff pressed for Principals' and Clerks' Committees, which had existed since 1919 in an unofficial capacity, to be put on a more "official" basis. Further, they considered that the constitution of the Council should be completely recast in order to bring it more into line with prevailing conditions. In April 1941 detailed proposals to meet the Staff's wishes were approved by the Advisory Council and adopted by the Court on the 1st May.

So far as the general machinery for staff representation was concerned, the Court undertook that in future proposals for any substantial change in conditions of service of the Clerical Staff would not be put into effect without prior reference to the Advisory Council. In addition, official recognition was given to Committees representing a substantial section or sections of the Clerical Staff on the recommendation of the Advisory Council and upon certain conditions, and gave to such Committees the right of access to the Staff Director or the
Governors on matters of urgency or on matters affecting only a section of the Clerical Staff.

Elected members of the Advisory Council continued to have the right of access to the Governor and the Deputy Governor and new rules were introduced to facilitate access to the Governors for a clerk who considered himself or herself aggrieved.

As a wartime measure, Committees representing the Clerical Staff at locations and approved by the Advisory Council were recognised and their representatives given the right of access to the Chairman of the Staff Committee or the Governors.

The new constitution included four new provisions, namely: (1) power to add to its number for any meeting a member of the Clerical Staff representing any section whose peculiar circumstances or conditions of employment appeared to the Council to render such representation desirable; (2) a Director who was rendering exclusive service to the Bank should not be appointed Chairman; (3) the Chairman at his discretion could declare an election to be invalid in respect of any section of the Staff which failed to poll more than half of the electorate at the annual elections; (4) the Council were given powers to discuss any matter brought to their notice either by the Court or by a member relating to terms and conditions of employment of the Clerical Staff or any question of their welfare arising therefrom; (previously the constitution provided that questions could be discussed by the Council only if approved by the Chairman).

In addition to these changes in the constitution of the Advisory Council, the Court also adopted recommendations made by the Staff Committee and approved by the Council for introducing arbitration in the event of a dispute between the Court and any section of the Clerical Staff.
This arose not from any expectation that the provision would be needed, but because the Conditions of Employment and National Arbitration Order 1940 did not extend the application of the National Arbitration Tribunal to cases where regular machinery for arbitration already existed. The abortive move by the Bank Officers' Guild, referred to above, was made formally possible by the absence of any such machinery related to the Bank.

Following the adoption of the new Constitution, the Council continued to meet throughout the war period at regular intervals and elections of representatives of the Staff were held annually from 1941 onwards.
THE DEVELOPMENT OF STAFF REPRESENTATION
IN THE BANK
FROM
3RD SEPTEMBER, 1939 TO THE 14TH AUGUST, 1941.
Owing to the absence, on War Service, of the elected Advisory Council Representatives of the Grade I and Grade II and Auxiliary Male Staff Mr. E. Holland-Martin invited Mr. I. A. Estridge and Mr. C. U. Tanner to attend an informal meeting of the Advisory Council held on the 7th September 1939, informing them that they were to consider themselves the Advisory Council Representatives of the Permanent and Auxiliary Male Staff at Head Office. As it was impossible, in the circumstances, to hold a proper election it was hoped that a Representative from each of the Locations would attend the next Advisory Council Meeting.

The development of the existing Staff Committees, although not formally recognised at that time by the Court of Directors, and the creation of new ones varied according to circumstances and the composition of the Staff concerned and may be summarised briefly thus.
HEAD OFFICE

PERMANENT MEN

The Clerks' Committee

During the period between the wars the Clerks' Committee, which was not officially recognised by the Bank, consisted of members elected or nominated by each Office in the Bank - a method which, while apparently maintaining the widest "Committee" contact and interest throughout the service, resulted in a large and unwieldy body of representatives some of whom contributed little to the deliberations of the Committee.

On the outbreak of war a large proportion of the Staff moved away to the Hampshire Location and in the absence of the elected members of the Advisory Council Messrs. Estridge and Tanner, the latter the Secretary of the Clerks' Committee, were asked by the Court to serve on the Council as representatives of the Staff at Head Office.

Liaison between Advisory Council representatives in Head Office and at Whitchurch was established to discuss questions affecting the Staff as a whole.

In 1940 the Bank Officers' Guild secured recognition from the minister of Labour as the body representing all Bank Clerks. It was obvious that the Bank Staff might be vitally affected thereby and at a meeting of the Clerks' Committee on the 22nd July 1940 these suggestions were considered

(a) to come to terms with the Bank Officers' Guild
(b) to form a guild within the Bank on Trade Union lines
(c) to join the Central Council of Bank Staff Associations
(d) to take no action.

A sub-Committee was formed and recommended on the 10th September 1940 "that the existing Advisory Council should be reconstituted and strengthened while the Clerks' Committees, with official recognition, should function at Head Office and at the Locations".

At this stage it was obvious that the sub-Committee's proposals found general favour with the Court and the Staff, and the redrafting of the Advisory Council constitution was developed in consultation with Messrs. Freshfields. In December 1940 it was reported that agreement had been reached to the satisfaction of both sides with one all important exception - the inclusion of an arbitration clause which, originally suggested as desirable by members of the Court, was now opposed, largely owing to technical difficulties in drafting. The Clerks' Committee re-affirmed its belief in the absolute necessity of the inclusion of such a provision because, though it might never be invoked, its omission might make the proposed method of representation quite unacceptable to the Minister of Labour and would therefore play into the hands of the Bank Officers' Guild, a body with whom the Staff would have no dealings whatsoever.
The Court at this stage issued a memorandum "Reasons against arbitration" which was handed to the Staff Council members. This was answered forthwith by the Secretary of the Clerks' Committee in a counter memorandum which was presented at the next Advisory Council meeting, where the new Constitution, including the "Arbitration" Minute, was agreed.

During this period of re-adjustment the Bank Officers' Guild requested permission for a speaker to address the Staff and Mr. T. G. Edwards, the General Secretary, was received by five representatives of the Bank Staff. At this meeting it was firmly pointed out that the Staff already enjoyed a system of internal representation which had the confidence and support of both Directors and Staff.

In March 1941 it became evident that some lack of confidence existed at Whitchurch in the "ability and scope of the Clerks' Committee" and a Sub-Committee was formed to draw up a new Constitution agreeable to the Staff in London and at the Locations and acceptable to the Advisory Council.

In May 1941 the Sub-Committee's report, with the unqualified support of the whole Staff, was adopted and later on in that year the first meetings of the officially recognised Clerks' Committees in London and the Locations were held.

Included in the provisions for close contact between the Committees was the calling of an overall Executive Committee where matters affecting the whole Staff were to be discussed.
The Women Delegates' Committee was formed at the same time as the Clerks' Committee, and like the latter, was not officially recognised by the Bank. The Committee consisted of a representative nominated by each Office and numbered at least twenty five. It was unwieldy and cumbersome and the scope of its activities and its influence on the Women Staff were extremely limited.

On the outbreak of War and the inception, by the Bank, of the Exchange Control many of the Staff were redeployed. To preserve the interests of their constituents the conventional representation by Offices was suspended and members of the Committee undertook the representation of a number of small Offices or sections of Staff by their geographical position in the Bank.

When the air-raids on London commenced and many of the Staff were housed at the Bank in dormitories the Committee was not asked officially to collaborate in the domestic arrangements which resulted, nor was the opinion of the Committee sought on any such matter.

The affiliation of the Bank Officers' Guild to the Trades Union Congress and its claim to the Minister of Labour to be the body representing the Banking industry occasioned concern to the Committee. The undermentioned alternatives were considered:

1. to come to terms with the Bank Officers' Guild
2. to join the Central Council of Bank Staff Associations
3. to reconstitute the Advisory Council
4. to take no action

and, after discussion, it was decided to support wholeheartedly the reconstitution of the Advisory Council.

The Chairman of the Committee was present with representatives of the male Staff to interview Mr. T.G. Edwards, General Secretary of the Bank Officers' Guild, and associated herself, on behalf of all women in the Bank, with the comments made by the men.

During the preliminary stages of the reconstitution of the Council the Chairman visited the Hampshire Locations to acquaint the Committee there with the progress made and the difficulties to be faced. There was complete identity of view on all Staff matters between the Committee and that at Hurstbourne.

The Committee joined in the general insistence for an arbitration clause in the new constitution of the Council and, like other committees, passed a resolution to that effect.

When the constitution and rules of the Committee were revised there was ready collaboration between Head Office and the Locations, the only difference being that of method of election. The Committee preferred to continue its representation by Offices, or groups of Offices, instead of by Grades of Staff as at the Hampshire Locations.
After approval by the Advisory Council recognition of the Women Clerks' Committee was granted by the Court under an Order of Court dated the 14th August 1941.
No interest in Staff representation was evinced by the Temporary male clerks at Head Office and repeated enquiries from the Temporary Clerks' Committee at the Hampshire Locations, after its formation in October 1940, to various Temporary clerks at Head Office received no response.

Eventually a meeting was arranged for the 20th June 1941 at which Mr. E. Holland-Martin presided. He said the Bank welcomed the idea that the Temporary male clerks should form a Committee and referred to the Order of Court of the 1st May 1940 which approved the new Constitution and Rules of the Advisory Council of Directors and Staff. The possibility of representation of this kind was recognised in the following ways, e.g.

1. recognition by the Court, on the approval of the Advisory Council, of Committees representative of substantial sections of the Staff

2. the Council had power to add to its number for any meeting or meetings a member of the Clerical Staff representing any section whose peculiar circumstances or conditions of service rendered such representation desirable

3. the Council had power to invite any person to attend a meeting of the Council.

Mr. Holland-Martin left the meeting and after general discussion it was decided to set up a Sub-Committee to formulate concrete proposals as to the future procedure and in particular regard to the selection of a permanent Committee to represent the Temporary Staff. The Secretary of the Clerks' Committee, who was present at this meeting, consented to being co-opted on the Sub-Committee. The Sub-Committee met on the 25th June and submitted the following report to the full meeting on the 30th June:

"The Sub-Committee have considered their terms of reference and unanimously recommend the adoption of a system of voting by Offices and the election by ballot for the purpose of responsible representation on the Temporary Clerks' Committee".

The report was adopted and it was decided that the ballot should be completed by the 15th July. It was decided, moreover, that the Committee when formed should work on a similar basis in all respects to that employed by the Committee appointed by the Permanent Staff. The inaugural meeting was held on the 23rd July and after the election of Officers a Sub-Committee was set up to examine the Constitution and Rules of the Permanent Staff Committee and those of the Temporary Clerks' Committee Hampshire. Owing to the similarity of pattern of these Constitutions and Rules agreement between Head Office and the Hampshire Locations was speedily reached.

On the recommendation of the Advisory Council recognition by the Court of the Temporary Clerks' Committee was granted under an Order of Court on the 14th August 1941.
A memorandum, dated the 25th March 1941, signed by some seventy Temporary women clerks in Exchange Economy Section and Securities Registration and Vesting was addressed to the Women Clerks' Delegates Committee enquiring into the possibility of direct representation on that Committee so that they might take their place in helping to solve the difficulties of the Staff.

This Committee had no power to admit a representative of the Temporary women clerks and the memorandum was eventually passed to the Secretary of the Advisory Council for his consideration. He said that they should go ahead with plans for separate representation and undertook to make the necessary arrangements for a general meeting to be held. An informal meeting of certain selected Temporary women clerks was held on the 28th May to draw up a draft memorandum for the general meeting to be held shortly. One of those present questioned whether the formation of a Committee of this sort was desirable. With that type of representation the Staff were at a disadvantage in that the Committee members could not be independent in their dealings with their employers. An outside union could conduct negotiations in a way that an employee could not. She referred to the Bank Officers' Guild of which she was an active member and one of the London delegates and among the various points she made was that the Bank Officers' Guild was in favour of equal pay for men and women engaged on the same work. Another clerk said that she too was in sympathy with the general aims of the Guild, and agreed that in principle it was better to have an industrial union than house representation; but she did not consider the sort of Committee under consideration was the same thing as a house union. Moreover, many small matters could be more suitably dealt with by a Committee than by the Guild. It seemed reasonable that since the Bank Officers' Guild had to compromise by sitting with house unions on the Joint Conciliation Board, the Bank employees should compromise by asking for a Committee of the type suggested.

The general meeting was held on the 18th June and was opened by Mr. Holland-Martin. He welcomed the idea of the formation of a Committee to represent the Temporary women clerks at Head Office and referred to the provisions of the new Constitution and Rules of the Advisory Council. About one hundred and fifty members were present and the meeting agreed on (a) a memorandum to be sent to the Advisory Council and (b) the setting up of a Provisional Committee to act until a properly elected Committee took over and primarily to draw up a detailed constitution. The Secretary of the Provisional Committee sent a report of the meeting to Whitchurch where elections were taking place for a Temporary Women Clerks' Committee, Hampshire Locations.

The first elections to the Temporary Women Clerks' Committee were held on the 7th August but on the evening preceding the elections the Chairman of the Provisional Committee was dismissed forthwith from the Bank's service. The effect on the Temporary women clerks was profound and it was thought significant that one who had taken a leading part in the formation of the Committee should have her service discontinued. Furthermore it was believed that the Committee would be seriously weakened if its members felt...
that service on it would be likely to jeopardise their position in the Bank. The newly appointed Secretary sought an interview with the Chairman of the Staff Committee on the subject and he said

1. that as the Country was at war the Bank must decline, at their discretion, to give reasons for dismissal if they consider that any particular case demands that they with-hold such reasons

2. the dismissal of the person concerned had nothing whatever to do with her Chairmanship of the Provisional Committee and her resignation on the eve of the elections was a coincidence

3. a clerk known to be interested in Staff representation would not be penalised in any way

4. as to the Committee's request for the case to be re-considered the Bank considered the matter closed.

On the approval of the Advisory Council recognition of the Temporary Women Clerks' Committee was granted by the Court on the 14th August 1941. There were, originally, substantial differences of opinion between Head Office and Whitchurch concerning the constitution. Eventually the London Committee conceded on the major issues and the two Committees arrived at unanimity.
As soon as the Accountant's Department had been moved to Overton and Whitchurch, Mr. John Martin and the Chief Accountant, Mr. J. M. Stapley, discussed the establishment, on an informal basis, of a supplementary organisation to be called the Advisory Committee to provide facilities for periodic discussion between the Bank and the Staff in the Whitchurch-Overton area on questions concerning their interests and welfare. It was proposed that the Advisory Committee should consist of six members elected by the Staff, viz.:-

1 member elected from among themselves by Principals and others ranking above Grade I

1 do. Men, except temporary Staff, below the rank of Principals living in Camp

1 do. Men, except temporary Staff, below the rank of Principals living in private billets

1 do. Men, except temporary Staff, of the Dividend Preparation Office and the Printing Section (Clerical Staff)

1 do. Women Clerks, except temporary Staff, in the Departments of the Chief Accountant and the Chief of Establishments at Hurstbourne

1 do. Women Clerks, except temporary Staff, in the Dividend Preparation Office,

and that the Representatives of the Court would include at least one Director: a Governor or Director would be Chairman. Provision was to be made for the Staff members of the Advisory Committee to nominate from among themselves a member (and a deputy) to represent the Staff at the Hampshire Locations in respect of local matters at such meetings of the Advisory Council as might be held. Furthermore the Advisory Council of Directors and Staff would continue to meet as circumstances permitted and the right of representation thereon by elected members of the Staff would remain unaffected. These proposals, after approval by the Court, were submitted to the Staff at Whitchurch and Overton and adopted. The first elections were held on the 28th October 1939 and the Hampshire Locations Advisory Committee came into being on that date.

At the inaugural meeting, held on the 16th November 1939, a letter from the Secretary of the Advisory Council of Directors and Staff was read asking that the Staff members should select one of their number
to represent them at a meeting of the Council to be held in London on the 30th idem. This procedure was carried out prior to each subsequent meeting of the Council. The first meeting of the Hampshire Locations Advisory Committee at which the Directors were present was held on the 16th April 1940 when Mr. E. Holland-Martin presided, supported by four other Directors. Representatives from the Staffordshire Locations were also present and matters relating to the Locations were discussed.

Shortly afterwards the admittance of the Bank Officers' Guild to the Trades Unions Congress and their subsequent application to the Minister of Labour to act as spokesmen for and on behalf of the Staffs of all Banks had a profound effect on the Staff both at Head Office and the Locations. Mr. Holland-Martin had previously stated that the Court considered this matter as a question for the Staff alone. Consequently the Advisory Committee, on the 9th July 1940, considered the undermentioned alternatives, viz:-

(a) to remain aloof
(b) to support the Bank Officers' Guild
(c) to support the Central Council of Bank Staff Associations.

After discussion it was decided, by Resolution, to recommend to the Head Office representatives that support be given to (c), the Clerks' Committee having set up, by this time a sub-Committee to consider these and other alternatives. The situation changed again within the next two months on account of a Government statement that Banking was a profession and not an industry or labour group. Therefore questions of affiliation to an outside organisation and the formation of an internal Guild or Trade Union were not now relevant. The Chairman of the Advisory Council had said on the 5th September 1940 that a more complete system of representation of all categories of Staff should be devised but this re-organisation must be carried out entirely by the Staff. The Advisory Committee instructed their representative to press for the reconstitution of the Advisory Council with particular reference to:-

1. provision for arbitration
2. notification of any change in the terms and conditions of service of the Clerical Staff first through the Advisory Council
3. the recognition by the Court of the Principals', Clerks' and Delegates' Committees.

It was at this stage that the suggestion was first put forward that so far as the men were concerned any Male Staff Committee at the Hampshire Locations should be elected by grades of Staff. During the discussions by the Advisory Council on its reconstitution the Chief Accountant, Mr. Grindel and Mr. Amesbury were delegated to deal with the question of Staff representation at the Locations. The Advisory Committee's meeting of the 11th October 1940 was presided over by Mr. E. Holland-Martin and two other Directors attended. The Chairman called on Mr. Amesbury for a statement on Staff representation at the Locations. When this had been given the Chairman and other Directors expressed their satisfaction.
with the scheme, which, while being simple in plan and execution, was comprehensive in nature and purpose. The Chairman said it was not desirable to permit all Locations to submit representatives direct to the Advisory Council as that body would tend to become unwieldy and cumbersome but the Hampshire Locations would have to shoulder, so far as possible, the problems of other Locations. He pointed out that each of the smaller Locations could send a representative, by invitation, to the Advisory Council to discuss any problem peculiar to that Location. To the representatives of the Staffordshire Locations who were present at this meeting it was suggested that the formation of a Joint Local Advisory Committee there, similar in constitution to that at the Hampshire Locations, should be undertaken.

Mr. Estridge, an Advisory Council Representative, addressing the Advisory Committee said that the Clerks' Committee and the Location Clerks' Committee should agree to reconstitute their respective Committees on similar lines, thereby ensuring collaboration on all Staff matters, and a nominee of one Committee should be, ipso facto, a member of the other.

The first meeting of the reconstituted Advisory Council was held on the 11th July 1941 and at the final meeting of the Advisory Committee on the 18th idem the Chairman (Mr. Holland-Martin) and other Directors thanked the members of the Advisory Committee for their part in the reconstitution of the Council.
At the Hurstbourne Location a Hut Superintendent was appointed by the Chief Accountant to take charge of each sleeping hut. This was only a temporary expedient and on the 22nd September 1939, authorisation was given for each hut to elect its own Superintendent and Deputy without regard to the seniority in the Bank's service of the men elected. The new Hut Superintendents then elected their own Chairman and Deputy Chairman. As more sleeping huts were built and additional Staff was drafted to Hurstbourne similar elections took place in each new hut.

As was only to be expected interest and discussion on Staff matters reached their greatest heights at the Locations. It must be borne in mind that the Bank atmosphere and authority permeated the lives of each man and woman serving there. They worked, ate and the majority slept on the Bank's premises. In their limited leisure time they formed First Aid, Fire, Rescue, Police and Fire Watching Squads and later on Home Guard platoons under their own Officers, primarily to protect the Bank's property and the Bank's Staff. They were extremely conscious of their responsibilities to the Bank and of the importance, in terms of the National Effort, of the work they were called on to perform, particularly in preserving public confidence and managing the public funds created to finance the War. At the same time they were keenly aware of their rights as citizens. In the early days the work of the Hut Superintendents' Committee, which at that time was the most important and virile of the purely Staff Committees, fell into two separate categories, viz., (A) domestic and welfare and (B) Staff matters. The Welfare Organiser, Fire Superintendent, Police Commandant and one representative of men living in private billets were co-opted as ex-officio members in order to widen discussion under (A). It may seem now that many of the subjects discussed were trivialities but bearing in mind the accumulative effect of communal life, together with the general tension of the times, they assumed considerable proportions. The Committee met regularly once a week at first and domestic and welfare matters submitted by members were discussed. The modus operandi was for the Chairman and/or Secretary to be delegated to refer the matter in question to the Chief Accountant, Deputy Chief of Establishments, Camp Controller, Clerk of Works or other appropriate Official, and report back at the next meeting. The Staff part of the meeting consisted mainly of reports submitted by the representative (of the men living in Camp) on the Hampshire Locations Advisory Committee, the exchange of Minutes between Head Office and the Locations and discussions between the Chief Accountant, visiting Directors, the Deputy Chief of Establishments and Staff representatives. In order to provide liaison between and furnish information to all sections of the male Staff, a Superintendent of one of the Huts restricted to Temporary Male Staff was invited to stay, as an observer, for the Staff part of the meeting. In this way friction and misunderstanding between sections of male Staff were obviated and the Permanent and Auxiliary Male Staff was thereby enabled to set an example in constitutional Bank behaviour and practice to their Temporary colleagues.
The Hut Superintendents' Committee was strongly in favour of the reconstitution of the Advisory Council as the most eminently suitable of the four alternatives put before the Staff and when the opportunity arose of setting up a Clerks' Committee to be recognised by the Court to cover the Locations it elected a Sub-Committee to make the preliminary arrangements. The Sub-Committee reported their recommendations on the 23rd October 1940 and subject to the approval of the Advisory Council and the Chief Accountant it was decided that the Hut Superintendents' Committee should continue to function on domestic and welfare matters only when the Locations Clerks' Committee was formed. The initial opposition on the part of the nominated members of the Advisory Council to the provision for arbitration aroused considerable depth of feeling and action was taken, in collaboration with Head Office to emphasise to the Court the Staff's insistence on this point. Similar candour was expressed again on the 29th January 1941 when, on the report that certain recommendations from the Advisory Council had been amended by the Staff Committee, it was felt that the purpose of the Advisory Council would largely be nullified if its recommendations continued to be amended by the Staff Committee without reference back. Divergence of views between the Locations and Head Office became apparent during a visit by Mr. Estridge on the 12th March 1941 when he expressed the view that the Clerks' Committee at Head Office would be the only one recognised by the Court but for purposes of collaboration one member or even two members of any Committee elected at the Hampshire Locations should be invited to attend the meetings of the Committee in London. This view differed profoundly from that held at the Hampshire Locations and Mr. Estridge and Mr. Amesbury were requested to interview Mr. Holland-Martín to support the claim for two officially recognised Staff Committees. Mr. Holland-Martín said the Court wished the Staff to understand that the Advisory Council was the main Committee. The purpose of Staff Committees was simply to advise their respective Advisory Council representatives and provided these Staff Committees fulfilled the requirements laid down by the Advisory Council they would be recognised. Furthermore, the Advisory Council would be the medium through which Staff pronouncements would be made. Following this decision the next problem was to evolve a constitution acceptable to Head Office and the Hampshire Locations and Sub-Committees were set up in London and Whitchurch for this purpose. Eventually after considerable correspondence and several meetings between representatives of the two Committees a constitution common to both Committees was produced, with the agreed exception to those clauses relating to the method of election of members, i.e., by office representation at Head Office and by Grades of Staff at the Hampshire Locations.

Formal approval of the constitution of the Hampshire Locations Clerks' Committee was given by the Advisory Council on the 11th July 1941 and a resolution was submitted to the Court for the recognition of that Committee.
Following the statement made by the Chairman of the Advisory Council on the 5th September 1940 that a more complete system of representation of all categories of Staff should be devised but that such organisation must be carried out entirely by the Staff, the Hut Superintendents and their Deputies, (of the Temporary Men's Huts) acting on behalf of the Temporary Male Staff obtained permission from Mr. Holland-Martin to form a Committee. The Committee consisted of five members with representation based on domicile, viz:-

- Men living in Camp: 3 representatives
- Men living out of Camp: 1 representative
- Men domiciled in Winchester: 1 representative

The preliminary notice to the Staff concerned was issued on the 8th October 1940 and the election took place the following day.

Prior to the formation of this Committee discussions concerning XXX welfare and conditions of service had taken place between Bank Officials and the Hut Superintendents as representatives of the Temporary Male Staff. Subsequently the Chairman and/or Secretary sought and obtained interviews on such matters with the Deputy Chief of Establishments and the Chief Accountant and on some occasions the full Committee was invited to attend. On his transfer from Winchester to Hurstbourne the member who had elected to represent those Temporary male clerks was empowered by the Committee to continue to act until the next regular period of election.

Although no formal recognition was granted by the Court to this Committee it was recognised informally by the Chairman of the Staff Committee in extending to its Officers the right of access to himself, the Head of the Location (the Chief Accountant) and the Deputy Chief of Establishments.

The Secretary of the Committee was invited to attend the Staff part of the Hut Superintendents' Committee's meetings so that the Temporary Staff could be kept informed of the Permanent Staff's problems and policy. This facility proved of great advantage to both Committees.

As the reconstitution of the Advisory Council, embodying the recognition by the Court of the Staff Committees, neared completion the Committee concerned itself in preparing a draft constitution and rules. The basis from which it worked was the constitution and rules of the Permanent Male Staff which had already been agreed between Head Office and the Locations. Similar help was being given at Head Office by the Permanent Staff to the Temporary Staff so that the two Temporary Male Clerks' Committees were able to agree on a Constitution and Rules without difficulty; the only differences were those of title and method of election.
On the approval by the Advisory Council of the Constitution and Rules and subsequent recognition by their Court the Committee was dissolved and elections for the Temporary Clerks' Committee, Hampshire Locations were held forthwith.
The Woman Clerks were much more concerned, at first, with the domestic and welfare conditions at the Hampshire Locations than with Staff matters. To the feminine mind sleeping facilities, bathing, washing, ironing and airing laundry were of paramount importance and there were good reasons for this attitude in a man-made camp. It is true that they had to elect a representative to serve on the Advisory Committee but they were quite content to entrust all their Staff problems to this representative.

For purposes of discussion of domestic matters an informal Delegates' Committee was formed. Each Office had a representative, but no elections appear to have been held and no Minutes were kept. Certain members were delegated to interview Miss Ward with specific enquiries and complaints.

When it became necessary to ascertain the opinion on or reaction to certain Staff proposals their representative on the Advisory Committee consulted the Delegates' Committee as the only body available for the purpose and thus, in time, the Committee began to fulfil the same scope and functions as those performed by the Hut Superintendents' Committee for the men. It is worthy of record that the Delegates' Committee held all its meetings out of Office hours. At this stage in its evolution the meetings were more constitutionally conducted under an elected Chairman and brief Minutes of proceedings were kept (N.B. These records have been lost.) Collaboration with Women Clerks at Overton was established by some representatives, including the Dividend Preparation Office representative on the Advisory Committee, to attend the meetings.

As in the case of all other Committees at the Hampshire Locations full information on all Staff matters was passed to the Chairman of this Committee so that every section of the community was made fully aware of the latest development. This liaison proved to be a most effective factor during the reconstitution of the Advisory Council and the Committee associated itself with the insistence on arbitration and pressed its claim for recognition by the Court in the same way as the Permanent men. The Committee adopted, with suitable amendments, the Constitution and Rules approved by the men including the important provision of election by Grades of Staff.
It was found more difficult to arrange for the formation of a Committee to represent the Temporary Women Staff. Despite the example set by the Temporary men there was no immediate response by the Temporary women principally because there was a general feeling that everything possible was being done for their welfare. Furthermore, there were two important factors which complicated the issue, viz:

(a) the Temporary women were housed in the Mansion and in Whitchurch, Testbourne, Overton and Winchester. In each billet a senior Permanent Woman Clerk was in charge so that domestic matters were usually dealt with promptly;

(b) the Temporary Women Staff was comprised of four categories of Staff, i.e.,

(1) Ex-Bank
(2) Permanent Women Clerks who had married but not left the service
(3) Pensioners
(4) ordinary Temporary Clerks

(1) and (2) preferred to be represented by a Permanent Woman Clerk. The Advisory Committee representative for the Women Clerks at Hurstbourne sought and obtained permission from the Chairman of the Staff Committee for these two categories to be represented by a Permanent Woman representative.

In the early part of 1941 there was a rapid increase in the number of Temporary Women Clerks and the need of a Committee, with its privileges, became more apparent. Considerable assistance was given by Staff representatives there, particularly by those of the Delegates’ Committee.

Notice was given on the 12th June 1941 of an election to be held on the 19th idem of the undermentioned delegates to serve on the new Committee, viz:-

3 representatives for the Winchester billets
1 representative for the Hurstbourne Location (including Establishments)
1 representative for those not in Bank billets.

After the election had been held it was decided to invite a representative from Overton to join the Committee.

The first business to be transacted was to consider a draft constitution and rules which had been adopted from that common to the other Committees at the Hampshire Locations. There was some variance at first with the Temporary Women Clerks' Committee at Head Office concerning the constitution but eventually that Committee acceded to pressure from Whitchurch. The Temporary Women Clerks' Committee Hampshire Locations was recognised by the Court on the 14th August 1941.
OVERTON

The Office representative on the existing Clerks' Committee continued to represent the Male Staff of Dividend Preparation Office in the first weeks following evacuation. He convened two meetings to enable the Staff to discuss questions affecting their welfare. Appreciating the need for restraint in circumstances where some discomfort was inevitable, the Staff was content that their views were represented first to the Principal, leaving to his discretion whether they should be communicated to higher authority. Later, both the Staff of Dividend Preparation Office and the Clerical Staff of the Printers, i.e., buildings "B" and "A", elected one representative on the Hampshire Locations Advisory Committee.

WOMEN

The Welfare Organiser, officially sponsored by Establishments and appointed by the Principal, acted as co-ordinator of all welfare matters. The appointment covered a wide field including many purely domestic matters found necessary owing to poor facilities locally, e.g., organisation of shoe repairs.

The Entertainments Committee elected by the Location and presided over by Miss Kimber (Principal Woman) developed later and organised recitals, lectures, concerts, etc., co-ordinating and balancing all entertainment at the Location.

Hut representatives were elected by Hut members to cope with purely Hut problems.

Hut leaders were appointed by Miss Kimber to uphold necessary rules of Location in the Huts.

Three members were elected to represent the Office at the Women Clerks' Committee which met at Hurstbourne. This dealt with Staff affairs only.
STAFFORDSHIRE LOCATIONS

MEN AND WOMEN

The development of liaison between the Staff and the Authorities at Barlaston and Trentham (Staffordshire Locations) was gradual, possibly owing to the comparatively small numbers of Staff there. In the early days it was customary to call the whole Staff together when statements would be made by the Head of the Location or visiting Directors or Officials of the Bank; the Staff would ask questions and offer comment. However it soon became apparent that contact should be established with other sections of the Staff. This was already being done in the case of the women by Miss Fletcher who was an Advisory Council representative at that time.

The Chairman of the Staff Committee invited representatives from the Staffordshire Locations to attend a meeting of the Hampshire Locations Advisory Committee on the 16th April 1940. In August of that year the Head of the Staffordshire Locations put forward the suggestion that representatives from Barlaston and Trentham should attend future meetings of the Hampshire Locations Advisory Committee. This suggestion was not acceptable either to Head Office or to the Hampshire Locations. Representatives from the Staffordshire Locations were again invited to attend a meeting of the Hampshire Locations Advisory Committee at which the Chairman of the Staff Committee presided. He said that it was not desirable to permit all locations to submit representatives direct to the Advisory Council as that body would tend to become unwieldy and cumbersome. After discussion it was suggested that the Staffordshire Locations should form a Joint Local Advisory Committee, similar in constitution to that at Hurstbourne.

The Staff at the Staffordshire Locations wished to be associated with Head Office instead of the Hampshire Locations and accordingly a member of the Male Staff and a member of the Women's Staff were elected by their respective groups to serve as Location Representatives on the Clerks' and Women Clerks' Committees in London. These Location Representatives were granted the right of access to the Staff Director, visiting Directors and the Chief of Establishments. In addition, an official Staffordshire Locations Committee was set up, consisting of

The Location Representatives (2)
1 representative for men at Barlaston living in Bank accommodation
1 representative for men at Barlaston in private billets
1 representative of the Staff at Barlaston
1 representative for Women Clerks in D.A.O.
1 representative for Women Clerks in D.P.O.

On the approval of the Advisory Council recognition by the Court was granted to the Staffordshire Locations Committee.
Military Guard

From the evening of the 26th August 1939 the "Regular" troops forming the Bank Picquet, drawn from the Brigade of Guards, were replaced by a National Defence Company of the Honourable Artillery Company. In the following month the Military Authorities decided that the Picquet should remain on duty by day and night, and increased the numbers to 2 Officers and 60 Other Ranks. The composition of this force was reduced during the next three years, and in July 1942 these duties were taken over by the Corps of Military Police. The strength of the new body was 1 Officer and 40 Other Ranks, who performed the duties of the Bank Picquet until the pre-war arrangements were restored on Thursday, 6th September 1945. On that evening a detachment of the Brigade of Guards marched from Wellington Barracks to the Bank to take over guard duty once more.

Officials-in-Charge - Nightly Watch

To make up the requisite number on the rota, five Officials-in-Charge were added at the beginning of the war; and in view of the increased responsibilities of Officials provision was also made for the attendance of a number of Deputy Officials-in-Charge, to be paid at the rate of £1:15: - per duty. Any member of the Staff was eligible "whom the Chief Cashier considers to be of appropriate capacity and general suitability for the duty". O.C. 7th September, 1939.

15 Deputy Officials (the same number as the Officials-in-Charge and the Superintendents of the Watch) were appointed. The duties of Superintendents of the Watch remained substantially unaltered.
Telephone Calls, Cables, etc.

Cables Section - Censorship

Outgoing cables were coded and censored by senior cablists, whose signatures on cable forms were usually sufficient for the G.P.O. censors. The latter also had copies of our codes, and could at any time themselves decode and censor cables. So far as is known there were no special war-time arrangements or tests.

The G.P.O. "scrambled" trans-Atlantic calls (as they still do). On occasions, presumably when checking for the tapping of lines, they would ask our Exchange whether two instruments were operating at this end of a particular call.
SLEEPING IN THE BANK AND EMERGENCY TRANSPORT

In mid-September 1940 Waterloo Station was put out of action as a result of bombing raids and daily travel to and from the Bank became almost impossible for many members of the Staff. As it was anticipated that travel from the suburbs would become more and more difficult, emergency measures were instituted to ensure that an adequate number of Staff should be present at the Bank each day, viz:-

(1) Sleeping in the Bank
In those Offices where such an arrangement was possible the Staff worked on a rota, usually sleeping in the Bank for three nights and going home for two. In other Offices it was the practice for a skeleton Staff to sleep one night a week in the Bank so that the work of the Office could begin promptly each morning; the remainder of the Staff of these Offices travelled backwards and forwards each day.

Practically all the Head Office Staff were working below ground at the time and many of them slept on camp beds beside their desks. Sleeping accommodation was also provided in a number of the Security Vaults and in some of the Vault Corridors. One of the larger Bullion Vaults was converted into a Canteen for the service of meals.*

The Governor and Deputy Governor frequently slept in their emergency quarters and each night one Executive Director was on duty. The number of Staff sleeping in the Bank varied considerably but was often in the neighbourhood of 500.

(2) Private Transport
So that a reasonable number of those members of the Staff who were not sleeping in the Bank might be independent of railway transport, arrangements were made with Charles Rickards Ltd. for a private service of coaches to bring Staff from various focal points in the middle and outer suburbs, returning each evening.

*See also "Bank of England Club".
By the beginning of November some 25 coaches were employed and a scheduled service was in operation to places as far as 20 miles from the City. Approximately 700 persons used this service in each direction daily. Variations in routes and time-tables were made from day to day to meet changing circumstances. The picking-up points in the City needed frequent alteration as streets became blocked by bomb craters. On one occasion no coach could approach nearer to the Bank than the Embankment on the south side and Shoreditch on the north side.

The cost of this service averaged £800/£850 a week, none of which could be recovered from the Staff without contravening the Road Traffic Acts. The service was brought to an end on the 29th March 1941 by which time air raids had become less frequent.
Acting on the advice of the Home Office, the Bank began to consider the question of A.R.P. as early as 1937, and more intensive study was given to the whole subject from May 1938.

Arrangements were first made to safeguard the safety of the staff: it was felt that should war break out London would probably be subjected immediately to heavy day-time raids, and schemes were prepared to enable persons to go to positions below ground when necessary. In order to keep people’s minds occupied, as many persons as possible were given duties to perform in connection with the moving of the staff to shelter, whilst others were encouraged to join such organisations as those of the First Aid and Firefighting.

The next consideration was the protection of the premises, and plans were made and eventually carried out to strengthen basements. The plans were approved by the Local Authority concerned and the Ministry of Home Security, and thus ranked for grant under the provisions of the Civil Defence Act 1939. The Head Office building, one of the strongest in London, required no such work, but a large number of sand bags were acquired for window protection and many yards of windolite. In the course of time, particularly with the destruction of glass towards the end of the war, the possession of the latter proved invaluable. Methods of protection against splintered glass were also examined.*

Of the greatest importance was the carrying on of the work of the Head Office even if portions above ground were to become unusable, and with this end in view a subsidiary telephone exchange with junction lines leaving the building in different directions to alternative outside Exchanges was installed in the Sub-Vault. This piece of foresight was fully justified when the main telephone exchange received a direct hit from a high explosive bomb in 1940. Emergency accommodation was allotted on a rough basis to enable the Staff to work below ground, with allowance for a greatly increased Foreign Exchange Service. Additional ventilating plant was installed and a large number of battery lamps were acquired in case of a total breakdown in the lighting system.

*The Head Office contained 85,000 square feet of window glass.
Finally, it was necessary to have a sufficient number of men and women trained to provide the essential Civil Defence Services on the premises. It was considered that, of the three known forms of hostile air attack, fire was the most likely, followed by high explosive; the use of gas seemed less likely, especially in the early stages of a war. The training of those concerned followed this order of precedence.

All forms of preparation were subject to the overriding consideration that the greatest possible measure of safety should be afforded to existing premises without incurring large expense in the purchase of equipment which could not be useful under ordinary circumstances. When the emergency arose considerable difficulty was encountered in obtaining many items of equipment, the cost of which had by then increased considerably.

On the outbreak of war the scheme drawn up was temporarily dislocated because the Staff were divided into different categories and a considerable number stayed at home awaiting instructions. Thus, the A.R.P. services might have been suddenly deprived for a day or two of part of their staff; but the arrangement gave rise to no difficulties of this kind owing to the absence of hostile raids.

Steps were taken to ensure that there was always in the building a small number of persons trained in fire-fighting. This body of men came to be known subsequently as the Bank Auxiliary Fire Brigade; certain clerks were placed in charge as Officers and non-clerical men formed the rank and file. All those concerned volunteered for these duties, and during 1940 it was agreed that they should receive a payment. Subsequent events showed the wisdom of always having this Fire Brigade available. The provision of a Fire Guard on all premises eventually became a compulsory measure for the whole country.

Thus, during the first ten months of the war various changes in the general arrangements were carried out, and as more vault space became available it was possible to provide further emergency accommodation, ample sleeping quarters and a canteen for use in addition to, or instead of, the Luncheon Club premises. Sky-lights were protected with sand bags and sections of duro-steel, and air raid shelters in strengthened basements were completed. Bomb-bursting platforms...
platforms of reinforced concrete were erected over all courtyards (except the Garden Court), lift shafts and light wells, and anti-blast walls were erected in front of certain ground floor windows. This work, projected in October 1940 was finished by July 1941.

The "Battle of Britain", accompanied by so many "Alert" warnings and consequent moving of the staff up and down stairs, seriously interfered with the work of the Bank. In spite of the provision of a raid-spotting service on the roof, enabling the staff to remain at work until an attack on Central London seemed likely, the delay in the work continued and many offices were accordingly moved to permanent quarters below ground.

The fire-raids which began towards the end of 1940 did not find the Bank unprepared like many other buildings in the neighbourhood. In the larger raids of this period, with the exception of that on 10th May 1941, the Bank was hit by 3 incendiary bombs. These were speedily dealt with by the Bank Auxiliary Fire Brigade, assisted by the Military Guard. On 10th May 1941 18 incendiary bombs fell on the Bank, 3 of which started outbreaks of fire, which were efficiently dealt with by the Bank Auxiliary Fire Brigade, assisted by volunteer Fire Guards from among the Bank staff. These volunteers had been recruited in December 1940, when it seemed likely that fire raids would increase in intensity. There was no lack of volunteers among the men and when, a month or two later, an appeal for women Fire Guards was made, the response was as general. By June 1941 Fire Guard duties became compulsory and the voluntary system was regretfully discontinued.

The years 1942 and 1943, with their very few raids, left the A.R.P. arrangements comparatively unaltered, and the raids of the first four months of 1944 did not necessitate any drastic changes.

Raids by pilotless aircraft began in June 1944, causing alerts of long duration, especially at night. The practice of keeping the full complement of Fire Guards standing by on duty was discontinued, and the discontinuance became general in London about a fortnight later. The multiplicity of short alerts during the day made it impossible to move the staff frequently to their shelter accommodation.
accommodation and the fact that a flying bomb was unlikely to cause severe damage to the Head Office rendered it unnecessary. Instructions were therefore issued that on a given signal only a few exposed places were to be evacuated, while in all other offices curtains were to be drawn as a protection against flying glass. On a further signal, indicating the likelihood of a direct hit, the staff were instructed to take cover under desks, in strong-rooms, or in any other cover immediately available. This arrangement must have saved many persons from severe injury when a flying bomb hit Bank Buildings.

In the early stages of A.R.P. every effort was made to help other firms in the City with advice and demonstrations, and office accommodation was made available below ground for certain firms closely associated with the Bank. The Civil Defence arrangements were indeed not rigidly kept for the Bank's own need alone, but also for the City of London: the First Aid Posts and Light Rescue Services rendered help outside the Bank.

The assistance thus given was considerably increased in value by the presence of the Bank Medical Officer. Not only did he give much time to assist in First Aid training but, when available, accompanied the Bank Light Rescue Services to "incidents" where, of course, his services were invaluable.

Help was not confined to the City. At the joint request of the Ministry of Home Security and the City of London a Control Room was set up whereby over 200 firms, including many engaged on war production, were provided free of charge with an air-raid warning service.

During the flying bomb raids the drop in production among those firms attached to the Bank Control was as little as, if not less than, in any other area in London. Again, when it became necessary during the early raids of 1944 that the use of flares by hostile aircraft be quickly and correctly reported to Air Defence, Great Britain, the Bank were at once asked for help and readily supplied it. Volunteers for work, however unpleasant or dangerous, were never lacking, and the Bank's A.R.P. services proved more than adequate whenever there was occasion for their use.
Bomb Damage

Head Office

During a raid on the night of 9th-10th September 1940 the Bank was damaged by two bombs, one of which fell in Threadneedle Street and the other on the roof north of the Garden Court.

The first excavated a crater some 40 feet in diameter and 12 feet deep, damaging water, gas and other services. A large piece of concrete weighing about one third of a ton was thrown through a skylight into the Bank and pieces of road surface were hurled to the topmost roof. The balustrade facing Threadneedle Street was blown away for a length of 50 feet.

The other bomb hit a raking beam supporting the roof over the telephone operating room on the 7th floor, above the Directors' Kitchen on the 6th floor. The beam in question was composed of two steel girders side by side with concrete between them, and was completely severed. Three or four joists running east and west were also badly damaged. The explosion caused a hole in the reinforced concrete roof measuring 30 feet by 20 feet and a hole in the 7th floor through which debris fell, doing much damage in the Directors' Kitchen.

Local damage was done to panel heating, ventilating ducts and electrical services, but actual structural damage did not extend more than 50 feet from the point of contact.

Throughout the Bank an immense quantity of glass was broken and numbers of bronze window sashes bent; tiles were completely missing from the roof on the south slope immediately north of the Garden Court over an area 80 feet by 40 feet and over a smaller space on the opposite roof, whereas odd tiles were broken, probably by splinters, over a wide area.

The stonework of the building suffered but little damage and no damage was done to strong-room doors, the electrical generating station, the ventilating plant, or the engine room. There were no casualties.

* Believed to be of about 500 lb. calibre. A further
A further incident occurred on the night of 10th-11th May 1941 when an incendiary bomb fell through the window of an official's room on the 1st floor. The resulting fire was quickly and efficiently dealt with by the Bank's fire brigade, but not before some damage had been done to the furniture and fittings.

It was not until the 19th July 1944 that the Bank suffered again, this time as the result of a flying bomb which fell on No.19, Old Jewry at about 9.15 a.m. Windows and partitions in the Bank were broken by blast, two lifts were temporarily put out of commission and about 20 people sustained minor injuries from flying glass and were treated at the Bank First Aid Post.

No.19, Old Jewry, occupied by the National Debt Office, was rendered uninhabitable. Temporary accommodation for the National Debt Office Staff was provided in the Head Office building.

Nos.1, 2 and 3, Bank Buildings were also severely damaged and the Head Gate Porter's flat situated on the top floor of No.3 was completely wrecked. The Head Gate Porter (Bentley) was injured. The occupants of these buildings, the Board of Trade and the City of London Savings Committee found alternative accommodation elsewhere, but the Bank Polski Staff were moved to the Head Office of the Bank.

In No.19, Old Jewry and 1/3, Bank Buildings (all of which premises were the property of the Bank) the casualties were heavy and several of them proved fatal.

On the evening of the 6th October 1944 another flying bomb fell close to the former one, on the premises occupied by Messrs.Freshfields, Leese & Munns in Old Jewry. There were no casualties in the Bank, but again there was much damage to windows – mainly on the side facing Princes Street. Messrs.Freshfields were provided with temporary accommodation in Head Office.

No charge was made by the Bank for any of the temporary accommodation provided in Head Office.

Manchester

Only very slight damage was done to the Branch at Manchester, although the city was several times raided in 1941-2.
Birmingham

On 19th November 1940, when a land mine exploded on the roof of a nearby building, the Branch lost practically all its windows, two doors were blown out and the roof damaged. Further slight damage was done on 19th July 1942.

For a short time the Branch placed part of their premises at the disposal of another bank whose offices had been damaged.

Liverpool

The Branch building was badly damaged by fire on the night of Wednesday/Thursday, the 3rd/4th May 1941. The Bank fire fighters assisted the Fire Brigade and the fire was thought to be out by the morning of the 5th. It broke out again, however, on the following Sunday afternoon when the roof collapsed and much further damage was done. The main walls of the building remained sound and water, but not gas and electricity, was still obtainable. The Bank continued to function under inconvenient conditions.

Bristol

The district had some severe raids between late November 1940 and April 1941 and sustained widespread damage. In the earlier raids there was much destruction from incendiaries in the immediate vicinity of the Branch (the Guildhall, Corn Exchange, Council House and Post Office were wholly or partly gutted). That the Branch itself was saved was mainly due to the vigilance and prompt action of the Staff, from the Agent downwards. Damage to the Branch was, in fact, only slight.

Leeds sustained a few broken windows only.

Newcastle escaped entirely.

Plymouth

The heavy raids of March 1941 left the Branch practically unscathed, and it was the only bank open for business on the 21st, when Plymouth was in flames.

On the night of the 21st the Branch received a direct hit and both the Acting Relief Agent and a Porter were buried in the debris and seriously injured. The banking premises were damaged only slightly but the Agent's house collapsed.
Southampton

The new Branch building stood up extremely well to raids which demolished the majority of buildings in its area. In September 1940 it was without water, electricity or telephone service for a few weeks. Water was brought from Romsey and some food from Whitchurch.

Law Courts

Suffered damage only to windows and doors.

Roehampton

Was hit on 17th October and 29th November 1940. On the first occasion part of the stable and also drains and other services of three dwelling houses situated on the Bank's property were destroyed. The second raid all but completely destroyed the men's pavilion and did slight damage to the women's.

Baldwin Street, the Britannia Sports Pavilion at Walthamstow and the Club premises in Tokenhouse Yard suffered last damage.

For an account of A.R.P. and bomb damage at St. Luke's Printing Works and Overton, see section on "St. Luke's".

Nothing to report from other locations.
The following account of the acquisition and occupation of the Hampshire locations was written by L.A. Cash, Deputy Chief of Establishments, who had much of the responsibility of finding the accommodation occupied, administered that part of the Establishment Department transferred to Hampshire, lived at Hurstbourne throughout the War, saw the development of the new community and returned to London in 1945.
FOREWORD

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In the beginning
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SECTION II, THE LOCATION IN BEING

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The Bay Tree
Visitors
Work of the Establishment Dept.
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SECTION III, THE RETURN TO LONDON AND AFTER

The Packing-up
Hostels in London

Conclusion and Comment

APPENDICES

Map of the Location
Schedule of Premises & Billets
The Cost
In writing this account, an attempt has been made to present a coherent narrative of the development and organisation of the Hampshire Location from the point of view of the Establishment Department.

The observance of a strictly chronological order of events during the first few months at the Location has not been feasible as so many happenings were simultaneous and overlapping.

It will be obvious to the reader that the principal preoccupation of the Establishment Department, beyond the ordinary work of the sections transferred from Head Office, was that of providing and maintaining accommodation. In view of the number of staff involved and the rather empty countryside in which the Location was situated, this was a considerable undertaking.

For the sake of brevity, details are generally excluded but no doubt it will be understood that a plain statement that a building was leased, equipped and occupied often referred in fact to a complicated and laborious series of negotiations and transactions.
SECTION I

THE BUILD-UP
The first move towards the Bank's war-time evacuation resulted from a decision, taken in 1938, to transfer from St. Luke's to Overton certain of the Printing Department work and also the Dividend Preparation Office, in order that they should be in immediate touch with Portal's factory.

Two large buildings which became known as the "shadow factories" were erected adjoining Portal's Works at Overton; one to house part of the Printing Works and the other the Dividend Preparation Office. It was the intention that the staff (some 500/600) should be billeted in the neighbouring villages. The factory and office buildings were completed and ready for occupation some time prior to the outbreak of war.

Late in 1938 consideration was given to removing from London that part of the work of the Bank which could be carried on without continuous contact with the City. It having been arranged to move the Bankers' Clearing House to Trentham in Staffordshire, it was necessary to remove thereto a section of the Bill Office and it was later decided to move to that district the Dividend Pay Office and the Dividend Accounts Office in order to avoid constant transport of quantities of dividend warrants.

A later decision that Stocks domiciled at the Bank should generally be transferable by Deed rendered it possible to move from London the bulk of the work of the Accountant's Department. In the first place
it was the intention to make use of the Sports Club and Record Office premises at Roehampton for this purpose and plans were put into effect to extend considerably the Record Office building. The inadequacy of the existing premises, the likelihood that war would break out before the extensions to the Record Office buildings were completed and the obvious insecurity of the site caused this idea to be abandoned and it was then suggested that premises in Hampshire within a reasonable distance of the Dividend Preparation Office would be more suitable and would facilitate the work of the Accountant’s Department.

As it would be necessary for a staff to deal with the considerable amount of Establishment work in the neighbourhood where so large a number of Bank staff would be employed, it was thought advisable to evacuate such sections of the Establishment Department whose work could be carried out effectively away from London. The sections affected were those dealing with payments of Salaries and Pensions, Income Tax, Bank Provident Society, Branches, etc.

The first suggestion with regard to Hampshire premises, made in February 1939, was that the Bank should take over a property between Basingstoke and Winchester known as East Stratton Park. The suggestion was not immediately adopted and the property was shortly afterwards acquired by Messrs. Barings.

In March 1939, at the time of the Czecho-Slovak emergency, the question was again raised and certain other properties in the district were inspected. One
of these was the Mansion at Hurstbourne Priors, then in the occupation of Mr. Patrick Donner, M.P., who consented to reserve the tenancy for the Bank in the event of war for a small retaining fee. The house was suitably situated but, though large, was not spacious enough for the accommodation of both staff quarters and offices. (It was not realised in the first instance that the large stable block would not be available.)

It was then decided to rent a piece of land near to the Mansion, known as Winsome Meadow, from the Portsmouth Estates Co. Ltd., for the purpose of erecting thereon temporary wooden buildings as offices, living quarters, etc.

It should be made clear that, at this time, war was looked upon by most people as a possible but not as a probable event. It was in this attitude of mind that plans were made for the evacuation of only a skeleton staff consisting of 490 men and 139 women, who, it was considered, would be able to cope with the day-to-day work of the Accountant's Department in case of the unlikely emergency.

In May 1939 work was commenced on the building of Hurstbourne Camp on Winsome Meadow. Plans had been prepared by the Clerk of Works and the work was put in the hands of Messrs. Boulton and Paul.

The lay-out consisted of a large office block of 50,000 square feet, 16 sleeping huts, domestic offices, and a canteen, etc.
From the time this work commenced it was supervised by Mr. A. W. Alliston of the Accountant's Department, acting on behalf of the Establishment Department.

Frequent visits of inspection were made from Head Office.

Station store. Furniture and equipment were ordered and accumulated in a store at Hurstbourne Station.

Laundry Cottage. A disused laundry building belonging to Hurstbourne Mansion was used as the Bank's headquarters and office during this period and a large stock of canned food was stored here.

"The Roos". A furnished house in Whitchurch known as "The Roos" was rented as a residence for the Chief Accountants.

ZERO HOUR

At the latter end of August it became obvious that war was inevitable and on the 26th of that month Messrs. Stapley and Gash, later joined by Miss Stretton (Mrs. Anderson), arrived at the White Hart Hotel, Whitchurch.

The position was then as follows:

Hurstbourne Mansion was still in the occupation of the owner, Mr. Donner, to whom the Bank were under an obligation to give 48 hours' notice when the emergency arose.

Office furniture was being delivered.

No canteen building had been erected.

Ablution huts had water laid on but no fixtures.

Sleeping huts were just bare sheds.

*Chief Accountant, Deputy Chief of Establishments and Superintendent of Women Clerks
There was no sanitary accommodation in the camp other than latrines.

With regard to the accommodation of the staff at Overton, both Printing Works and Dividend Preparation Office staffs were, as previously stated, to have been housed in private billets in the neighbourhood, though for some time past anxiety had been felt that these billets would prove inadequate.

**THE BALLOON GOES UP**

On the morning of Monday, the 28th August, information was received from Head Office that the Dividend Preparation Office would be evacuated during the week and that an advance party consisting of most of the male members of the staff and above 40 women would be arriving at Overton on Wednesday, the 30th August, and that the rest of the staff, i.e. 275 women would arrive on the Sunday following.

Application was at once made to the Chief Billeting Officer (Lady Portal) and a list of billets in the neighbourhood obtained from her. As had been apprehended, very few of these billets were at all suitable for women clerks. It was possible, however, to reserve a certain number for use by the men. The position was particularly difficult as the Printing Department was also seeking billets for their staff. Most of the Dividend Preparation Office women were due to arrive on the Wednesday and were kindly given temporary accommodation by the local gentry.

When the Wednesday morning arrived, there was still a shortage of accommodation for 23 men. A small house near Overton Station (Foxdown House) was
reported to be unoccupied. It was immediately investigated. It appeared that the owner had recently died and a housekeeper was in residence. The property was in the hands of the executors, who were not available, with the exception of one, a Mrs. Frearson, who lived at Basingstoke.

A call was thereupon made on Mrs. Frearson, who, after pressing argument, was persuaded to allow the Bank the use of the house at the rent of £1 a day on an undertaking that the furniture would be stacked in certain rooms and the rest of the house used for sleeping quarters. Forthwith, with the assistance of some of the Hurstbourne Estate staff, the furniture was stacked, the beds were brought from the station to each store - camp beds, 3 blankets and 1 pillow. That was the standard equipment. All was ready within 2 hours.

During this week the very heavy office furniture and filing cabinets of the Dividend Preparation Office were installed at Overton and furniture continued to arrive at Hurstbourne.

The next most pressing problem was that of finding/accommodation for the 275 women who were due to arrive on the Sunday. It seemed clear that the only possible hope was to ask Mr. Donner to forgo his right of 48 hours' notice and move out of Hurstbourne Mansion as soon as possible. Mr. Donner very kindly consented to do this and with his permission the work of storing his furniture in certain upper rooms of the Mansion commenced forthwith. This work and many other laborious tasks was carried out by the
Hurstbourne Estate staff, whose willing assistance in these early days was invaluable.

During the night of Friday, the 1st September, the office equipment and part of the staff of the Establishment Department arrived and were installed in certain empty rooms in the west wing of the Mansion.

Throughout this crowded week intensive search was made for further accommodation. A decision having been taken previously that the Mansion should be for the use of the women working in Hurstbourne Camp who would presumably be arriving shortly, it would be necessary to move the Dividend Preparation Office women elsewhere.

Meanwhile, a service of buses from Hurstbourne to Overton had to be arranged.

Mr. and Mrs. Donner finally left Hurstbourne Mansion at 4.30 on the afternoon of Saturday, the 2nd September, and, at 4.30 on Sunday, the 275 women of the Dividend Preparation Office duly arrived, having been seen off at Waterloo by the Governor. In the interim, it had been necessary to set up camp beds and such equipment as was available in order to accommodate them. A difficulty to be faced was that the bathroom and sanitary installation was quite inadequate for such a population and extensive use had to be made of Elsan closets.

**THE EMERGENCY EXISTS**

War having now been declared, it was necessary to evacuate to the Hurstbourne office such a number of the staff as was essential to carry on the daily work of the Accountant’s Department. The equipment of
Hurstbourne Camp was embryonic. There were, however, a sufficient number of sleeping huts ready to accommodate, under pressure, some hundreds of men. The Canteen building was hardly started and marquees were erected and furnished with trestle tables and duckboards to serve as a dining-room. One of the huts originally intended as a sleeping hut had the floor concreted and very inadequate cooking utensils were borrowed and installed. The work of catering was carried on under these extremely difficult conditions by the Bank Club.

More staff began to arrive; there was, as stated above, rough accommodation for men but no place available for the 130/140 women who were due and would have been housed in Hurstbourne Mansion had this not already been filled by the Dividend Preparation women.

It was, therefore, urgently necessary to find other quarters, preferably nearer to Overton, for the Dividend Preparation women.

Very fortunately there were two fair-sized houses in Whitchurch at that time empty and the Bank were enabled, with the assistance of Mr. F. J. Hunt, Agent for the Portsmouth Estates, to obtain immediate possession, forgoing all legal formalities.

One of these houses, The Yews, had recently been put in a first class state of repair and was immediately fitted up as a dormitory. The property included a small cottage.
The other house, The Lawn, immediately opposite had recently become vacant by the death of its owner. It was in a deplorable state of repair and an extremely dirty condition. There was no water supply other than a pump in the scullery, no electric light and no usable sanitary arrangements. The house was roughly but expeditiously cleaned and whitewashed throughout. Within a few days 109 women were sleeping in these two houses. Meals were served in relays at the White Hart Hotel, which has only a small dining-room and was at this time full of guests.

Other billets.

About this time accommodation was also found for 30 (later 40) women at Oakley Hall, 16 in the chauffeurs’ quarters at Steventon Manor, 20 were kindly billeted by Mrs. Coleman at Malshanger Hall and a number of smaller billets were found so that it was possible to relieve Hurstbourne Mansion of about 200 Dividend Preparation women. These were, however, so spread about that it was necessary to obtain a considerable bus service, and at one time 13 buses were being run for the Bank.

This relaxation made it possible to house at the Mansion the women working in Hurstbourne Camp.

The congestion, however, was still extreme and at one time the Mansion accommodated 309 women in most uncomfortable conditions. There were only 7 bathrooms.

THE FIRST MONTH

The population began to rise rapidly; by the 11th September the Clerical Staff had increased to 360 men and 360 women and by the 18th there were 450 men and 420 women. The need to relieve congestion
continued urgent.

By this time the general position was as follows -

Hurstbourne Camp contained about 350 of the Male Clerical Staff in addition to Messengers, Works Department and Canteen Staff. Very little improvement had been effected in sanitary conditions. Marquees were still in use for meals.

The principals were temporarily accommodated in the stable block of Lord Portal's residence, Laverstoke House. The Chief Accountant had taken up quarters in Laundry Cottage. Some 20 of the Dividend Preparation Office men were still in Foxdown House, others were billeted at Ashe Park, a few male members of the Establishment Department were in Hurstbourne Mansion and the remainder in private billets. The number of women in the Mansion was somewhat reduced but still very overcrowded.

With regard to medical services, arrangements had originally been made with Dr. Simpson, a local practitioner. It soon became apparent that his services would be insufficient and that it would be necessary to have a whole-time Medical Officer at the Location. At the same time it was agreed that it would be desirable to have a dentist established in Whitchurch to obviate journeys by the staff to neighbouring towns for treatment.

It was decided that a house should be obtained for use as a private hospital. For this purpose, a provisional arrangement was made on the 6th September with the owner of Bere Hill House, Whitchurch, to
lease most of the premises. Occupation was commenced on the 9th September.

The Chief Accountants, having expressed the opinion that they did not wish to make use of The Roos but would continue to live in Laundry Cottage, it was decided that The Roos should be used as a residence for the dentist and that the Medical Officer should be boarded with him.

Dr. Shirley Adams was appointed the Bank's Medical Officer on the 27th September, having the assistance of Dr. Simpson, who received a retaining fee to act in this capacity and as a consultant. Mr. J. C. Armstrong Edmonds was appointed dental surgeon on the 7th October. The dentist and doctor both went into residence at The Roos.

**PAUSE FOR COMMENT**

During the first weeks of the evacuation, the difficulties to be overcome were imposing.

In Hurstbourne Camp, as well as at The Mansion, The Lawn and The Fews, furniture was of the most meagre description. A chair, a camp bed, three blankets and a pillow was the standard. Wardrobe accommodation was non-existent. Clothes remained in suitcases or were hung on strings stretched from wall to wall.

The staff generally put up with the situation with fortitude. Fortunately fine weather helped greatly in producing a cheerful outlook. Efforts made to improve conditions were unceasing.
Establishments' staff, assisted by a small number of men borrowed from the Accountant's Department, worked continuously at the highest pressure. Mr. John Martin spent 2 days each week at the Location and his wisdom and kindly judgment were an inspiration.

Perhaps the most striking relief was when J. Lyons and Company were put in charge of Hurstbourne Camp catering. The resources of this firm enabled good food to be well cooked and promptly served in a way which had been impossible for the Bank Club, despite their very gallant efforts.

**THE NEXT THREE MONTHS**

In the never-ending quest for living space, the most pressing need was that of removing all the Dividend Preparation Office women remaining in The Mansion and the desirability of housing all or as many of them as possible in the immediate vicinity of the Overton Office.

It was noticed that a camp situated about ½-mile from the Overton Buildings was in course of erection. On enquiry it was found that this was the property of the National Camps Corporation Ltd. and was intended as a holiday camp for boys' schools. It was being equipped to suit the requirements of some 300 boys under summertime conditions.

In England at the time on one of his periodical visits (a rather longer one than usual) in connection with the affairs of Central Mining Corporation.
On inspection it was considered that, if possession could be obtained and considerable adjustments made to the premises, it would be possible to accommodate therein about 150 women.

There were six dormitories each containing 58 beds in double tiers.

A successful appeal was made to the Treasury to obtain possession of the Bank and, the necessary alterations having been made, the Bank commenced occupation at the beginning of November.

The Bank were, however, only granted a temporary lease and were warned that a long tenure of the premises could not be considered.

This camp was known to the Bank as Overton Chalets.

A little later the Bank were able to negotiate a lease of General Guy Dawnay's house at Longparish, which served to accommodate the senior male members of the staff hitherto living at Laverstoke.

Longparish House was occupied on the 20th November.

A search for more suitable quarters for the Dividend Preparation men, including those remaining in Foxdown House, where they could not be catered for, resulted in the lease in September of Sir Alexander Gibb's house, Tangier Park. This house was not equipped and occupied until February 1940.

Towards the end of September consideration was given to the possibility of obtaining possession of a
building in Whitchurch known as The Gables. Originally a Poor Law Institution, it was at this time in use as a home for about 70 aged and mentally deficient women.

Contact was made with the Ministry of Health and arrangements were eventually made whereby the Bank undertook to restore and put into habitable condition a disused workhouse at Stockbridge and to transfer the inmates thereto. The work was put in hand immediately and the transfer took place on the 1st January 1940.

Alterations to suit the Bank's requirements were made to the Gables and women staff were installed therein 3/4 weeks later.

Although the Stockbridge Institution was made as comfortable as possible, it compared very unfavourably with the Gables and the Bank's action aroused much adverse local comment.

**STOCKTAking**

On the 1st January 1940 the position of the Clerical Staff at the Location was:

<table>
<thead>
<tr>
<th>Working</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working at Hurstbourne Camp</td>
<td>496</td>
<td>213</td>
</tr>
<tr>
<td>Working at Dividend Preparation Office, Overton, and in Printing Department</td>
<td>58</td>
<td>285</td>
</tr>
<tr>
<td>Working at Establishment Department (The Mansion)</td>
<td>12</td>
<td>34</td>
</tr>
</tbody>
</table>

They were billeted as follows - Total 1,098

<table>
<thead>
<tr>
<th>The Clerical Staff.</th>
<th>Hurstbourne Men</th>
<th>Longparish House</th>
<th>The Lawn</th>
<th>Private Billets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>307</td>
<td>27</td>
<td>2</td>
<td>160</td>
</tr>
<tr>
<td></td>
<td>496</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**Bank of England Archive (M5/539)**
<table>
<thead>
<tr>
<th>Department</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hurstbourne Women</td>
<td>143</td>
<td></td>
</tr>
<tr>
<td>The Lawn and The Yews</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Private Billets</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>213</td>
<td></td>
</tr>
<tr>
<td>Dividend Preparation Office Men</td>
<td>58</td>
<td></td>
</tr>
<tr>
<td>and Printing Department</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foxdown House, Ashe Park and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>various private billets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>285</td>
<td></td>
</tr>
<tr>
<td>Establishment Department Men</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Mansion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camp &amp; Private Billets</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Establishment Department Women</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>Mansion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Billets</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,098</td>
<td></td>
</tr>
</tbody>
</table>

In addition to the above and apart from the Printing Staff, there were working at the Location a Non-Clerical Staff of about 250 men and women. This included Works Department, Messenger, Canteen and domestic staff in hostels. The canteen and most of the Messenger and Works Department staff occupied huts in Hurstbourne Camp and the others were in various billets.

It will be seen that there was a large number of men living in private billets. For the most part these men had brought with them to the neighbourhood of the Location their wives and families and were living in the first instance entirely at their own expense.
It was thought desirable to encourage, as far as possible, the continuance of home conditions for the staff and it was also apparent that the Bank could not accommodate all of them in official billets.

It was therefore decided that those members of the staff who were setting up homes for their families and dependents should be entitled to a payment of £1: 1: - a week. This applied to both Clerical and Non-Clerical Staff.

The allowance commenced on the 13th November and continued until the return to London. It was also granted on the same conditions to the staff at other Locations.

During the latter part of 1939 the discomforts of Hurstbourne Camp and the Hostels were greatly alleviated. Camp beds were replaced by divans. Sanitary conditions generally were much improved. The canteen building was completed and included a large recreation space. Domestic service was organised in the hostels. A great quantity of furniture had been acquired and distributed. To each bed was allotted a small chest and hanging cupboard. Generally easier circumstances prevailed, though much remained to be done.

MORE HOSTELS AND BETTER

The accommodation for staff, particularly of women clerks, for the Hurstbourne Offices was very insufficient and every possibility in the immediate
neighbourhood having been exhausted, it was decided to seek accommodation further afield.

It was found that the George Hotel, a large building in Winchester, had recently been purchased by the Ministry of Transport, who intended to demolish it for the purpose of road widening. The scheme being in abeyance, the Bank made arrangements to rent it from the Ministry for the duration of the war from the 6th December 1939.

The building was in a very dirty and dilapidated condition and, before it could be used for the Bank's purpose, a great deal would have to be done. It was obvious that it would not be ready to accommodate Bank staff for some time.

Meanwhile, plans were adopted for increasing the accommodation at Hurstbourne Mansion by building an annexe which would have the added advantage of supplying the requisite sanitary accommodation.

Work on this building was commenced in January 1940 by Messrs. Goodalls of Basingstoke. It was completed, furnished and inhabited by the 5th March. The accommodation consisted of:

- 77 sleeping cubicles
- 18 bath-rooms
- 42 hand basins
- 13 W.C.s.

In March 1940 it was estimated that the ultimate number of clerical staff required at the Hurstbourne offices would be 600 men and 600 women. Further accommodation would therefore be necessary.

Since the Bank had already acquired the George Hotel in Winchester it was thought desirable to
establish other hostels in that city. A search for available buildings produced the following result –

<table>
<thead>
<tr>
<th>Building</th>
<th>Location</th>
<th>Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>The George Hotel</td>
<td>13, Southgate St.</td>
<td>120</td>
</tr>
<tr>
<td>and annexe</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17, Southgate St.</td>
<td></td>
<td>21</td>
</tr>
<tr>
<td>Radley House</td>
<td></td>
<td>19</td>
</tr>
<tr>
<td>Chernocke Hotel</td>
<td></td>
<td>30</td>
</tr>
<tr>
<td></td>
<td></td>
<td>70</td>
</tr>
</tbody>
</table>

Radley House was requisitioned by the Military before the Bank had equipped it and Oriel House was substituted. The Chernocke Hotel and Oriel House were at first used as hostels for Temporary Male Staff who worked for a short period in the ball-room at the George Hotel.

The whole of the George Hotel buildings were equipped and ready for use on the 1st May 1940. At that time, however, there was sufficient accommodation for the actual staff working at Hurstbourne and for a period of some months the hotel was used as a holiday hostel for members of the staff wishing to bring their families to the neighbourhood.

Later in the year (1940) all the Winchester billets were occupied by women. The Southgate Street houses were simply used as dormitories, the inhabitants being catered for at the George. In the same way, those sleeping in Oriel House were catered for at the Chernocke.

A special train service was run from Winchester to Whitchurch and buses ran thence to Hurstbourne Camp. At a later date, for a period of some months, the Winchester-Whitchurch line being closed for reconstruction, the staff had to make a longer journey via Basingstoke to Hurstbourne.
OFFICE SPACE

Early in 1940 it became evident that the main office block would soon become overcrowded and it was decided to extend the office accommodation at Hurstbourne. A new building of a different type was designed and erected.

The new office building at Hurstbourne.

This building was in the form of the letter "H" with two wings and a connecting room between. One of the wings was given additional height to enable it to be used as a Cinema and Assembly Hall. Some months were occupied in construction and by the time it was completed, December 1940, the staff in the main office had grown to 850 and was badly overcrowded.

Establishments' move to The Lawn.

The staff of the Establishment Department had also overgrown the space allotted to them in the Mansion and were occupying rooms that could more suitably be used as women clerks' dormitories. In August 1940 the whole of the Establishment Department was transferred to Whitchurch, which was more suitable and centrally situated for Establishment administration of the Location as a whole. The Lawn was occupied by offices and a canteen, The Yews as dormitories for the women clerks; and a cottage adjoining (Haverhill Cottage) was taken as a residence and office for the Superintendent Housekeeper.

Additional office space was provided by a wooden

** At a later date Building "C" attached to Building "B", i.e., the Dividend Preparation Office, was constructed by excavation of the hillside.

This building was mainly used for filing cabinets and storage of spare machines.

into negotiations for the purchase of the property known as Foxdown, Overton, (the house was already in use as sleeping quarters for Dividend Preparation men).
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FOXDOWN CAMP

On the 20th September 1939 the Bank entered into negotiations for the purchase of the property known as Foxdown, Overton, (the house was already in use as sleeping quarters for Dividend Preparation men).
The buildings. The property consisted of the house and 6½ acres of land. A further 2 acres of land adjoining were purchased, and it was the intention to erect on these sites a camp to house the staff of the Printing works who were rather unsatisfactorily accommodated in private billets.

The contractors who had been building the camp, known as "Overton Chalets", were approached and agreed to build a camp similar to those which they had been erecting in various parts of the country for The National Camps Corporation Ltd. Making use of their own plans, materials and staff, they were able to start work immediately.

Meanwhile, the Bank were being continually pressed to vacate Overton Chalets (a question was raised in the House of Commons on the subject) and the urgency was such that St. Luke's agreed, about the 20th October, to relinquish their claim on the camp in order that the whole of the women staff of the Dividend Preparation Office could be accommodated there.

The new camp consisted of 11 sleeping huts and attached lavatory accommodation, a canteen building, a recreation room, quarters for canteen staff and a sick bay, about 20 buildings in all. It was rapidly erected and equipped and was occupied by the Dividend Preparation women in March 1940. J. Lyons and Co. Ltd. undertook the catering.

**FURTHER DEVELOPMENTS**

Tangier Park was not a suitable billet owing to its inaccessibility and in August 1940 a house known as "Dellands" in Overton, within walking distance of...
the office was acquired as a hostel for Dividend Preparation men.

Tangier Park was then put into use as an Isolation Hospital for minor infectious diseases which had been found very troublesome earlier in the year.

The Elderfield Hotel.

During the period of intense air raids, Southampton had suffered severely and it was obvious that the Branch was in danger. It was thought desirable, therefore, to acquire premises in the neighbourhood which could be used temporarily in the event of the Branch being rendered untenable.

For this purpose a small private hotel, The Elderfield Hotel at Otterbourne, 8 miles from Southampton and 4 miles from Winchester was acquired in July 1941.

Holiday Hostel.

It being necessary that the premises should be fully occupied in order to ward off requisitioning by Government Departments, it was decided that the Hotel should be adapted to serve the purpose of a holiday hostel on the same lines as the George Hotel, Winchester, had customarily been used.

Although in July 1941 all members of the staff were reasonably well housed, there was no room for further expansion, and it was felt that difficulties would arise should any of the Bank's properties be badly damaged by enemy action or fire. Some anxiety was expressed that Winchester might be a likely target for attack during what were known as the "Baedeker" raids.
In view of these considerations, Ham Manor, a residential hotel on the outskirts of Newbury, was purchased. Although equipped as a hostel, they never actually used it. It was requisitioned by the Ministry of Health in August 1943.

A small but desirable house, Testbourne, in the immediate neighbourhood of Hurstbourne Camp, became available and was acquired as an additional billet for women clerks and occupied in June 1942.

The Bank having accumulated an enormous quantity of stores were in need of further warehouse space and for this purpose a disused shop in London Road, Whitchurch, was rented.

Tangier Park, on account of its position never a satisfactory house, was applied for by the Ministry of Works and the Bank was able to substitute a house in Whitchurch. Redleaf, Winchester Road, was purchased and occupied in January 1943.

HOSTELS FOR ST. LUKE’S

Although the Establishment Department was not usually concerned with matters in connection with the Printing Works, they were able, from their general and local experience, to render some assistance in St. Luke’s billeting problems.

The Printing staff, as previously mentioned, were all living in private billets, many of which were not very satisfactory. A Recreation Hall was erected in the village of Overton by St. Luke’s for the use of their staff.
It was, however, considered desirable to provide also hostel accommodation. To this end a school building known as Queen Mary's School, which was being vacated for more modern premises, was taken over and renamed St. Luke's House. This was equipped by the Establishment Department on similar lines to those of other Bank hostels in Hampshire and provided accommodation for about 70 Printing Works' women. It was occupied in 1940.

In September 1942 another house in Basingstoke known as Erdesley was purchased by the Bank and similarly fitted out to provide quarters for about 40 Printing Works' men.

The catering for both these hostels was undertaken by Slater's Limited.

A great number of other buildings and houses in the neighbourhood were inspected and in several cases plans and negotiations reached an advanced stage and had entailed a considerable amount of work, when for one reason or another the project was relinquished.
SECTION II

THE LOCATION IN BEING
The number of persons of all categories directly or indirectly employed by the Bank at the Location reached a maximum in 1941/2 of well over 2,000.

This number was divided approximately as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Male Clerical Staff</td>
<td>520</td>
</tr>
<tr>
<td>Temporary &quot;</td>
<td>200</td>
</tr>
<tr>
<td>Female Clerical Staff</td>
<td>880</td>
</tr>
<tr>
<td>Non-Clerical Staff, Works Department, etc.</td>
<td>130</td>
</tr>
<tr>
<td>Canteen Staff (Lyons and Slaters)</td>
<td>120</td>
</tr>
<tr>
<td>Printing Works Staff</td>
<td>230</td>
</tr>
<tr>
<td>Domestic Staff in Hostels</td>
<td>120</td>
</tr>
<tr>
<td></td>
<td>2,200</td>
</tr>
</tbody>
</table>

Most of these were living on Bank premises.

The previous section of this account is in the main the story of the acquisition and adaptation of the premises which made up the Hampshire Location.

It will be seen that by the end of the first year the accommodation both for offices and living quarters was practically complete.

Only minor additions and alterations were made subsequently.

Developments and improvements were, however, constantly taking place. The primitive conditions of the early months gradually disappeared until a high standard of comfort, in view of the circumstances, was achieved.

Throughout the Location the quality of the furnishing was much improved. Camp beds were no longer in use, being for the most part replaced by very comfortable divans. Besides the bed, a small hanging-cupboard, a bedside chest, an underbed wardrobe (a large box on runners) and a chair represented the usual equipment.
Bathroom and lavatory accommodation which had been one of the worst features in the early days was later provided on a generous scale.

Sitting-rooms, games rooms, etc., were provided in camps and hostels.

Dug-outs and air-raid shelters were constructed throughout the Location. Fortunately these were little in use.

Cycle racks were erected and car parking places allotted.

A new road leading direct from "The Mansion" drive to Hurstbourne Camp was constructed and the main drive widened and re-surfaced.

The Bank Club was represented by bars in the canteens at both Hurstbourne and Foxdown Camps.

A shop in the canteen at Hurstbourne Camp did a large business in cigarettes, tobacco, sweets, toilet requisites, etc. **Takings amounted to some £20,000 per annum, and profits were paid into the Samaritan Fund.**

A daily car service (excepting week-ends) was established between Head Office and the Location. A car left London at 3.30 p.m. and returned from Hurstbourne at 8 a.m. the next day. The Bank acquired a number of vehicles including a steam wagon, motor lorries, three ambulances, eight runabouts, etc.

Hurstbourne Camp developed considerably from the original plan of office block, canteen, 16 sleeping and 6 huts for other purposes. The Camp finally consisted of 50 buildings, which included the second office block and cinema building; several huts were allotted for various recreational purposes, a fire station, two large garages for National Fire Service purposes, a Camp control hut, a pumping
pumping station, Works Department offices, store huts, additional lavatory accommodation. There was also a water reservoir and tank tower.

The Medical Service which was so hurriedly established in the early days developed in scope by the setting up of sick bays in the larger hostels and the allocation of rooms for minor illnesses in the smaller houses. Dr. Adams was replaced in 1941 by Dr. Reinhold, who continued as resident Medical Officer until the return to London. Mr. Edmunds remained as resident Dental Surgeon during the whole period. Arrangements were made with a visiting oculist. Except for a short period in 1940, when the percentage of staff absent sick rose to 5.17 among the men and 15.38 among the women, mainly owing to German measles, the health of the Location was good.

"Laundry Cottage" was entirely re-modelled internally after part of the premises had been vacated by the removal of the Camp Supervisor's Office to "The Lawn". The alterations allowed for two extra bedrooms, additional lavatory accommodation and a comfortable lounge. In its new form "Laundry Cottage" served not only as a residence for the Chief Accountant's and Officials' Luncheon Room but also provided accommodation for visiting Directors and Officials.

**A.R.P. AND FIRE PROTECTION**

Of course the whole object of the Evacuation was a precaution on a grand scale to safeguard the records of the Accountant's Department and allow work to proceed without undue interference from the enemy. A.R.P. in other ways therefore did not figure prominently in the early days, beyond such things as the issue of gas masks.

The risk of fire, however, was obvious and ever present where office buildings, sleeping huts, etc. are constructed almost entirely of wood.

It happened
It happened fortunately that a member of the Clerical Staff at Hurstbourne, J.W. Cromwell, was an experienced and enthusiastic amateur fireman. He was therefore seconded to the Establishment Department and chosen to take charge of a small brigade composed of ex-firemen, and suitable equipment was purchased for their use.

This was the commencement of what became an essential and prominent feature of camp life. The organisation gradually extended and apart from the professional firemen a large number of the staff received instruction in handling stirrup pumps, extincteurs, hoses, etc.

Finally the brigade was merged with the National Fire Service and undertook certain duties beyond those connected with Bank premises. Although no major outbreak of fire developed in any of the Bank's properties the Brigade were able on several occasions to render useful help in the neighbourhood.

From the early days at Hurstbourne Camp an unofficial Police Force was enrolled; their duties were generally to maintain order and to see that black-out regulations were complied with.

Eventually A.R.P. arrangements were made direct with the County organisation at Winchester.
A local control post was established at "The Lawn" and the Whitchurch village siren installed on the premises, the staff of the Establishment Department being responsible for its operation.

It is interesting to record that very little disturbance from enemy action took place in the neighbourhood of the location.

Two or three minor raids were made on Basingstoke, in one of which considerable damage was done to the town and a number of casualties caused. One small raid is recorded on Winchester and one on Newbury. Some damage was caused in Andover and in a nearby village one of the few flying bombs to fall in Hampshire produced both damage and casualties.

Two raids by single planes were made at Overton, in one of which a low flying aircraft passed directly over Buildings A and B. A bomb exploded on Portals' factory and another destroyed a bungalow nearby. There were some casualties. Minor damage was caused to Foxdown Camp. Whitchurch received only one small bomb which exploded harmlessly in a field near to the "Gables".

**HOME GUARD AND OTHER SERVICES**

The formation of the Local Defence Volunteers, later named Home Guard in June 1940 produced many volunteers of whom 50 were chosen to form a Bank section to man three watching posts in Hurstbourne Park.

Later a large number of the Staff joined the Home Guard and a "platoon" of more than 160 was organised in Hurstbourne Camp which, in addition to manning posts, forming part of the local organisation and carrying out a comprehensive training programme, undertook a nightly guard of the Camp.
Apart from this unit a large number of Bank men living outside the Camp joined the Home Guard in neighbouring villages.

A number of military instructional films were shown in the Bank Cinema to the whole 500-strong local company.

Many members of the Staff volunteered for first aid and Red Cross work and gave valuable service to the Medical Department. A liaison was maintained with the British Red Cross Society and friendly relations opened up with local interests.

A number of Bank women volunteered for nursing at Winchester and Basingstoke hospitals, while there were others who spent their free week-ends in London on first-aid "shelter duty".

A blood transfusion service was organised at Hurstbourne and most efficiently managed. Thirty three sessions were held and 2,351 donations of blood were given. Women Clerk members of the Bank division of the British Red Cross Society qualified as nursing attendants and relieved hospital nurses from this duty.

**STAFF ACTIVITIES AND RECREATION**

Owing to the shortage of Staff, work took up almost the whole of their time during the first months at the Location. As the position became easier more attention was given to recreation and the Staff began to organise amusements and sport. There were very few local amenities for relaxation.

When the canteen building was completed some excellent variety shows were staged by the Staff and cinema exhibitions were given in the hall of Hurstbourne Mansion.

One of the first calls was for books, and gradually a first-rate branch of the Bank of England Library was set up in the Mansion. The daily car to and from London ultimately assisted
assisted materially in keeping a steady flow of books always available; a sub-branch was later set up at Foxdown Camp. Lecturers, invited from London, were much appreciated.

In the early days of the Location a member of the Staff bought a horse and a local resident lent a pony. This started the Riding Club. Horses were lent by Directors and others and very soon a good Riding School was formed. Membership rose to 350 and there were 12 horses. The Bank employed a groom and many members of the Staff and their families enjoyed rides in Hurstbourne Park.

In 1940, during the invasion menace, members of the Club undertook a "dawn and dusk" patrol of the more remote parts of the countryside.

A long disused nine-hole golf course in the Park was revived and the game became very popular. A "pro" was employed and many of the Staff took up the game for the first time. Later, matches were arranged with Head Office and on one or two occasions exhibitions were given.

The time came, however, when in the interests of food production a good deal of the course had to be ploughed up. The course had to be much modified, but nevertheless managed to keep going.

Tennis was very popular. The Bank provided hard courts at Hurstbourne and Foxdown Camps. There were also several courts at hostels.

Cricket was played on a picturesque ground at Hurstbourne Priors and keen interest was displayed in friendly rivalries with local teams.

Facilities for bathing in the River Bourne were available near Hurstbourne and in the Test at Testbourne.
When the new building on Hurstbourne Camp was completed, opportunities were provided for entertainment on a large scale. Cinema shows were regularly held (the apparatus being handled by members of the Clerical Staff) and were very popular.

The Musical Society presented concerts at which performances were given by such well-known artists as Louis Kentner and Eileen Joyce.

The Operatic and Dramatic Society which had been temporarily suspended in London was revived with great vigour at Hurstbourne. Many first-rate productions were staged and some of the shows went "on tour" to neighbouring towns, raising money for war charities. The Winchester presentation of a three-act comedy provided £90 for the Royal Air Force Benevolent Fund.

Religious services were occasionally held in the Cinema building and attended by the Staff.

In the latter days badminton was played in the Cinema.

The Canteen building at Hurstbourne continued to be used for weekly dances.

At Foxdown Camp also the Recreation Room was put to good use, besides being used for dancing. Excellent shows were produced by the Overton Staff and entertainments were exchanged between Foxdown and Hurstbourne.

Other indoor amusements and amenities covered a wide range. These included such things as darts, table tennis, bridge, etc.

The Debating Society held numerous sessions.
Part of a hut at Hurstbourne was furnished as a Chapel in which services were usually conducted by the Vicar of St. Mary Bourne.

A hut at Hurstbourne was set aside for billiards. Provision was made at most of the larger hostels for similar amenities.

Many of the Staff cultivated allotments at Hurstbourne, whilst both here and at Foxdown a number of attractive gardens were laid out round the huts by their inhabitants. A great deal of help was given by the Staff to neighbouring farmers at harvest time.

A few enthusiasts at "The Lawn" started a farm on a small scale and bought two dozen chickens, two pigs, two goats, bees and a pony and trap. This venture was so successful that the Bank took over the stock, and poultry keeping was extended to ten other hostels. All labour was voluntary and all production went into the canteens. During the period the Staff had the benefit of some 75,000 eggs, two pigs (five went to the Ministry), 350 gallons of goats' milk and 300 lbs. of honey.

The pony and trap were used by the gardeners for transport of vegetables and the pony hauled the lawn mower when petrol supplies ceased.

In June 1943 arrangements were made to hold a grand fete in the beautiful garden at "The Lawn". The object was to provide funds for the purchase of a village ambulance for the Red Cross Society. The Bank Staff co-operated with local residents and a great variety of entertainment was offered. The venture was very successful and its object attained, the sum of £390 being raised.
To relieve much needed space in Head Office, the editorial staff of the "Old Lady" was evacuated to Whitchurch, Hampshire in 1940. This move enabled the Editor to record much of the activity of the Location which might otherwise have become obscure with the passing of time.

THE BAY TREE

The village of Whitchurch had a pre-war population of 2,600 which was nearly doubled by the Bank Staff and their families. It was not a place which afforded much distraction for visitors and, beyond being amply provided with public houses, did not contain many places of refreshment. There was no tea shop of any size or any place where members of the Staff could meet their friends away from Bank premises and the need for such a place was very apparent. The question arose - could the Bank do anything to remedy this deficiency?

This problem was solved in the following manner. An old and picturesque house in London Road which was in use as a grocer's shop came into the market at the very low price of £700 and it was considered that this might be adapted as a tea shop and restaurant. The Bank, being debarred by their Charter from trading, could not set up in business as cafe proprietors. It happened, however, that two women employed as housekeepers in one of the Bank's hostels had come to Hampshire just prior to the outbreak of war with the intention of setting up a tea shop. They were without sufficient funds to purchase and equip such a house as the one in view, but, if a loan could be granted to them, would be willing to undertake the business.

The purchase price of the premises and cost of reparations and decorations amounted to about £1,200. The two ex-housekeepers were granted a monthly lease of the premises at the rate of £60 per annum, and a loan of £600 (without security) was made to them to cover cost of furniture, equipment and stock.
The house was named "The Bay Tree" appropriately as such a tree grew in front of the building, and was opened in November 1940. It provided accommodation for 52 meals simultaneously. Accounts were submitted and scrutinised by the Establishment Department, who kept a joint banking account with the tenants and who also advised on trading policy.

The venture was an immediate success and the cafe was very popular, not only with the Bank Staff but with the general public. Profits accumulated so rapidly that at the end of a year the tenants were able to repay the Bank loan and the Establishment Department to relax their supervision.

The premises were sold in 1944, the new owner undertaking to continue the business on similar lines.

**VISITORS**

Besides a weekly visit by an Executive Director, Quarterly Staff Committees were held at Hurstbourne and most of the higher Officials paid visits to the Location at some time during its six years of existence. The Governor (Mr. Norman) twice visited the Location and during the last few weeks the succeeding Governor (Lord Catto) also made an inspection.

During the first visit of the Governor, which took place in March 1940, in the course of his speeches to the Staff he made some particularly opportune remarks. Up to that time there had been no bombing of London and the Staff were somewhat restive as some regarded the whole business of evacuation as an unnecessary inconvenience. The Governor, noting the situation, said that, as things had turned out, the evacuation had been a mistake - but a mistake of time and not of fact. "I know these Germans", he said, "they are a ruthless "people. We shall be bombed". A few months later his prophecy was fulfilled.
With regard to Office organisation, the Establishment Department at Whitchurch was divided into the following Sections which were evacuated from Head Office -

- Attendance (main body of which returned to Head Office in 1940, leaving a nucleus for Location affairs)
- Branches (returned to Head Office in 1941)
- Payments
- Income Tax
- Bank Provident Society

These were added subsequently three Sections dealing entirely with Location work. These were -

- Equipment and Transport
- Premises
- Location Accounts

There were also Typing and Filing Sections which served the whole Department.

The Sections evacuated from Head Office dealt with the work of the Establishment Department relative to the whole Bank.

The Attendance Section had at the beginning to face considerable difficulties. A number of the Staff (known as the "A" list)
the "A" list) were instructed to remain at their homes awaiting orders. They were gradually called to duty and told where to report. Others were from time to time released to the Forces. It was necessary for the Attendance Section to pass on such information to the Payments Section in order that salaries should be duly paid. For some time in the early part of the war more than half of the entire Clerical Staff of the Bank were at the Locations. Later, when principally on account of recruitment for the Exchange Control the numbers at Head Office exceeded those at the Locations, it was found advisable to return the greater part of the Attendance Section to Head Office.

The Branches Section was evacuated from London because it was thought that contact with the Branches might be easier from the country should enemy action seriously interfere with normal communication between London and the Provinces. An additional reason was that the Staff who normally dealt with this work were nominated to go to the Location. Before this Section was returned to Head Office, a number of visits were made from the Location to Birmingham, Bristol, Plymouth and Southampton Branches, particularly on account of air raids on those cities.

The Payments Section dealt with all salaries, wages, pensions and allowances. The work was rendered particularly difficult as regards Staff in H.W. Forces who, after the first year, were paid salaries reduced by the amount of their Service pay. As many of these men and women were serving overseas and their rates of pay frequently changing, adjustments were continuous. The work of this Section was also increased greatly by the addition of numbers of Temporary Staff for Exchange Control and other work. Payments of War-time Allowances further increased the work of this Section considerably and gave rise to many problems.
Much additional work arose from the increase in the number of persons liable to pay Health Insurance when the maximum salary on which Insurance was compulsory rose from £250 to £420 per annum.

The ever increasing number of Temporary Staff added greatly to the volume of work of this Section and much overtime work was necessary.

In spite of all difficulties, however, all payments were made on due dates.

The Income Tax Section had to deal with the difficulties brought about by the changeover to P.A.Y.E.

Post-War Credit Certificates for 1942 and 1943 were produced by this Section.

The Bank Provident Society extended their normal activities by allowing withdrawals on every working day instead of once a week.

Of the Sections entirely engaged on Location activities the Equipment and Transport Section, which was originally known as the Camp Supervisor's Office and housed in Laundry Cottage until the removal of the Establishment Department to "The Lawn" in August 1940, was responsible for the acquisition, distribution and maintenance of all household stores, furniture, etc.

All work in connection with transport was dealt with by this Section, which had charge of all cars and kept records of costs and petrol consumption and sponsored and kept a check on all Staff cars applying for "home to duty" petrol.

Another essential and arduous duty performed by this Section was that of dealing with both Bank and Staff laundry. Several laundries were employed and many hundreds of laundry boxes handled each week. (The Staff were allowed up to 4/- each week for laundry.)
The Premises Section dealt with all leases, tenancy agreements and the management of gardens and rationing. Agreements were made with the Regional Food Office for special arrangements covering week-end and other leave and this entailed virtually setting up a Branch Food Office in the Bank, which was permitted to issue the necessary Emergency Cards. The grant of permits to Lyons and the Bank for canteen provisions was also dealt with by this Section.

The Location Accounts Section was particularly concerned with the actual payment of local wages and salaries, tradesmen's bills, catering charges in hostels, settlement with Lyons, payment of billeting fees, billeting allowances, travelling allowances and the collection of billeting charges, medical and dental fees.

Accounts were also kept for welfare activities and the Bank Club. The books showed complete analyses of all costs and close liaison was maintained with the Accounts Office in London.

A considerable amount of book-keeping was occasioned by the above-mentioned activities and visits from the Audit Department were frequent.

The Bank banked with the local Branches of Lloyds Bank. Cash was drawn for an average weekly amount of about £1,000 and monthly for salaries about £18,000. By way of recompense for the work done by Lloyds, the Bank kept a deposit account for £30,000.

Bank Club management was vested in the Chief of Establishments and a local committee was appointed by him to assist in administration.

Representatives of the Establishment Department were daily in attendance at Hurstbourne Camp dealing with such matters.
matters as billeting allowances, Bank Provident Society, etc., and answering questions in connection with salaries, Income Tax and other Staff matters.

A weekly visit was also paid to Overton.

Hostels throughout the Location were regularly inspected.

The Staff of the Establishment Department originally nominated to go to Whitchurch consisted of 12 Permanent men and 27 Permanent women. No additional Staff had been allocated to deal with work in connection with the Location. The shortage of Staff was immediately obvious and in the first instance assistance was obtained by borrowing from the Accountant's Department and recruiting as rapidly as possible temporary assistants. Ultimately the Staff of the Department numbered about 22 men and 65 women. There were never more than 9 Permanent Establishment Department men simultaneously at the Whitchurch Office.

THE WORKS DEPARTMENT

The Works Department was meagrely represented at the Location in the first instance but was gradually built up under the supervision of Mr. J. C. Mann, Assistant Clerk of Works, and throughout the period of evacuation performed numerous essential and important services.

The Department was called upon to survey all buildings for use as hostels and to give advice on their adaptation and alteration where necessary.

The Department was responsible for efficient heating, lighting and water supplies in all Bank premises and all work in connection with maintenance and repairs.

New buildings were erected and alterations to existing buildings made in accordance with specifications and plans prepared by the Department.
A Staff consisting of Electricians, Carpenters, Mechanics and Labourers was employed and fully occupied.

A Rescue and Demolition Service was also undertaken by the Works Department.

**DISPERsal**

Almost from the start of the evacuation the Staff talked about going home and back to Head Office, for London meant for the Hurstbourne Staff not a return to Finsbury Circus but to permanent quarters in Head Office, which were nearly ready for their reception when war broke out. However, it soon became apparent that the newly-recruited Staff for the Exchange Control were filling all the vacant space which had been allotted to the Accountant's Department in the new building. Further, the Army Pay Corps were installed in Finsbury Offices for the duration. Obviously there was no going back until the war was over.

Then other ideas crept in. Some of the Staff began to settle down and take to living in the country. If, they argued, the work could be dealt with as effectively in the country as in London, why go back at all? This led to taking of sides on the question and discussions were never-ending.

It was claimed on one side that life in the country was pleasanter, healthier and cheaper than in London. The cost, waste of time and discomfort involved in travelling daily from residential areas to the City would be avoided. It was pointed out that the inhabitants of London suburbs spent most of their spare time getting out of London and into the country whenever possible. So why not live in the country altogether? So one party argued.

The other
The other party saw things differently. They were Londoners and they wanted to get back to London. All their friends were there and all their associations. And think of the advantages of living in or near London. Think of the cultural and artistic amenities, to say nothing of shops and cinemas. Educational facilities in London were unrivalled and the Metropolis provided a hundred other attractions. And anyway London was home.

Briefly these were the Staff views. The first may well have been put forward by a man who had been lucky enough to have rented a country cottage and brought his family to the neighbourhood of the Location. The second might well be the attitude of a man who was living in the Camp and whose wife and family were remaining in London. The women were similarly divided in their views, though the majority were in favour of returning to London.

From the official viewpoint, there was something to be said on both sides. Undoubtedly the work of the Department was facilitated by having the whole of the Transfer Offices on one floor as at Hurstbourne (50,000 square feet). Such an office would be impracticable in London. The cost of premises in the country would be a fraction of the cost in the City.

On the other hand, it was thought that recruitment of Staff would be very difficult in the country. It was considered desirable that the whole Staff of the Bank should be as closely associated as possible and it appeared likely that if the Accountant’s Department were domiciled in the Provinces it would eventually become a separate entity.

The Stock Exchange expressed a preference that the Department should be in the City.
The Governors discussed the question with the Staff Representatives, who reported that the majority of the Staff favoured return to London; and asked the opinion of the National Council of Social Service, to whom a donation of £1,000 was made. In return for a general enquiry into the problem, it was clearly of importance for transcending the Bank's own affairs.

The result of this enquiry was the production of a booklet entitled "Dispersal", which strongly favoured removal from London of any large Institution such as the Bank which could carry on its work outside the Metropolis. The Bank were in no hurry to decide; and the arguments went on. It was generally agreed that Hurstbourne would not be suitable as a permanent situation. Urban amenities were desirable and consideration was given to the possibilities of Winchester, Reading, Bournemouth, etc.

It was, however, expected that the Department would have to remain at Hurstbourne for at least 18 months after the end of the war.

The end came suddenly. A last appeal was made direct to the War Office to exchange the Finsbury Circus offices for Hurstbourne. A meeting took place at the War Office between representatives of the Bank and the Army Authorities on the 2nd May 1945.

The War Office agreed to exchange premises, with the proviso that the changeover should be simultaneous and take place within a month. The short time allowable was due to the fact that demobilisation would involve the Royal Army Pay Corps in very heavy work during which a change of domicile would be impracticable.

The date
The date for the changeover was fixed for the 28th May. And so, for the time being, Dispersal was forgotten, although the Staff were informed that the Bank had not entirely abandoned the idea.
SECTION III

THE RETURN TO LONDON AND AFTER
THE PACKING UP

Although the return to London was favourably regarded by the majority of the Staff, the unexpected suddenness of the announcement came to them as a shock, for which they were unprepared. The enormous amount of work created by packing and unpacking of office books and equipment was successfully dealt with by the Staff despite the fact that a great number of them were at the same time much preoccupied by their individual domestic problems.

From the time of the decision to the actual date of the removal there were 28 days.

It was understood in the first instance that the Army Pay Corps would be taking over Hurstbourne Camp, The Mansion and Laundry Cottage only. It transpired, however, that they expected to occupy "The Lawn" as an Officers' Mess. So that the Establishment Department were involved in a temporary move to the most suitable alternative among the Bank's properties in Whitchurch, namely, "Redleaf". This, of course, increased the difficulties of the Department considerably.

To describe in detail the problems which presented themselves in dismantling, in four weeks, the Location which had been steadily developing for six years would be beyond the scope of this survey. It will, however, be readily imagined that the task was formidable. It included such items as transport (a curious assortment of some 260 miscellaneous lorries and vans were employed), the disposal of quantities of surplus equipment, the termination of leases of premises, the cessation of contracts, the dismissal of local and domestic staff, etc.
The Equipment and Transport Section which had more or less settled down to routine work was again roused to violent activity reminiscent of the 1939 period.

The winding up of the Location, of course, continued long after the general return to London and the Establishment Department maintained a nucleus of Staff in Hampshire, moving finally from "Redleaf" to Foxdown Camp.

Among matters to which it was necessary to attend were claims for dilapidations and reinstatements, the removal of the aged women from Stockbridge and their reinstallation in The Gables.

The large accumulation of furniture and stores of all kinds was gathered together in the vacated Dividend Preparation Office at Overton and catalogued before being transported to London. Quantities of domestic furniture were sold to the Staff by ballot at prices generally much below cost. The total amount paid by the Staff for their purchases came to about £25,000.

No exact date can be given for the precise ending of the Hampshire Location. The Printing Works were the last to leave and, except for Watchmen, the last of their Staff returned to London on the 20th October 1945.

So it was all over, except for the disposal of some of the Bank's freeholds, and nothing remained but memories. Memories of various kinds, many happy and some otherwise but, running all through the ups and downs of the experience, a sense of good fellowship and in the worst of times and circumstances the greatest of the saving graces - a sense of humour.

HOSTELS IN LONDON

As the return to London, particularly so soon after the end of hostilities, had not been anticipated it gave rise to a new kind of billeting problem. Many of the Staff had given
given up their London homes, had lost them through bombing or, as happened in many cases, had previously been living with parents or relatives who had moved to other parts of the country. It was, therefore, found necessary to assist those members of the Staff who had no available accommodation in London and various means of doing this were resorted to.

The Location billeting allowance was continued and other subsidies were granted for fixed periods and reviewed from time to time. Some members of the Staff continued to live in Hampshire and travel to London daily and were granted assistance for travelling expenses. About 70 men were given dormitory accommodation on the sixth floor at Head Office. Such were the temporary measures devised.

It was, however, considered desirable to provide more permanent accommodation for a certain number of the Staff in the form of hostels to be managed by the Bank in a manner similar to that adopted in Hampshire. It was at this time very difficult to find suitable premises in London, and many houses and hotels were visited and inspected. Finally, decisions were taken to acquire a large house in Redington Road, Hampstead, The Star & Garter Hotel at Richmond and the Astor Hotel in Princes Square, W.2.

The two first-names were allotted to Women Staff and would accommodate about 40 and 100 boarders, respectively. The Astor Hotel was planned for the use of men, of whom about 50 could be accommodated.

42, Redington Road, was occupied in August 1945. The Star & Garter, re-named Nightingale Hall*, was occupied in December 1945, having required extensive repairs and renovation. The Astor, known as 43, Princes Square, was occupied in November 1945. These hostels were largely equipped with furniture from the Hampshire Location.

*In preference to "The Mansion", an earlier name of the hotel, at first thought appropriate as providing a link with Hurstbooms. The President of the Georgian Group asked the Bank to re-name it after Nightingale Cottage, once the home, on the same site, of "The Cultivated Ladies, Ashburnham".
The housing problem was only partially and temporarily solved by the means previously mentioned. Permanent homes for married members of the Staff were urgently needed and a system was established by the Bank granting effective financial assistance on a long-term basis. This scheme covered all members of the Staff and only affected those returning from Locations to the same extent as those released from the Forces and others.
CONCLUSION AND COMMENT

In looking back to the days when the war menace began to take a threatening turn and following the steps which were taken by the Bank to counter the danger, one is apt to wonder whether the evacuation was justified and, if justified, carried out in the most effective manner.

It was in 1938 or earlier that the letters A.R.P. first became familiar; in the minds of most people these letters prompted thoughts of sandbags, gas masks and stirrup pumps. By the time of the Munich crisis ideas took a more definite form. It was obvious that London would be a major target for air attack. Many Government Departments and firms made plans to leave the capital if war broke out, but it was not until the occupation of Czechoslovakia, in March 1939, that the Bank, after consultation with the Treasury, gave serious consideration to evacuation. It was nearly too late. But, in spite of the unpreparedness, the evacuation took place with little adverse incident. Fortunately the enemy deferred his attack for ten months after the outbreak of war. Fortunately also the weather was fine.

It may be argued that, as things turned out, there need have been no evacuation by the Bank. The Finsbury Circus offices were not bombed. This was a matter of chance. The corresponding block of offices at the opposite corner of the Circus was wrecked. It is doubtful, however, whether the work dealt with in Hampshire could have been carried out at Finsbury Circus during the blitz. Head Office was only able to carry on by sleeping as many as 500 of the Staff in the building which, being of exceptional strength, was comparatively safe in spite of the discomfort involved. Similar arrangements and the elaborate catering which was necessitated would have been extremely difficult and hazardous in such buildings as the
APPENDICES

1. MAP OF THE LOCATION
2. SCHEDULE OF PREMISES AND BILLETs
3. THE COST
THE HAMPSHIRE LOCATION

DISTANCES FROM WHITCHURCH

1. Overton 4 miles
2. Basingstoke 12 miles
3. London 58 miles
4. Winchester 12 miles
5. Otterbourne 17 miles
6. Southampton 2.4 miles
7. Stockbridge 12 miles
8. Andover 6 miles
9. Salisbury 26 miles
10. Newbury 13 miles
11. Kingsclere 8 miles

Scale: 1/2 inch = 1 mile
**SCHEDULE OF PROPERTIES AND PRINCIPAL BILLETS OCCUPIED BY THE BANK AT THE HAMPSHIRE LOCATION**

<table>
<thead>
<tr>
<th>Date of Acquisition</th>
<th>Property or Billet</th>
<th>Particulars and Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>1938</td>
<td>Buildings &quot;A&quot; and &quot;B&quot;</td>
<td>Erected adjoining Portals Works, Overton, to house part of the Printing Works and the Dividend Preparation Office respectively.</td>
</tr>
<tr>
<td>1939 March</td>
<td>Hurstbourne Mansion</td>
<td>Rented for the duration of the war. Used as a billet for Women Clerks and until August 1940 also used as Establishment Offices. The Bank Library was also housed here.</td>
</tr>
<tr>
<td></td>
<td>Laundry Cottage</td>
<td>Rented with the Mansion. Originally used as the Camp Supervisor's Office. Later as a residence for the Chief Accountants.</td>
</tr>
<tr>
<td>May</td>
<td>Hurstbourne Camp</td>
<td>Winsome Meadow adjoining Hurstbourne Park was rented from the Portsmouth Estates Limited for the erection thereon of temporary buildings for use as offices, sleeping huts, canteen, etc.</td>
</tr>
<tr>
<td></td>
<td>Hurstbourne Station Store</td>
<td>Rented to accommodate an accumulation of furniture, etc.</td>
</tr>
<tr>
<td>June</td>
<td>The Roos</td>
<td>Rented furnished as a residence for the Chief Accountant but used eventually as the dentist's and doctor's headquarters.</td>
</tr>
<tr>
<td>August/September</td>
<td>Foxdown House</td>
<td>Acquired temporarily to accommodate 23 Dividend Preparation Office men; later purchased and used as a billet by St. Luke's.</td>
</tr>
<tr>
<td></td>
<td>Oakley Hall</td>
<td>Certain rooms in this house rented, equipped and staffed by the Bank as a billet for 30/40 Women Clerks. Discontinued in March 1940.</td>
</tr>
<tr>
<td></td>
<td>Steventon Manor (Chauffeurs' Quarters)</td>
<td>Rented, equipped and staffed by the Bank as a billet for 16 women. Discontinued in March 1940.</td>
</tr>
<tr>
<td></td>
<td>Malshanger Hall</td>
<td>20 Women Clerks kindly billeted by Mrs. Coleman.</td>
</tr>
<tr>
<td>Date of Acquisition</td>
<td>Property or Billet</td>
<td>Particulars and Purpose</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>August/September</td>
<td>Laverstoke House Stable Block</td>
<td>Temporarily used as a billet for 20 Principals and Senior Men of the Accountant's Department. Discontinued November 1939.</td>
</tr>
<tr>
<td></td>
<td>Ashe Park</td>
<td>Temporarily used as a billet for 9 Dividend Preparation men.</td>
</tr>
<tr>
<td>September</td>
<td>The Lawn</td>
<td>Rented as a billet for Women Clerks. Subsequently purchased and used as Establishment Department Offices.</td>
</tr>
<tr>
<td></td>
<td>The Yews</td>
<td>Rented and used as a billet for Women Clerks.</td>
</tr>
<tr>
<td></td>
<td>The Yews Cottage</td>
<td>Rented and used as a billet for 2 men.</td>
</tr>
<tr>
<td></td>
<td>Bere Hill House</td>
<td>Rented partly furnished and used as a private hospital for Bank Staff.</td>
</tr>
<tr>
<td>September</td>
<td>Tangier Park</td>
<td>Rented and occupied in February 1940 as a hostel for Dividend Preparation men. Subsequently used as an isolation hospital. Discontinued.</td>
</tr>
<tr>
<td>November</td>
<td>The Bay Tree</td>
<td>Purchased by the Bank. Formerly a grocer's shop. Equipped and furnished by the Bank as a tea shop for the use of Bank Staff and general public. Leased to selected tenants. Sold in 1944.</td>
</tr>
<tr>
<td></td>
<td>Overton Chalets</td>
<td>Rented temporarily as a billet for women of the Dividend Preparation Office. Discontinued in March 1940.</td>
</tr>
<tr>
<td></td>
<td>Foxdown Camp</td>
<td>Erected for use of St.Luke's Staff, but relinquished in favour of Dividend Preparation Office women.</td>
</tr>
<tr>
<td></td>
<td>Longparish House</td>
<td>Rented and used as a billet for senior men.</td>
</tr>
<tr>
<td>Date of Acquisition</td>
<td>Property or Billet</td>
<td>Particulars and Purpose</td>
</tr>
<tr>
<td>---------------------</td>
<td>-----------------------------------------</td>
<td>-----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>1940 January</td>
<td>The Gables</td>
<td>Rented by the Bank as a women's billet.</td>
</tr>
<tr>
<td>March</td>
<td>Hurstbourne Mansion Extension</td>
<td>Erected by the Bank to provide additional billeting and sanitary accommodation for women.</td>
</tr>
<tr>
<td>April</td>
<td>St. Luke's House, Basingstoke</td>
<td>Formerly Queen Mary's School, rented as a hostel for Printing Works women.</td>
</tr>
<tr>
<td>May</td>
<td>The George Hotel, Winchester</td>
<td>Rented as a hostel for Women Clerks, Used temporarily as a holiday hostel for the Staff.</td>
</tr>
<tr>
<td>13, Southgate Street, Winchester</td>
<td></td>
<td>Rented as a hostel for Women Clerks.</td>
</tr>
<tr>
<td>17, Southgate Street, Winchester</td>
<td></td>
<td>Rented as a hostel for Women Clerks.</td>
</tr>
<tr>
<td>The Chernocke Hotel, Winchester</td>
<td></td>
<td>Rented as a hostel for Women Clerks. Used in the first instance as a men's hostel.</td>
</tr>
<tr>
<td>Radley House, Winchester</td>
<td></td>
<td>Rented as a women's hostel. Requisitioned by the military before the Bank could occupy it.</td>
</tr>
<tr>
<td>Oriel House, Winchester</td>
<td></td>
<td>Rented as a women's hostel in replacement of Radley House.</td>
</tr>
<tr>
<td>August</td>
<td>Dellands, Overton</td>
<td>Rented as a hostel for Dividend Preparation Office men in replacement of Tangier Park.</td>
</tr>
<tr>
<td>November</td>
<td>Haverhill Cottage, Whitchurch</td>
<td>Rented by the Bank and occupied firstly by the Superintendent Housekeeper and later as an office by the Establishment Department.</td>
</tr>
<tr>
<td>1941 May</td>
<td>London Road, Whitchurch</td>
<td>Rented by the Bank to provide further storage accommodation.</td>
</tr>
<tr>
<td>July</td>
<td>Ham Manor, Newbury</td>
<td>Purchased and equipped by the Bank as a hostel but never used. Requisitioned by the Ministry of Health in August 1943.</td>
</tr>
<tr>
<td>August</td>
<td>The Elderfield Hotel, Otterbourne</td>
<td>Rented furnished - originally as emergency accommodation for Southampton Branch. Used as a holiday hostel for Bank Staff and families.</td>
</tr>
<tr>
<td>Date of Acquisition</td>
<td>Property or Billet</td>
<td>Particulars and Purpose</td>
</tr>
<tr>
<td>---------------------</td>
<td>-----------------------------</td>
<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>1942 June</td>
<td>Testbourne, near Hurstbourne</td>
<td>Rented by the Bank as a hostel for Women Clerks.</td>
</tr>
<tr>
<td>September</td>
<td>Erdesley, Basingstoke</td>
<td>Purchased by the Bank as a hostel for Printing Works men.</td>
</tr>
<tr>
<td>1943 January</td>
<td>Redleaf, Whitchurch</td>
<td>Built (partly excavated) adjoining Building &quot;B&quot;, Used mainly to accommodate card index cabinets and spare machines.</td>
</tr>
<tr>
<td></td>
<td>Building &quot;C&quot;, Overton</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Recreation Hall, Overton</td>
<td>Erected to provide amenities for St. Luke's Staff and their families.</td>
</tr>
</tbody>
</table>
This account would be incomplete without some mention of the expenditure involved. A large number of detailed book entries would make dull reading without providing much enlightenment, but the following figures (which exclude amounts applicable to the Printing Department) cover the more important items.

Two items appear under the heading "Capital Expenditure"-

- **Buildings**: £231,152
- **Furniture and Equipment**: £60,826

Current expenses for the whole period of the evacuation amounted to just over £1 million (£1,002,396) of which the following account for just on 95% -

- **Catering (food, wages, etc.)**: £450,000
- **Rents**: £45,000
- **Rates**: £28,000
- **Lighting and fuel**: £98,000
- **Transport**: £25,000
- **Medical Department**: £40,000
- **Billeting allowances (weekly guineas)**: £76,500
- **Travelling allowances**: £30,000
- **Laundry**: £44,000
- **General maintenance**: £110,000

A large item on the other side of the account was Staff contributions (billeting fees) £68,500.

Most of the furniture of the hostels and camps was sold to the Staff, at intervals, at or below cost. A large quantity of such equipment was also put into use at the London hostels.

One freehold property "The Lawn", Whitchurch, still belongs to the Bank.
Other Locations

The Hampshire Locations having been fully described there remain to be mentioned certain others, some of which were occupied from the outbreak of war (or slightly earlier), some after an interval, and some held in readiness should further emergency make their use necessary. It is not necessary to deal with these other locations in such detail as those in Hampshire, where the growth of a new community, requiring full scale administration and services, calls for a much fuller account of how it came into being and carried on its existence. Nevertheless the reason for the setting up, occupation or retention of the remaining locations (in Staffordshire, Worcestershire and Herefordshire), the conditions and length of their tenure and features peculiar to them, should perhaps be put on record here. (Glasgow and Belfast Controls are dealt with under "Exchange Control in Practice" in Part I.)

Trentham Park

Before the war the Committee of London Clearing Bankers arranged to set up a Central Clearing House in the Provinces at Trentham Park, formerly a residence of the Duke of Sutherland, part of which had been pulled down and the Park converted into a place of amusement. The park included a dance hall, which the Bankers took over and in the occupation of which the Bank of England participated.

The Trentham Park property was rented at £3,500 a year "while the premises were occupied as a result of war". At first the Bank did not contribute towards the rent of the hall, since the other banks considered it a quid pro quo for the accommodation which the Bank had provided at the beginning of the war (in the Lecture Hall) to house the Town Clearing. The Bank later decided, however, that they should pay their proportion and payments were made for the period under 31 May 1940 and subsequently in 1946 when the staff returned to London.

The cost of meals served to the Staff on the premises was charged according to the number of personnel; and the cost of the Clearing House split between the various banks according to the number of their articles passing through the House.

The Bank’s Trentham Staff travelled on 26th August 1939.

The Women
The Women Staff were settled in billets under the Clearing House Scheme arranged in the previous March; the Men chose their own billets and some were joined there by their families. A total Staff of 20 (9 men and 11 women) had been reduced to 15 (2 men and 13 women) by June 1944, and to 11 (2 men and 9 women) when they returned to London in July 1946.

Barlaston Hall

The evacuation of the London Bankers Clearing House made it desirable, in the interests of convenience and economy, to find premises nearby for the Dividend Accounts Office and part of the Dividend Pay & Loans Office. Barlaston Hall, situated 4½ miles from Stoke-on-Trent, was rented from Josiah Wedgwood & Sons Ltd. (who had acquired it in 1937 as a site for a new factory, etc.) on the following terms:

Whole of Hall except ground floor: Rent £110 a year
Ground floor: Rent £140 a year

Both agreements ran from 1st August 1939 to 25th March 1943. The Bank covenanted to make no alterations or additions without the lessor’s consent and to observe a tenant’s usual conditions of maintenance; also to remove, at expiration of lease or sooner determination, additions to the premises and to make good damage thereto, if requested in writing.

The floor space rented was 5,900 square feet, and the cost of rent, rates and insurance together approximately £400 a year. The Bank purchased furniture and fittings costing about £540.

The Staff at the outbreak of war numbered 48 (21 men and 27 women) in the D.P. & Loans and 30 (16 men and 14 women) in the Dividend Accounts. By March 1944 these numbers had been reduced, respectively,

*So far as they occupied billets for which they themselves paid, all evacuated Staff, in common with those in Hampshire, were granted the weekly allowance of £1: 1/- (raised to £1: 5/- on ).

#The leases of the Hall were to expire on this date, but an exchange of letters when the leases were originally signed agreed that "notwithstanding the term for which the leases had been granted, they "should be terminable at any time by mutual agreement ....". In March 1943 the Bank asked Wedgwood’s to agree to an extension of the leases, but the Staffs of the Offices had returned to London before all formalities were completed.
respectively, to 34 (12 men and 22 women) and 31 (9 men and 22 women). The Staffs of both Offices returned to London on the 18th March 1944.

Overbury (Location "C")

The estate was the property of the Holland-Martin family, for legal and administrative purposes designated "Overbury Estates Co.Ltd.".

The premises consisted of -

- Overbury Court
- Overbury Village Hall (3 minutes' walk from Overbury Court)
- Northwood (a house 10 miles from Overbury Court)
- Beckford House (2½ miles from Overbury Court)
- Part of Conderton Manor (1½ mile from Overbury Court)

Negotiations were at first in the hands of Mr. Hanbury-Williams, later of Mr. Bernard.

It was intended that the location should provide sufficient accommodation for the Staff considered by the Chief Cashier to be necessary to carry on essential banking services should they be evacuated from London. Office and sleeping accommodation was arranged for an administrative and clerical staff of about 170 (say, 130 men and 40 women), also for a small number of non-clerical employees. In fact, only the 30 or so typists using the Village Hall (see below) and one senior man from the Establishment Department for about a year were the only Bank personnel to use the location.

Stores, including 500 gallons of petrol, were accumulated in advance and the whole location could, if necessary, receive people destined to go there at 60 hours' notice.

Overbury Court
An option was obtained, which covered the stables also, enabling the Bank to take over at 48 hours' notice. For this option the Bank paid £250 p.a.; if the Court were taken over the rent would be £750 p.a. plus rates and service charges.

£4,500 was spent on making the building suitable for the Bank's requirements; £2,728 was similarly spent on the stables and £261 on certain sheds to enable them to be used as temporary stables.

From May 1940 for rather more than a year, the senior man had in his keeping certain confidential banking records for which a strong room in the Court was provided. He was responsible for withdrawing and

*Of this number 14 would consist of Government Officials (H.M.T.; C.R.N.D. etc.)

†In April 1941 £650 p.a. plus rates and charges were being paid.
despatching to Head Office such of these as were from time to time required. When he returned to London after about a year, this duty was discharged by the senior woman typist.

The Village Hall was leased from 1st July 1940 at £50 p.a. plus rates. £1,553 was spent on central heating. The hall was used as a typing school for women who were housed at Northwood (see below). In January 1941 there were 30 women, but only 9 in December 1942 and one, the senior, for the last eighteen months or so.

Northwood was leased from 1st July 1940 at £140 p.a. plus rates. £1,300 was spent on increasing bathroom accommodation, etc. The house would accommodate also three dozen men and three attic rooms were reserved for domestic staff. It was temporarily occupied by the women in the typing school, who later moved to Beckford. The Bank’s tenancy was deemed to have been terminated on 1st July 1944.

Beckford House (Farm) was rented from September 1940. It was used partly as a dormitory and partly as office space for nine women learning to operate machines. Overbury Estates Co.Ltd. were willing to purchase this house at a valuation and lease it to the Bank. It was valued at £8,300, but the owner refused to sell under £10,000. Purchase at this figure was eventually arranged, the Bank paying £1,500. Altogether the Bank paid £2,936 (including the £1,500 towards the cost of the house) for alterations and for making a nearby house (purchased by Overbury Estates for £1,600) suitable for occupation by the owner of Beckford House.

The Bank purchased certain fittings which they were obliged to take over on leasing the house. On termination of the tenancy the landlord had the right to sell and the Bank were to make good any loss, but they could require a sale by auction. If the landlord decided within twelve months to retain the property there was to be a valuation, by a valuer acceptable to both, and the Bank were to make good any amount by which the value was less than the cost of the property (i.e., presumably £8,500 = £10,000 less £1,500 paid by the Bank).

The Bank having contributed £1,500 towards the purchase of the house, paid only a (nominal) rent of £100 p.a. and, in view of the poor condition of the house, were not liable to hand it back in a better
a better state of repair than it was when they first occupied it.
The tenancy was to terminate on the cessation of hostilities or six months later at the option of the tenant. The house became a Land Army hostel from 1st July 1944 and the Bank's agreement terminated 31st August 1944.

Conerton Manor (a house leased by a local tenant from Overbury Estates). The Bank spent £216 on converting one room into two bathrooms. The retaining rent was £100 p.a. for rooms reserved as a dormitory for 19 women. It was to be raised to £150 if occupied. A further £557 was spent on furniture, carpets, blackout etc.
In June 1940 it was decided with the approval of the Treasury to obtain accommodation to house the Bank Note Office in the event of its evacuation from London becoming necessary.

An agreement was entered into with Lt. General Sir Sydney Clive, G.C.V.O., K.C.B., D.S.O., whereby the Bank would have the right to occupy Perrystone Court, Ross-on-Wye, Herefordshire, at any time on 48 hours' notice. For this right the Bank paid a retaining fee of £400 per annum from the 1st July 1940. It was agreed that, in the event of occupation, the Bank would pay a rental of £950 per annum and would bear the cost of the upkeep of the gardens.

The staff to be accommodated numbered 30.

Office furniture, bedding and stores to a total cost of £178:11:8, were sent to Perrystone Court, where they were stored in the garages and stables.

In December 1941 the Governors decided that it was no longer necessary to retain the right to occupy Perrystone Court, and by mutual consent the agreement was to be terminated as from the 30th June 1942. The premises were, however, requisitioned by the Military Authorities on the 1st June 1942 and the payment of the retaining fee ceased as from that date. The furniture and stores were removed to Head Office on the 25th February 1942.

The total amount expended by the Bank on this potential location amounted to just under £1,080.
Templeton House (Roe

This house was leased by the Bank in 1939 from the Incorporated Froebel Educational Institute as "liaison Headquarters for representative bodies in the event of evacuation". Total outgoings were £1,500 p.a., including rent £550. It was sub-let in 1942 to the Norwegian Medical Service at £200 p.a. plus £160 p.a. for the use of furniture. The Bank terminated the lease on 29.9.44.

In January 1945 the Bank paid a claim of £350 by the Froebel Institute to cover the cost of redecoration of the exterior and of certain interior rooms.

At 8th July 1946 an amount of £701 was still in dispute, the Norwegians having apparently removed some furnishings, and the question was raised as to whether the Bank and other Financial Houses would contribute to the total.
Expenses - Barlaston & Trentham

After preliminary discussions between the Principals at Barlaston and the Manager of the Stoke Branch of the Midland Bank, the Chief Cashier arranged with the Midland, Head Office, that their Stoke-on-Trent Branch should cash cheques drawn on a newly opened account, Location Expenses "B", in the Drawing Office. The amount was provisionally fixed at £3,000 per month, which was considered sufficient to cover these locations' expenses and the wages paid to the Bank's employees at both.

Salaries of those who wished to have the total amount credited to their Drawing Office accounts were credited direct and did not affect the Location Account. The latter was used where part of the salary (one supposes in the majority of cases) was in cash. The Establishment Department supplied details to the Location and credited the "B" Account on request. The Principals cashed cheques for individuals and credited the cheques to the "B" Account.

In view of the proximity of the two locations a separate Drawing Account for Trentham was not opened. The Principal of the Dividend Accounts Office (Barlaston) provided facilities for cashing cheques.

Facilities extended also to the cashing of cheques for the Staff, cheques being paid in to the Midland (Trentham) for credit of the "B" Account.

A Petty Cash Imprest (£50, later raised to £250) was advanced by the C.C.O. to Barlaston and could be increased or replenished at the location's request.

There was also a small imprest of £20 (soon raised to £120) to cover requirements at Trentham. It was replenished on the basis of statements rendered first to the Chief of Establishments and later to the Chief Cashier. The "B" Account was credited and the Principal of the Dividend Accounts Office, Barlaston, paid out cash.

When the Staffs at Barlaston returned to London in March 1944 an account, Location Expenses "T", was opened in the
Drawing Office. Cheques drawn on this account to the amount of £500 in any one month were cashed by the District Bank, Trentham. These facilities were cancelled on 22nd August 1946 after the return of the Clearing to London.

The old account, Location Expenses "B", remained in existence until 22nd October 1945.

Arrangements for paying expenses at Overbury were similar to those at Barlaston. At the end of October 1940 an account, Location Expenses "O", was opened in the Drawing Office, cheques drawn on which Lloyds Bank, Tewkesbury, cashed to a limit of £400 in any one month.

A Petty Cash Imprest of £100 (increased to £300 on 26th November 1940) was granted to the location.

Authority to operate the Expenses Account was given to two senior men signing jointly or to one of them signing jointly with one of the senior women, the least senior of whom was a Grade I Class 3 Clerk.

The decision, in September 1942, to rent Beckford House as a hostel necessitated the opening of a further Drawing Office Account, cheques drawn on which could be signed by any two of three senior women. The Imprest Account was at the same time credited with £200. Lloyds Bank, Tewkesbury, cashed cheques up to £200 a month. The above accounts were closed and credit facilities withdrawn on the 2nd December 1944.

Up to 28th February 1946 totals debited to "Emergency Premises" expenses for Barlaston, Trentham and Overbury were:

<table>
<thead>
<tr>
<th>Location</th>
<th>Rent Expenditure</th>
<th>Capital Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barlaston</td>
<td>£84,818: 5: 2</td>
<td>£2,305:17: 6</td>
</tr>
<tr>
<td>Trentham</td>
<td>£22,998: 7: 6</td>
<td>£27:11: 3</td>
</tr>
<tr>
<td>Overbury</td>
<td>£13,277: 3: 2</td>
<td>£21,855:19: 6</td>
</tr>
</tbody>
</table>

In round figures, therefore, the acquisition or adaptation of these locations cost the Bank £125,000 (Barlaston £86,000, Trentham £3,000 and Overbury £35,000).

*General Ledger via Accounts Section.*
EXCHANGE CONTROL OFFICES OUTSIDE LONDON

Various premises were rented for Exchange Control purposes for all or part of the war period:

**Glasgow**
145 and 200 St. Vincent Street.
The Beresford Hotel provided accommodation for staff who had no homes locally at an average annual cost to the Bank of about £12,000.

**Belfast**
- 1 Moor House (1st Floor), Donegall Place, Office, 30 Oct. 1940.
- Rent £630 p.a. in 1940, reduced to £230 p.a. from 1st October 1945, when part of the building was requisitioned. The remaining part continues to be maintained by the Glasgow Control.

**Liverpool**
- Albany Buildings.
- Rent £600 p.a. until 5th November 1943 when the lease was taken over by new tenants.

**Nottingham**
- 2 Victoria Street - 1 room only at £75 p.a. until 21st July 1944, when the lease was terminated.

**Birmingham**
- Cavendish House.
- £900 p.a. until 11th August 1943.

**Cardiff**
- National Provincial Bank Buildings.
- £337 p.a. until 25th December 1943.

*See also, "Exchange Control in practice" in Part I.*