

You Can Bank On It

by Chris Jelley

At least, you can bank IN it, if you live in any one of 18 villages dotted throughout the countryside around Whitby. In case you find this a bit puzzling, I should explain that I'm talking about a luxurious, self-contained Mobile Bank operated by the Midland Bank Limited, one of Britain's leading banking organisations. But if you haven't a banking account, and you don't live anywhere near Whitby, then you can substitute by owning new Dinky Toy No. 280 Mobile Midland Bank, just released when this article was written.

On average, Meccano Limited manufacture something like two new Dinkys every month. Most of these I like, although, of course, I prefer some more than others, but I can say in all honesty that I think the Mobile Bank is among the very best, if not *the* best, ever produced. I have no doubt that fair-minded collectors will agree with me. Before describing it, however, I should like to say something about the real-life vehicle and the reason for its existence.

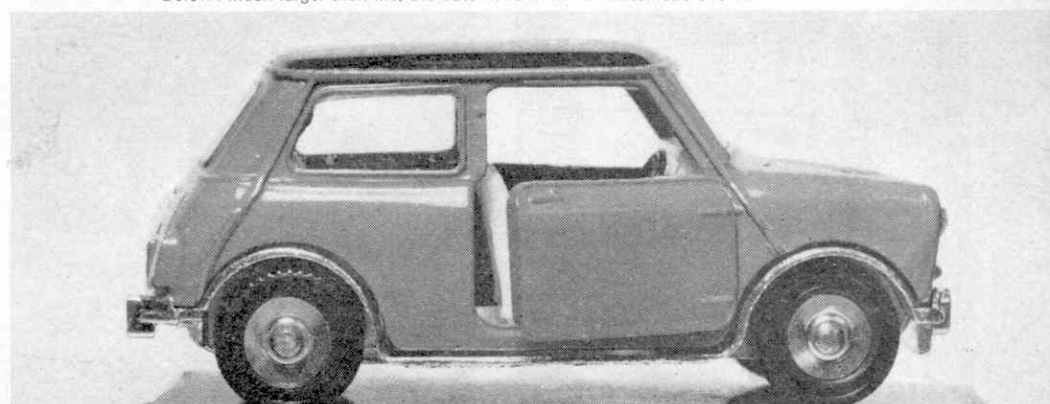
It's generally recognised that keeping large sums of money at home is dangerous, therefore banking facilities must be provided. In sparsely-populated country areas this is usually done by having a system of small banks in outlying villages that are only open for a limited period in any week. Referred to as 'sub-branches' of main banks, these 'part-time' banks are often staffed by only a cashier and a guard, supplied by the main branch. This, of course, requires a lot of staff, although the same people will handle more than one sub-branch, and loses a good deal of time through travelling. The Midland Bank, therefore, decided that, instead of sending staff to numerous sub-branches in the Whitby area, they would take the bank to the customers and they accordingly had the prototype of our new Dinky Toy specially designed and built for them. Technically speaking, this is really a sub-branch of the Midland's main Whitby branch, therefore it comes under the jurisdiction of the Whitby manager. It was the first and, I believe, is the only self-powered vehicle of its kind in existence in England and Wales.

The immense advantages of such a vehicle are obvious. It immediately does away with the need for a chain of costly sub-branches, made even more costly because they stand idle for a good proportion of the working week. It requires only one 'crew' and, perhaps most important to the customer, it brings banking



Above: the prototype of the latest Dinky Toy in a chilly winter setting

Below: much larger than life, the automatic Mini—an automatic choice



facilities to a much wider area than would otherwise be possible. Naturally, before the advent of the Mobile Bank, a fixed sub-branch could not be provided in every little village in the district, but the Mobile Bank can, if need be, visit all these villages.

At present, the bank has a fixed weekly route covering, as I have said, 18 villages around Whitby, ranging from Easington in the North to Flyingthorpe in the South, and as far West as Glaisdale and Goathland. Striking in appearance, the vehicle consists of a strong van body, externally panelled in aluminium, built onto a Ford Thames P.S.V. chassis of the type normally used for passenger-carrying coaches, and measures 26 ft. long by 7 ft. 6 in. wide by 10 ft. 9 in. high. Irrespective of size, however, its smart colour-finish is sufficient to attract attention like a magnet attracts iron—deep blue waistband, separating a cream upper section from a silver-grey, horizontally-ribbed lower section, with the Midland Bank's insignia of a Griffin within a circle of guinea pieces in the cream section at each side. Illuminated 'Midland

Bank' signs are carried at front and rear, while a flashing light is on the roof.

A door in the nearside of the body gives access to the spacious interior, which has been designed to tie-in as closely as possible with an up-to-date bank interior. It provides, as the Midland Bank puts it, 'the best customer accommodation, with full counter and other accommodations'. It certainly is luxurious, being finished internally with polished wood panelling, Florentine metalwork, French-grey floor with delf-blue border and black coving. Heating and fluorescent lighting is included, plus adequate ventilation from two electric intake/extract units in the roof—a bank to compare with the best of 'em!

A model to surpass the best of 'em is the Dinky Toys' version of the Mobile Midland Bank. Externally, it is an almost exact reproduction of the real-life vehicle and the casting detail is amazing, even down to the bumpers, the ribbed bodywork and the opening access door. I use the word 'almost' here because the model is not quite identical in that it has been given a transparent roof. Why?—to

show off the inside. This is not simply a case of a casting slapped onto a baseplate. It has a fully-detailed, moulded interior including counter, desks, table, seats, windows and even curtains, all under the care of a smartly-dressed cashier! And that's just the bank section. The completely enclosed driver's compartment also has windows and seats, in addition to a steering wheel. Windscreen wiper representations appear on the windscreen moulding, while the bars covering the side windows of the actual vehicle are reproduced in the corresponding windows in the cab of the model.

As is only to be expected, the new Dinky is finished in the correct external colour-scheme, and also carries the correct insignia and identification signs. A simulated flashing light is mounted on the roof and the chassis is equipped with four-wheel suspension. Inside, the seats and curtains are blue with the desks and counter brown, as also are the walls and floor. The floor itself is roughened to give a very realistic carpeted effect. Overall, the model is $4\frac{1}{2}$ in. long by $1\frac{1}{2}$ in. wide by $1\frac{1}{8}$ in. high to the top of the roof-light, and it's a 'must' for every collector.

Released with the Mobile Midland Bank

was Dinky Toy No. 183, Morris Mini Minor (Automatic). This really is a delightful little miniature, and it is 'little', measuring only $2\frac{1}{8}$ in. $1\frac{1}{8}$ in. by $1\frac{1}{4}$ in., length, width and height respectively. Small, yes, but so is the real-life vehicle, and the model captures all the charm of its prototype. Body detail, again, is superb, with particular reference to the guttering, window-surrounds and boot lid. The boot doesn't open, but clearly represented on the lid are a handle, a number plate light and the words 'Automatic Mini Minor'. The bonnet, on the other hand, does open to reveal a very good reproduction of the real car's transversely-mounted engine.

The opening bonnet, however, is only one of the action features fitted to this model. Also opening, wide, are the well-detailed doors, allowing access to the seats inside. As in real life, the front seats tip forward and it is interesting to note that the complete seat tips, not just the back of the seat. Other internal features present are windows and a steering wheel, whereas additional outside features are jewelled headlamps and number plates. Finish is in a high-gloss red colour with black roof and silver base.

As you may know, the actual Mini Minor

Automatic is unique in that it is the first small car having a specially-developed, fully-automatic transmission system that fits compactly into the engine sump. What you may not know is that the Meccano miniature engineering system played an important part in the invention of the automatic transmission unit fitted to the full size Mini.

In 1947, a Belfast inventor began working on an automatic transmission system in his garage, using £100 worth of Meccano as the major part of his equipment. Originally, he started off for, as he put it, 'a bit of fun', but the 'fun' soon changed to serious intent, so much so, in fact, that he spent 18 years perfecting his ideas. Then design and engineering experts of the British Motor Corporation, including Mr. Alec Issigonis, became involved with the Meccano model and have developed it over the years into the now famous fully-automatic system that gives this version of the Mini two-pedal operation. It is only fitting, therefore, that a Dinky Toy Mini Car should be based on the Mini Minor Automatic. It's only a pity that Dinky Toys don't have a model working engine so that they can be fitted with a miniature working automatic transmission system!

