

Out of his depth



Why Richard Barr owes a lot to a Wisbech bank manager

I lament the passing of real bank managers – the kind that sat behind their desks and personally held sway over your financial life, who made decisions there and then whether to refuse you an overdraft without having to refer you to a credit team up north, or allowing the computer to say ‘no’.

One such stalwart once ruled Barclays Bank in Wisbech just over the border into Cambridgeshire. He was Mr Jackson. I never knew his first name but he was known to his friends as ‘Jacko’.

He was punctilious, apparently sometimes irritating (to the extent that once my father, who was a country solicitor, stormed into his bank and closed a dozen client accounts in protest at his meanness). He was also (when he was not being difficult) a friend of my parents.

One hot summer day about 60 years ago he did more to ensure that I had lifelong loyalty to Barclays than all the public relations efforts mounted by all other banks put together ever since.

In short, he was the reason why, after several decades I still bank with Barclays. This article is not sponsored by Barclays by the way.

My father was fishing mad. Wherever he went he had a fishing rod in his car, and wherever there was water he would get his rod out and torment the native fish by casting an artificial fly in front of their noses.

One of the places he used to fish was a lake that had once been a gravel pit. It had subsequently been stocked with trout. If there is no flowing stream, trout do not breed, so the trout in this lake had little to do but grow fat and wait for people like my father to come along and catch them.

Our family would go there from time to time and have a picnic while my father would wade off, rod in hand, glint in eye in search of a fish that was too stupid to tell the difference between something with a hook on it and a real fly.

As those who have lived for a few decades will know, summers used to be long and hot, with endless sunshine and cloudless skies. Skylarks and finches would fill the air with their songs and there was always the soft drone of bees as they worked to make honey for us all.. On one such day in the early 1950s, our family in a black

1940s Morris 8, arrived at this lake for a picnic (and for my father to fish).

There was a wicker hamper in the boot filled with goodies made by my mother (she made the most amazing fried chicken – eat your heart out KFC. It knocked spots off your products!). The party consisted of my parents, my brother and me (aged 3 and 5) and – for some reason – Jacko.

Perhaps he had actually granted an overdraft that week and my father was rewarding him, or maybe he was watching my father because he wanted to be paid.

While the picnic was being spread out, we, the children, splashed each other at the edge of the lake, before we returned for the feast – jam sandwiches, pop in Corona bottles, the wonderful fried chicken, all rounded off with home-made ice cream.

After the picnic was over Jacko lay down on the grass and nodded off to sleep. My mother had to go to the nearby station to pick up an aunt who was arriving from London. She charged my father with the task of keeping an eye on my brother and me until she returned.

But the call of the trout was too loud and my father wandered off into the reeds. In the meantime my brother and I continued to play in the water. Gradually we moved further from the shore.

It should have been one of those pleasurable days that are imprinted on our memories for life as we waded into the water.

Suddenly I was out of my depth. I did not know it but we were playing on a ledge which had a steep side to it. Unknown to us toddlers the water abruptly became deep.

I tried to get back to the shallow water, but every step I took made me sink deeper. Soon I could only breathe by jumping, but every time I jumped I went down deeper. In seconds I had run out of air and was all set to become a minor drowning statistic.

And that might have been the end of the story. But.....

At that moment there was a mighty splash and Jacko, fully clothed, was swimming out to rescue me. The next thing I knew was that I was being emptied of water on dry land by an exceedingly damp bank manager. Not long afterwards my father appeared on the scene looking sheepish, followed a few minutes later by my mother who first looked ashen then murderous.

Later I was to learn that she had told my father that if either my brother or I had died, she would have divorced him and gone back to America. But we didn’t, and she didn’t, and I don’t believe it dampened his love of fishing. Jacko carried on turning down requests for overdrafts.

It was many years before I would go near water, but I did eventually learn to swim – and now it is one of my favourite forms of exercise.

Jacko has long since joined that great clearing bank in the sky. Many years afterwards he told me that he had his pipe in his mouth when he dived in – and it was still alight when he got me out.