



The Quill

*A periodic Newsletter for Distribution to the
Members of the Three Rooms Club*

Spring 2023

www.3roomsclub.london

Need to Contact the Club?

Our mailing address is: The Three Rooms Club, Room 136, Lloyd's, 1 Lime Street, London EC3M 7HA

Email: Tim Willens

secretary@3roomsclub.london

From the Editor

Welcome to our Spring 2023 edition of the Quill

Martin Robinson
Editor

In this edition of the Quill.....

Membership Matters

Change of bank account

The Three Rooms Charitable Trust

Get Together review and our next gathering on 17th May 2023

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From our members and the archives

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Membership of the Three Rooms Club

The Insurance Museum

Dates for your diary

Keeping in Contact

Our website aims to keep members up to date with club news. However, we have very few email addresses, if you have an email address, please do let Tim Willens know your details.

Email to: secretary@3roomsclub.london

Articles and Pictures for Future Editions

We need stories and pictures from the past please do send any content to the Editor of the Quill:

martinbrob@gmail.com

Membership Matters

New Members

Gordon **STEWARD**- Member No. 2047
Susannah **HERBERT** – Member No. 2048

Notification of Deceased Members

Mr. R.J. **MORSE** – Life Member No. 1218; Died December, 2021
Mr. E.J.L. **RUSSELL** – Life Member No. 1167; Died February 21st, 2023

Notification of Changes of Address

Mr. C. **SPEERS** – Annual Member No. 1053
Mr. R.W. **THROWER** – Life Member No. 0002
Mr. G.A. **NEWMAN** – Life Member No. 1410
Mr. J.G. **WILLCOX** – Life Member No. 1107

If you need to re-establish contact with a member, please contact a committee member who will facilitate the contact request.

Officers and Committee

Bruce Carnegie-Brown	President
Don H Coombe	Hon. Life President ~ Mobile: 07980 009758
Brian Wilkin	Chairman ~ Mobile: 07775 734197
Martin Robinson	Deputy Chairman ~ Mobile: 07717 487953
Vernon Ashford	Treasurer
Tim Willens	Secretary ~ Mobile: 0772 4856752
Paul Coombes	Membership Secretary & Web Master
Bob Hunt ~ Mobile: 07976 805535	
Peter Cave ~ Mobile: 07563 544581	
Cliff Hutchinson	
Danny Wild ~ Mobile: 07946 330946	
Michael Cobb	
Barry Mackay	

Editor of the Quill Martin Robinson ~ martinbrob@gmail.com Mobile 07717 487953

Change of Bank Account

The Three Rooms Club bank account has moved from Coutts to Nat West.

The transfer only took approaching 18 months thanks to Nat West. However, I'm please to say that Nat West so embarrassed by its performance donated £500 to the Three Rooms Charitable Trust. Back to why I mentioned it, please note you will see a new bank name on your membership transactions.

The Three Rooms Charitable Trust

Financial contributions to the trust are received from The Three Rooms Club and individual contributions from our members. Our current policy is to fund from the club the food for our Get Togethers and we ask attendees to make a minimum contribution to the trust on the night of our event.

We recently donated to: The Sutton Hoo Ships Company in respect of the renovation of a Saxon Long Ship and the Cornwall Down's Syndrome Support Group.

Please remember we only consider charity requests submitted by you our members and request that they are U.K. registered charities.

Our Last Get Together, Wednesday 22nd November 2022



Sixty members joined us at the Brokers Wine Bar for our Get Together on 22nd November 2022. Our sincere thanks to Veronica Chasey and the team at the Brokers for making us so welcome and for the excellent food.

For some members there was also a few food treats for the journey home.

Our Next Get Together

Our next Get Together will be held on 17th May, 2023 at the Brokers Wine Bar, 9 Leadenhall Market, London EC3V 1LR.

There will be food made available to attendees on the night courtesy of the Three Rooms Club Committee and there will be a pay bar.

There will be an optional £10 cash charity donation at the door. The proceeds from the charity collection will be announced during the evening. If you are attending, please do bring some cash for the charity donation.

We are limiting the attendance to 70 so please complete and return the enclosed order form if you would like to join us and reserve your place. Tickets will be allocated on a first come first served basis and no tickets will be available on the night.

Is it just me getting old?

In the last edition of the Quill I asked if anybody had any positive comments on the BBC that could be reported, well, not a single response. I'm not sure if that represents a contented audience or truly nothing good to say.

The BBC

One reader commented that how amusing it was that the BBC sent a reporter North to attend a Waterstones bookshop for the first day of sale of Prince Harry's book. The reporter was greeted by just one purchaser at the store. What a thrilling report that was.

The BBC is always boasting about impartiality except when it comes to bashing Britain writes one of our members and he comments "Maybe it is really the Bashing Britain Corporation". Another member also commented how difficult it must have been for the BBC to announce the demise of their darling anti British, Nicola Sturgeon. Anyway it does not diminish the wonderful news she has gone, The Editor. Opps politics, sorry!

The huge salaries of BBC presenters was also a topic for comment. More on that in the next edition.

Moving on to other topics.

Other things that irritate

A member reports that he keeps getting nuisance calls from the same insulation company offering subsidies on loft insulation, he let's them babble on and then tells them he lives in a chalet bungalow which has no loft! One caller was not put off by that and insisted they could still insulate the loft and would like to conduct a property survey!

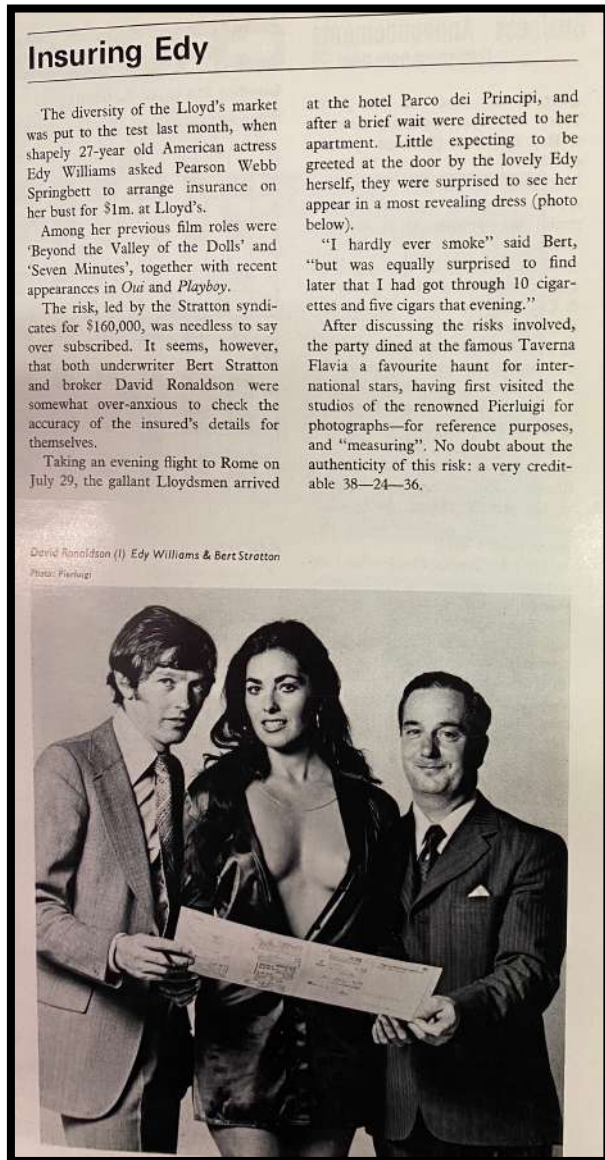
The Royal Mail is another topic that has come up, not the strikes that may well end up putting the loss making organisation out of business but junk mail. Our member commented that he receives on most days more unaddressed junk mail delivered by the Royal Mail than he does mail with his name and address on it. The unaddressed junk mail is paid for by advertisers and delivered to households. He recognises that you can make a request online to stop the unaddressed junk mail but can't be bothered with that and in any event that "Request to stop" only lasts for two years and you have to apply again.

He suggests a solution as follows:

Just put the junk mail back in a post box. If more people did that how long would it be before the Post Office would recognise that the vast quantities of junk mail returned needed to be out sorted from the real mail and the added cost of getting rid of the junk outweighed the income of delivering it in the first place? His final comment was that he derives a huge feeling of satisfaction when he pops the junk back in the post box.

"Don't blame the messenger" but in this case it seems appropriate.

From our Members and Our Archives:



Left: Lloyd's Log August 1974 an uplifting story

One of our readers referred me to an article in Lloyd's Log of August 1974. It gives us an insight into Broker Underwriter collaboration with David Ronaldson and Bert Stratton taking extraordinary measures to ensure every point of each risk is thoroughly investigated. I presume any business of a similar nature nowadays will not bear such close inspection for fear somebody might take offence.

And from another reader....

Hi Martin, I am sure this will bring back pleasant memories to all who witnessed the event back in the 60's?

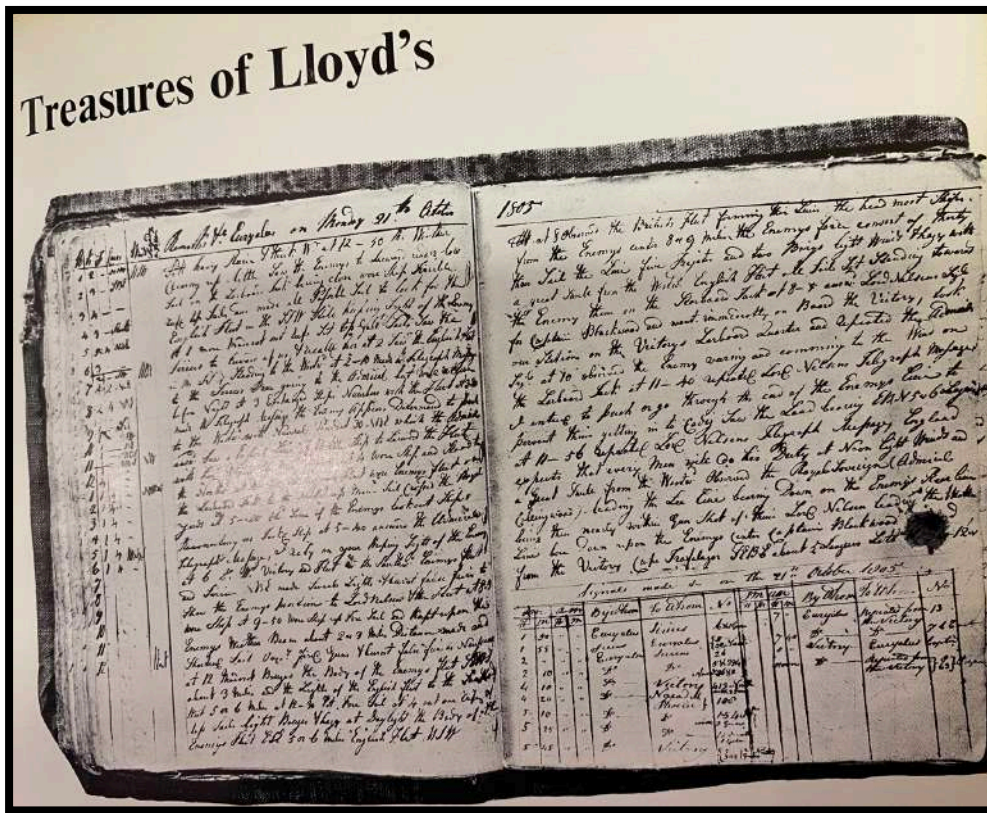
Apparently, a young broker was bet he would not smuggle his girlfriend into the Lloyd's 58 building and walk her around the mezzanine floor. The broker duly took the young lady (who was wearing a very short mini skirt) into Lloyd's and walked her around the mezzanine floor. Halfway round they stopped and the broker pointed down to the ground floor. The young lady duly leant over the rail to look below and having a very short mini skirt "showed her washing had come home" (as it was referred to in those days). This happened right in front of Bill Cass, an underwriter on A.G. Wrightson's box, who being seated had a very good view of the "young lady's washing" and I imagine almost had a heart attack!!! Next day in the William Hickey column in the Daily Express there was a

headline "Lloyd's comes to a standstill" with a report of the event (no photo but I am sure if it had been in The Sun newspaper there would have been!). It was (very strongly) rumoured that the bet was paid with money gained from the Daily Express.

I am sure most members will have either witnessed or heard of this event, but hopefully it will bring a smile to everyone in these days of doom and gloom.

A few years ago, I mentioned this to one of the brokers who I am sure was involved but he denied he had anything to do with it, if I had been involved, I would be only too pleased to admit to it some 50 years on!!

A well-known and one of the very few Treasures of Lloyd's still on display in Lime Street with a caption on the Log Book



Log-book of "H.M.S. Euryalus"

The original log-book kept by Frederick Ruckert, master (or officer in charge of sailing and navigation) of the frigate HMS *Euryalus*, covers the period May 23, 1805 to March 11, 1806, and is a detailed day-to-day record of the life aboard a warship of Nelson's time.

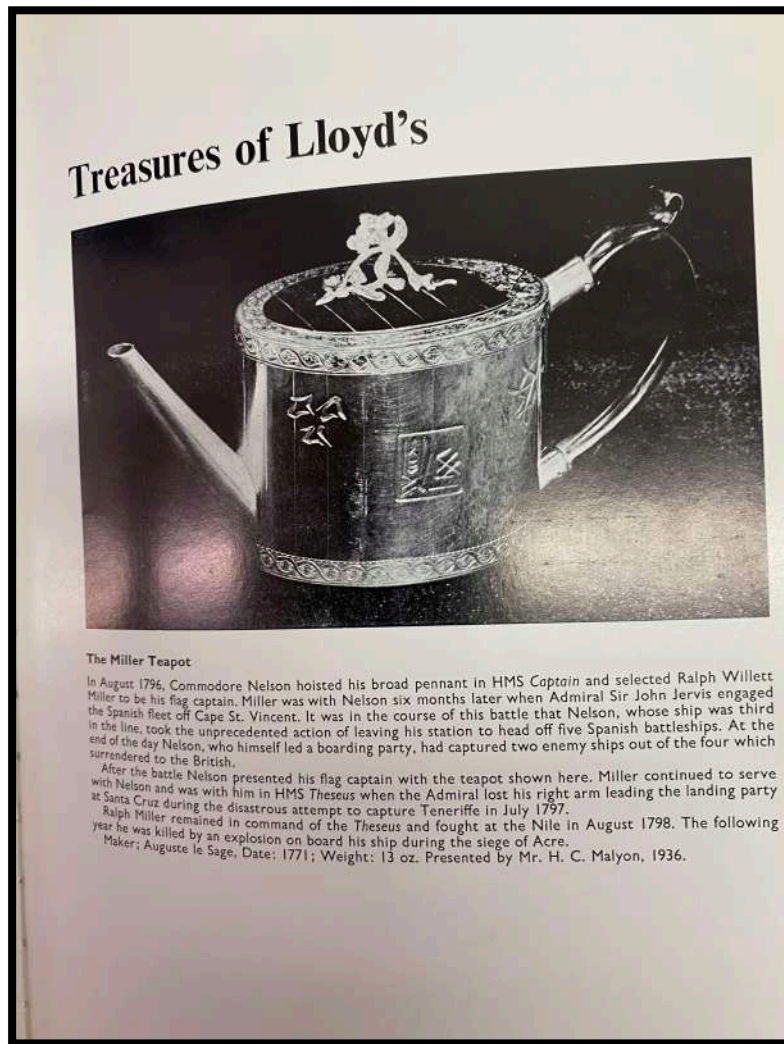
It is also the most complete of all the log-books of the Trafalgar squadron as *Euryalus* was not actively engaged in the battle, which gave her officers a better opportunity of observing its progress. Stationed on the *Victory's* port quarter, *Euryalus* was principally acting as a "repeating ship" i.e. repeating signals (referred to in the text as "telegraph messages") made by the flagship in order to convey them immediately to the whole line of battle. The captain of the *Euryalus*, Sir Henry Blackwood, a personal friend of Lord Nelson, had been summoned aboard the *Victory* at 8 o'clock on the morning of the 21st and took the opportunity to urge Nelson to shift his flag to the frigate so as to be better able to direct the action. But Nelson "would not hear of it and gave as his reason, the force of example". The admiral ordered the *Victory* to set more sail and took Blackwood and the three other frigate captains with him on a tour of the flagship as it prepared for action.

Back on the quarter deck, Nelson remarked to Blackwood to the effect that he would make a general signal "to amuse the fleet". The marine band was playing on the poop as he called to his signal lieutenant "Mr Pasco, I wish to say to the Fleet 'England confides that every man will do his duty'. You must be very quick for I have one more signal to make which is for close action". Lieutenant Pasco suggested that "expects" might be substituted for "confides" which was not in the code-book and would have to be spelt out with seven separate single-flag hoists. "That will do" said Nelson, "make it directly".

Blackwood, who had had that forenoon witnessed the famous codicil to Nelson's will in which he bequeathed Lady Hamilton and their daughter Horatia to the nation, said farewell to his chief and was left in no doubt that he would never see Nelson alive again. As he was pulled back to his ship, he must have seen *Euryalus* repeating Lord Nelson's historic signal-eight three-numeral groups—"England"—"Expects"—"That"—"Every"—"Man"—"Will"—"Do"—"His"—followed by the alphabetical flags spelling out "Duty"—a word not thought necessary to be included in the code-book.

As Blackwood's boat drew near the *Euryalus*, Frederick Ruckert "observed the *Royal Sovereign* (Admiral Collingwood) leading the lee line bearing down upon the Enemies Rear line being then nearly within Gun Shot of them; Lord Nelson leading the Weather Line bore Down upon the Enemies Centre; Captain Blackwood returned from *Victory*, Cape Trafalgar SE. by E. about 5 leagues".

Well done, here is a teapot!



Is this a Record?

Mike Lilley contacted us as follows on the subject of "Nearly 54 years a Lloyds Broker (non-stop)".

"Most of my contemporaries retired years ago but I now have pleasure of working for my son and his business partner. Who would have guessed this all those years ago, not me. Here is the information to date".

1969-1976 Bevington Vaizey and Foster
1976- 1988 H. J. Symons
1988- 1990 Carritt and Partners
1990- 1997 Lovat International
1997- 2002 Ropner Insurance Services
2002- 2019 Chesterfield Insurance Brokers Limited
2019- to date Lilley Plummer Risks Limited

Mike wants to know if this is a record?

Let the Editor know if you have any thoughts.

**Members, if you have any colleagues who are prospective members of the
Three Rooms Club please put them in touch**

QUALIFICATION FOR MEMBERSHIP

The Committee of the Club may, at their discretion, admit to membership of the club those persons who have served in the Lloyd's community or within the London Insurance Market for a minimum period of 25 years, or otherwise at the discretion of the Committee.

MEMBERSHIP CATEGORIES AND APPLICATIONS

Membership of the Three Rooms Club comes in two categories, Life and Annual, and you can apply for either by downloading the Application Form from the 'How to Join Us' page of the Website, completing it, and returning it by post to the Membership Secretary, Mr. Paul Coombes at the address on the Application Form.

When submitting your 'Application' please also enclose your cheque in the amount of £150 if you are applying for 'Life Membership' and are under 70 years of age (£75 for those over 70) or complete the Standing Order Mandate if you are applying for 'Annual Membership'.

Membership applications are considered at the Committee Meetings which are held 4/5 times a year, following which you will be contacted by the Membership Secretary who will either confirm that your application has been successful, and send you a Membership Card, or that your application has been declined in which case any monies that you have paid will be returned to you immediately.

Use this QR Code to get the 3 Rooms Club Application Form



INSURANCE MUSEUM



Our next aim is to establish an IM Mini-Museum in EC3. This will be a location to start our work engaging with audiences and telling the global story of insurance. Having a base will also help us engage with the rest of the UK, through virtual talks, and an outreach programme that will include exhibitions and events.

Reg Brown, Insurance Museum Chairman

March 2023

So how much will it cost?

I was chatting the other day to one of my Chief Executive mates as I'm prone to do these days. I was bringing him up to date on the museum's progress, explaining our short and long-term objectives. The long-term objective remains to have a World Class Insurance Visitor and Research Centre in EC3, supported by a museum and library.

He asked me a question we are frequently asked – *"how much will it cost?"* The answer to that question now is the working budget for our next step, a physical 'Mini Museum' of around £2m over three years. We have already viewed suitable premises, and some have suggested we could locate the museum in the Lloyd's building. We remain open to all options, and, in the meantime, our priority has to be to raise the funds to support that next step, so that when an opportunity arises, we can grasp it quickly and confidently. Earlier in the year **Adrian Flux** generously became a corporate sponsor and this month **International General Insurance (IGI)** is continuing its support with a crucial and greatly appreciated three-year commitment, which you can read more about below. IGI were one of the first supporters of the Insurance Museum and helped fund the Feasibility Study in 2019.

When we started the museum project we looked closely at my role model – the Bank of England Museum – and that remains a good benchmark for our planning and budgeting for a longer-term permanent museum. A truly world class visitor centre might cost £2-£3 million a year. That’s the long-term vision, but before we get to that here’s more on the vision for our ‘Mini Museum’, our crucial next step and focus for the next 3 years.

The IM’s Mini-Museum

Our next aim is to establish an IM Mini-Museum in EC3, City of London. This will be a location to start our work engaging with audiences and telling the global story of insurance. We are planning for a shop-sized space where we can run:

- exhibitions over the three years, aimed at the public and tourists
- education programmes for primary and secondary schools
- careers programmes engaging young people
- CPD and other related events for the insurance community
- a network hub and forum to champion the future evolution and innovations of insurance
- activities that will raise revenue, such as sponsored exhibitions, venue hire, donations, and fundraising events.

Having a base will also help us engage with the rest of the UK, through virtual talks, and an outreach programme that will include exhibitions and events.

Above all, we want to engage with our audiences and learn from the experience. We will test these programmes, evaluate their impact and carry out further consultation with users to understand how we can develop the Insurance Museum for our bigger, permanent World Class Insurance Visitor and Research Centre in EC3.

We estimate the cost of this to be just under £2m over the three years. This includes everything from rent, to employing specialist public engagement consultants.

IGI joins Insurance Museum

We are pleased to announce that International General Insurance (IGI) is continuing its sponsorship of the Insurance Museum over the next three years. IGI’s support will enable us to continue to develop and launch our successful online galleries and to work towards establishing a physical ‘Mini Museum’ in 2023. Aaida Abu Jaber, IGI’s Assistant Vice President – PR & Marketing said: *“IGI is delighted to be able to support the exciting initiative of a museum that tells the story of insurance, past, present, and future. We hope our support will assist in producing more galleries that show the world how interesting and versatile our industry is”*.

Become an Insurance Museum Founding Member

The Membership will offer deep dives into insurance history. In the Members Only area of the IM Website, there are articles on a wide variety of subjects. As the Membership grows, we are planning podcasts and events. In addition, you will have recognition as a Founder Member – if you sign up this year and maintain your membership. Please visit – <https://insurance.museum/membership>

Dates For Your Diary

Three Rooms “Club Get Togethers”

Wednesday 17th May 2023

Wednesday 22nd November 2023

Your committee will be meeting on

Wednesday 17th May 2023

Wednesday 5th July 2023

Wednesday 6th September 2023