

(Herbert) Malcolm Fail (45-52) died 30th June 2020, aged 85



Malcolm's formative years were spent being moved around different Primary schools as his father, Herbert Fail, was an agricultural engineer. The family finally settled in Newcastle-upon-Tyne and Malcolm attended the Royal Grammar School. He excelled in Modern Languages and Mathematics. It was here that he made lifelong friends with Harvey Smith, Dennis Martin (deceased) and Brian Allcraft.

At school he played rugby, but he was passionate footballer, and was a life-long supporter of Newcastle United. He studied Modern Languages – French and German at King's College Cambridge between 1952 – 55. After serving in the Intelligence Corps Malcolm joined the Westminster Bank's graduate training programme.

It was at Nat West that he met his wife Margaret and they married in April 1960. They settled in Bishop's Stortford and had their first child Catherine in March 1961. Catherine was a Thalidomide baby, but it was not until late 1962 that they found this out. Malcolm worked with others to achieve compensation for the families affected. Their second child Ian followed in October 1963, and Diana in February 1965, having moved to Colchester, Essex in 1964. In 1968-69 Malcolm became a Sloan Fellow, London Business School. He climbed his way up the International Banking ladder, when in 1980 he was promoted to head up the International Banking Divisions Corporate Financial Services, leading a team of 200 managers. In 1981 the family moved to Great Tey, Essex. Malcolm was promoted in 1983 to Deputy General Manager of the International Division and finally in 1989 he became General Manager, Group Strategy and Communication.

Malcolm retired in September 1990 and enjoyed many foreign holidays with his wife Margaret and their friends. Malcolm also took up flying lessons and achieved his private pilot's licence in just eighteen months. He enjoyed flying over the Essex countryside. Malcolm and Margaret contributed to village life at Great Tey and enjoyed gardening and entertaining friends and family.

In 1999 they took the decision to spend their latter days together in Morpeth back in Northumberland. Unfortunately, Margaret was diagnosed with Parkinson's Disease in 2007 and Malcolm became her full-time carer, and eventually she moved into a care home in 2011, before passing away in 2012. Malcolm moved to Yorkshire in 2013 to be nearer his family, after being diagnosed with Alzheimer's, until he passed away with Covid-19 in June 2020. He leaves behind his children, Catherine, Ian and Diana and his seven grandchildren: Tim, Emma, Jack, James, Imogen, Emily and Tom.