

Alfred Bader

Personal

[miscellaneous]

[1977-1990?]

QUEEN'S UNIVERSITY ARCHIVES	
LOCATOR	5169
BOX	2
FILE	6



KZ18238

PERSONAL HISTORY

Kathina Makau lives in Kikumbulyu village. She has two sisters and three brothers. The family religion is Christianity and they speak Kikamba. They live in a house made of mud walls and a corrugated tin roof. Kathina Makau's father, Makua Mitisya, and her mother, Syombua Makua, are both farmers. The family own four acres of non-irrigated land. They have two sheep, two goats and six chickens. Despite their hard work, life in Kibwezi is a struggle for survival. Her mother and father are both literate. She attends Mikuyuni P S where she is in standard 1.

Kibwezi Region is in Machakos District of Eastern Province of Kenya. It is situated 198 kms south east of Nairobi. The region lies in a semi-arid zone with unreliable rainfall. Vegetation is sparse and soil erosion (during the short rainy seasons), is a major menace. The Akamba people who are the predominant ethnic group in the area are renowned for their woodcarving skills, bee-keeping, livestock rearing and acrobatic dancing. The climate restricts them to grow drought resistant crops like sorghum, millet and cowpeas. Apart from farming, a few people are engaged in temporary wage employment. Mikuyuni primary school is in Mikuyuni sub-location, Machakos District. The school was started in 1953 by the community as a self-help project. It has 13 permanent classrooms, 13 teachers and enrollment of 486. The average distance from the school to the nearest health centre is 3 km while the nearest water source is 1 km. These sources are either seasonal rivers, earth dams or rock catchments. ActionAid is working with communities here in many activities that help alleviate poverty such as increasing agricultural production, rehabilitation of the disabled, educational support and income generating activities.

Address for correspondence with programme:

ACTIONAID - KENYA
PO BOX 42814
WAIYAKI WAY
NAIROBI
KENYA

N.B. Please quote the child's reference number on all correspondence with the child or with ActionAid.

ActionAid

PERSONAL DETAILS OF:

Kathina Makau

CHILD REF: KZ018238

Estimated date of birth: 23 January 1982

Sex: Female

Area: Kibwezi

tc030700.enk Rec: 19

KENYA

ActionAid-Kenya

P.O. Box 42814, NAIROBI

Ref: emk

16 July 1990

Miss I L Overton
52 Wickham Av
Bexhill On Sea
East Sussex
TN39 3ER

Child reference: KH007250

Sponsor reference: 0320146

Dear Miss Overton,

I am writing to inform you that Paul has left school to help the family at home and in the fields. Unfortunately, it is not unusual for children to leave school early. They help by either working, or looking after younger brothers and sisters, while adults work is often vital to the family's wellbeing. While we do our best to encourage parents to continue their children's education, if the family is very poor this may be extremely difficult. Although we are making strenuous efforts to change this situation by helping families to increase their incomes, in some cases the immediate need is of more consideration than their concern for the future.

While it is obviously disappointing that some children do leave the sponsorship scheme before their schooling is finished, the education which they will have received while at school will be of lasting benefit. Even for those who have to leave school early, they will be better equipped to support themselves and to be an asset to their families and communities.

Further more, Paul will continue to benefit from ActionAid's activities in the area through our on-going work in areas such as the provision of clean water supplies, educational support, health care, agricultural and economic development. These activities are not only of immediate use to Paul but will improve prospects for all children and their families in the area.

However, there is still much work to do in Kenya. Most people are still living in communities which lack the basic standard of living that more developed countries take for granted. We hope that you will want to continue supporting ActionAid's work and enclose the case history of Kathina, another child who needs your help. By sponsoring this child you can be sure that your money will be used to provide a range of activities which will enable this child, their family and community to develop a more self-reliant future.

There is no need for you to complete any further paper work. If we do not hear from you within four weeks we will assume that you would like your sponsorship subscriptions transferred to this new sponsorship and will make all the necessary arrangements.

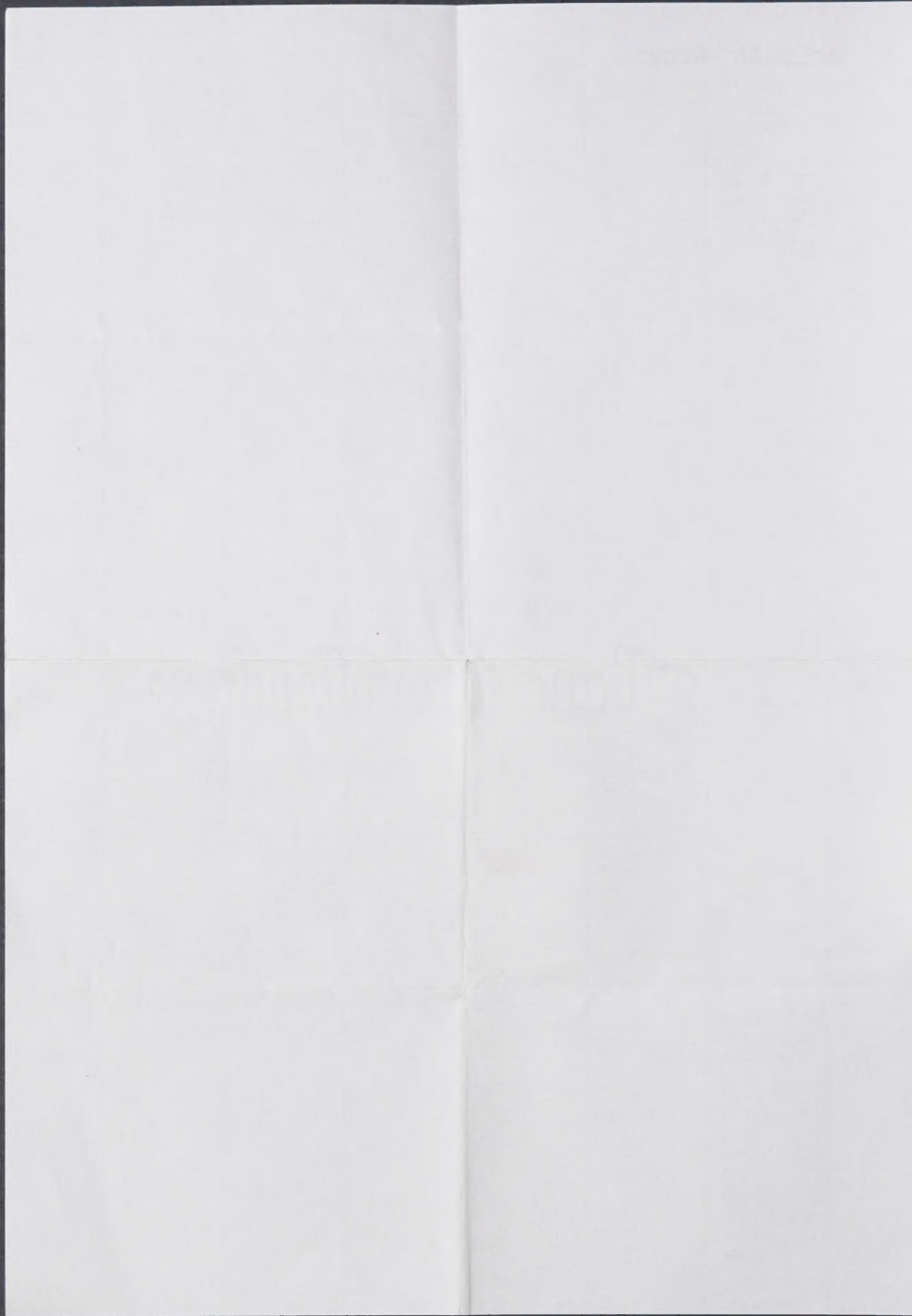
We are grateful for the support that you have given us in the past and hope that you will want to continue your valuable help in bringing real change to the lives of the people with whom we work.

Yours sincerely,



Dr John Batten
Country Director

PS If you are unable to sponsor this child we would be grateful if you would return the case history to our UK office in the pre-paid envelope provided, so that another sponsor can be found.



In
Memorium



Memorial Service

888 (Komox) RCAF Wing
12th October 2002

Joan Beverley Overton
29th May 1933 - 29th August 2002

Officiating
Padre Duke Warren

Pianists
Trudy Paetkau
Vivian Overton

Piper
Dave Mogan

*Following the service, the family invites you to join
them in fellowship and refreshments*

23rd Psalm
(Crimond)

The Lord's my Shepherd, I'll not want.
 he makes me down to lie
in pastures green; he leadeth me
 the quiet waters by.

My soul he doth restore again;
 and me to walk doth make
within the paths of righteousness,
 e'en for his own Name's sake.

Yea, though I walk in death's dark vale,
 yet will I fear no ill;
for thou art with me; and thy rod
 and staff my comfort still.

My table thou hast furnished
 in presence of my foes;
my head thou dost with oil anoint,
 and my cup overflows.

Goodness and mercy all my life
 shall surely follow me;
and in God's house forevermore
 my dwelling place shall be.

Abide with Me

Abide with me, fast falls the eventide;
The darkness deepens, Lord, with me abide;
When other helpers fail, and comforts flee;
Help of the helpless, O abide with me.
Swift to its close ebbs out life's little day;
Earth's joys grow dim, its glories pass away;
Change and decay in all around I see;
O Thou, Who changest not, abide with me.
I need thy presence ev'ry passing hour,
What but Thy grace can fail the tempter's pow'r?
Who, like Thyself, my guide and stay can be?
Thro' cloud and sunshine, oh, abide with me!
Hold Thou thy cross before my closing eyes,
Shine through the gloom, and point me to the skies;
Heaven's morning breaks and earth's vain shadows flee;
In life, in death, O Lord, abide with me.

Amazing Grace

Amazing grace! How sweet the sound
That saved a wretch like me!
I once was lost, but now am found;
Was blind, but now I see.
'Twas grace that taught my heart to fear,
And grace my fears relieved;
How precious did that grace appear
The hour I first believed.
Through many dangers, toils and snares,
I have already come;
'Tis grace hath brought me safe thus far,
And grace will lead me home.
The Lord has promised good to me,
His Word my hope secures;
He will my Shield and Portion be,
As long as life endures.
Yea, when this flesh and heart shall fail,
And mortal life shall cease,
I shall possess, within the veil,
A life of joy and peace.
The earth shall soon dissolve like snow,
The sun forbear to shine;
But God, Who called me here below,
Shall be forever mine.
When we've been there ten thousand years,
Bright shining as the sun,
We've no less days to sing God's praise
Than when we'd first begun.

Praise My Soul, the King of Heaven

Praise, my soul, the King of heaven
To His feet thy tribute bring;
Ransomed, healed, restored, forgiven,
Evermore His praises sing;
Alleluia, Alleluia,
Praise the Everlasting King

Praise Him for His grace and favour
To our fathers in distress;
Praise Him, still the same for ever,
Slow to chide, and swift to bless:
Alleluia, Alleluia,
Glorious in His faithfulness.

Father-like He tends and spares us;
Well our feeble frame He knows;
In His hands He gently bears us,
Rescues us from all our foes;
Alleluia, Alleluia,
Widely as His mercy flows.

Angels, help us to adore Him,
Ye behold Him face to face;
Sun and moon, bow down before Him,
Dwellers all in time and space,
Alleluia, Alleluia,
Praise with us the God of Grace. Amen.

Order of Service

<i>Opening Prayer</i>	<i>Padre Warren</i>
<i>Hymn</i>	<i>23rd Psalm</i>
<i>A Mother to Her Children</i>	<i>Maj. Crandell Overton</i>
<i>Hymn</i>	<i>Abide with Me</i>
<i>Eulogy</i>	<i>Joseph Cullen</i>
<i>Lord's Prayer</i>	<i>Congregation</i>
<i>To A Wild Rose</i>	<i>Vivian Overton</i>
<i>Hymn</i>	<i>Amazing Grace</i>
<i>Reflections</i>	<i>Wayne Overton</i>
<i>Kinship</i>	
<i>Hymn</i>	<i>Praise My Soul the King of Heaven</i>
<i>Lament</i>	<i>Dave Mogan</i>
<i>Benediction</i>	<i>Padre Warren</i>

TO YOU MY CHILD

*If there could be only one thing in life
for me to teach you, I would teach you love...*

*To respect others so that
you may find respect in yourself*

*To learn the value of giving so that
if ever there comes a time in your life
that someone really needs, you will give*

*To act in a manner that you would wish to be treated;
to be proud of yourself*

*To laugh and smile as much as you can,
in order to help bring joy back into this world*

To have faith in others; to be understanding...

*To stand tall in this world
and to learn to depend on yourself*

*To only take from this earth those things
which you really need,
so there will be enough for others*

*To not depend on money
or material things for your happiness, but*

*To learn to appreciate the people who love you,
the simple beauty that God gave you
and to find peace and security within yourself*

*To you, my child, I hope I have taught
all of these things, for they are love.*



Lloyds Bank Limited

11-13 DEVONSHIRE ROAD, BEXHILL-ON-SEA, EAST SUSSEX, TN40 1AQ

Telephone: Bexhill 212772 (STD Code 0424)

All letters to be addressed to
THE MANAGER

Miss I L Overton
20 London Road
BEXHILL ON SEA

Your reference:
Our reference: RC/JCF

16 December 1977

Dear Miss Overton

PORTCH OVERTON DEVELOPMENTS LIMITED

I write to confirm that we have received your cheque for £275.00 which together with your previous payment of £800 made on the 22 June 1977 under your guarantee liability, has repaid the debt of the above-mentioned account.

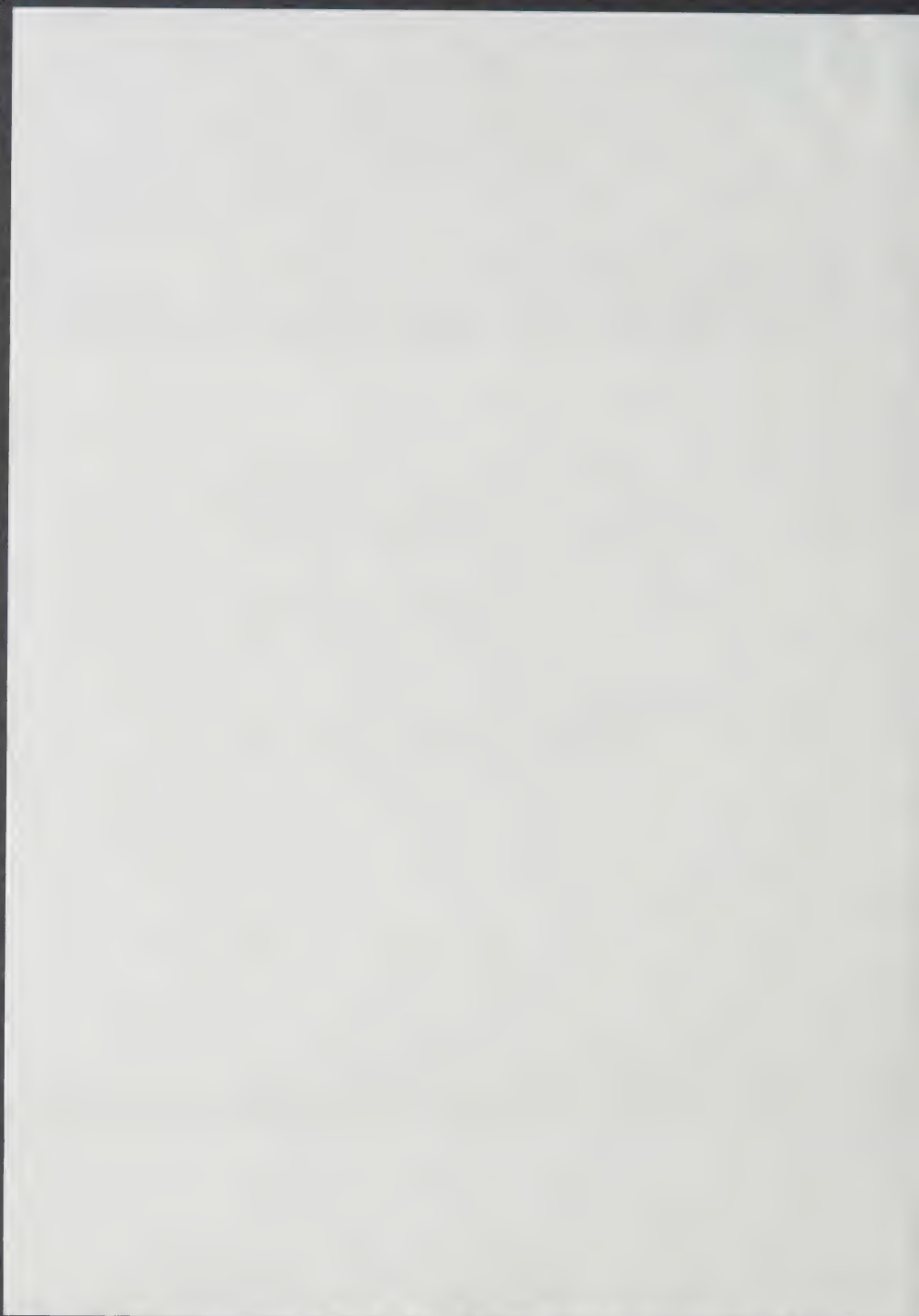
I write to advise you that you have now been released from your guarantee liability of £1,200 under the guarantee signed by yourself on the 17 November 1975 in favour of the above-named account.

At your request I have pleasure in enclosing a copy of the guarantee signed by yourself.

Kindly acknowledge receipt of this notification by signing and returning a copy of this letter.

Yours sincerely

J H Young
Manager



I CERTIFY THAT THIS IS A TRUE COPY OF THE DOCUMENT
EXECUTED ON 17.11.75

Per Pro LLOYDS BANK LIMITED
BEXHILL-ON-SEA

G. R. Jeffrey
MANAGER

SG. I. (1972) Guarantee (One Name or Joint and Several)

TO LLOYDS BANK LIMITED.

1. I/We STEPHEN FRANCIS PORTCH, JANINE MARGARET POREN
AND LABEL LOUISE OVERTON ALL OF 20 LONDON ROAD
BEXHILL-ON-SEA COMPANY DIRECTORS

guarantee payment on demand upon us of

- (a) all money and liabilities, whether certain or contingent, now or hereafter due owing or incurred to the Bank anywhere on any account or in any manner whatever from or by

PORTCH OVERTON DEVELOPMENTS LIMITED OF
20 LONDON ROAD BEXHILL-ON-SEA EAST SUSSEX
PROPERTY DEVELOPERS

(hereinafter called "the Customer") whether as principal or surety and whether alone or jointly with any other person firm or corporation and in whatever name style or firm including:

- (i) in the case of the death, bankruptcy or liquidation of the Customer all sums which would at any time have been owing to the Bank by the Customer if such death had occurred or such bankruptcy or liquidation had commenced at the time when the Bank receives actual notice thereof and notwithstanding such death, bankruptcy or liquidation; and
- (ii) in the event of the discontinuance by any means of this guarantee all cheques, drafts or other orders or receipts for money signed, bills accepted, promissory notes made and negotiable instruments or securities drawn by or for the account of the Customer on the Bank or its agents and purporting to be dated on or before the date upon which such discontinuance becomes known to the Bank although presented to or paid by the Bank or its agents after the date upon which such discontinuance becomes effective and all liabilities of the Customer to the Bank at such date whether certain or contingent and whether payable forthwith or at some future time or times and also all credits then established by the Bank for the Customer; and
- (b) interest on all such money and liabilities to the date of payment, commission, banking charges, legal and other costs, charges, and expenses incurred by the Bank in enforcing or endeavouring to enforce payment of such money and liabilities whether by the Customer or others and in relation to the preparation and enforcement of any security held by or offered to the Bank for such liabilities

PROVIDED that the total amount recoverable from me/us hereunder shall be limited to a principal sum of ONE THOUSAND TWO HUNDRED pounds sterling (£ 1200).

2. In addition to our liabilities under clause 1 we agree further to pay to the Bank:

- (a) interest on the amount or any part thereof for the time being unpaid and due to the Bank under this guarantee either from the date of demand on us for payment or receipt by the Bank of notice of discontinuance by any of us or by the personal representatives of any of us, whichever first occurs, until payment such interest to be at the rate of two per cent above the Bank's Base Rate for the time being in force, compounded with half yearly rests on such days in each year as the Bank may select; and
- (b) legal and other costs, charges, and expenses incurred by the Bank in enforcing or endeavouring to enforce the payment of any money due under this guarantee.

3. Should any money due or owing or other liabilities incurred under clause 1 not be recoverable from us under the terms of the above guarantee for any reason or circumstance including

- (a) any legal disability or incapacity of the Customer;
- (b) that the borrowing or incurring of such liabilities was invalid or in excess of the powers of the Customer or of any director, attorney, agent or other person purporting to borrow or act on behalf of the Customer or that such borrowing or the incurring of such liabilities was otherwise irregular or defective;
- (c) that the Customer is a committee, association or other unincorporated body, firm, trustees or debtors on a joint account, which is or are under no legal liability to discharge obligations undertaken or purported to be undertaken by them or on their behalf and whether the persons constituting such committee, association or other unincorporated body, firm, trustees, or debtors on a joint account, were the same as such persons at the date of any demand hereunder or of the discontinuance hereof or at any time previously were the same as at the date hereof;
- (d) that the Bank's rights as against the Customer have become barred by the Limitation Acts or otherwise;
- (e) the invalidity of any assurance, security or payment for any reason whatsoever including avoidance under any enactment relating to bankruptcy or liquidation;
- (f) any order directing the Bank to pay any sum to the trustee in bankruptcy or the liquidator of the Customer;
- (g) any release, settlement, discharge or arrangement which may have been given or made on the faith of any payment for the credit of any account of the Customer or of any assurance or security; or
- (h) any other legal limitation, disability, incapacity or any other facts or circumstances;

then whether any such reason or circumstance shall have been made known to the Bank or not before the liabilities were incurred such money and liabilities together with the further sums referred to in clause 2 shall nevertheless be recoverable from us and each of us and our respective personal representatives as though we were principal debtors in respect thereof and shall be paid by us forthwith on demand.

4. In the event of the dissolution of any firm whose account is hereby secured this Guarantee shall apply to all money borrowed and liabilities incurred in the name of the firm until the Bank receives actual notice of such dissolution. If the dissolution is due solely;

- (a) to the retirement or death of a partner or partners of the firm then this guarantee shall not thereby be determined except at the option of the Bank;
- (b) to the introduction of a further partner or partners into the firm, then this guarantee shall continue.

Where under sub-clauses (a) or (b) above this guarantee is continued on the dissolution of a firm it shall apply in addition to the debts and liabilities of the old firm to all money and liabilities due or incurred to the Bank from or by the new firm(s) thereby constituted as though there had been no change in the firm as previously constituted.

5. This guarantee shall be a continuing security notwithstanding any change in the name, style, constitution or otherwise of the Customer binding each of us and his personal representatives until the receipt by the Bank from any one of us or his personal representatives of notice in writing to discontinue it whereupon the liability hereunder shall be crystallised (except as regards interest, commission, banking charges, legal and other costs, charges and expenses) in respect of such of us as shall have given notice but notwithstanding any such determination by one or more of us the guarantee shall remain a continuing security as to the other or others.

6. A certificate by an officer of the Bank as to the money and liabilities for the time being due or incurred to the Bank from or by the Customer shall be binding and conclusive on us and our personal representatives in any legal proceedings.

7. The Bank shall be at liberty at all times whether before or after any demand hereunder for repayment or before or after it has received any notice of discontinuance hereof without prejudice to this guarantee and without discharging or in any way affecting our liability hereunder to:

- (a) determine, vary or increase any credit or facilities to the Customer in any manner whatever;
- (b) grant to the Customer or to any other person any time or indulgence;
- (c) deal with, exchange, renew, vary, release, modify or abstain from perfecting or enforcing any securities guarantees or rights which the Bank may now or hereafter have from or against the Customer or any other person;
- (d) renew any bills, promissory notes or other negotiable instruments or securities;
- (e) compound with, discharge, release, or vary the liability of the Customer or any other person or guarantor to the Bank or concur in, accept or vary any compromise, arrangement or settlement with the Customer or any other person or concur in or vary any deed of arrangement or deed of assignment for the benefit of creditors;
- (f) omit to prove or maintain any right of proof for or to claim or enforce payment of any dividend or composition;
- (g) take or omit to take any security from the Customer whether contemporaneously with this guarantee or otherwise;
- (h) agree with the Customer at any time as to the application of any advances made or to be made to the Customer;
- (i) open and continue any new account and continue any existing account with the Customer on the footing that no money paid from time to time into any such new or existing account by or on behalf of the Customer shall be appropriated towards or have the effect of reducing or affecting any indebtedness or liability under this guarantee;
- (j) release, compound with, discharge or modify the liability of any of us hereunder or make any other arrangements with any of us as the Bank may decide without affecting or prejudicing the liabilities of the other or others of us with whom no such release, composition, discharge or modification shall have been made;
- (k) demand and enforce payment from any one or more of us irrespective of whether or not it shall take similar action against the remainder of us.

8. In the event of this guarantee being or becoming determined in relation to any of us by any act of parties or by operation of law or for or by any other cause or reason whatsoever, the Bank may notwithstanding such determination continue all or any of the accounts with the Customer existing at the date thereof, and the liability whether actual or contingent of each and all of us and of our personal representatives as at such date under this guarantee shall in no manner be affected by any subsequent payment into or out of any such account by or on behalf of the Customer.

9. The Bank may at all times place and keep to the credit of a separate or suspense account any moneys received under or by virtue of this guarantee for so long and in such manner as the Bank may determine without any obligation to apply the same or any part thereof in or towards the discharge of any money or liabilities due or incurred by the Customer to the Bank. Notwithstanding any such payment, in the event of any proceedings in or analogous to bankruptcy, liquidation, composition, or arrangement the Bank may prove for and agree to accept any dividend or composition in respect of the whole or any part of such money and liabilities in the same manner as if this guarantee had not been given.

10. The Bank shall be at liberty to retain any security held for our liability hereunder for a period of seven months after the repayment of all sums that are or may become due to the Bank from the Customer notwithstanding any release, settlement, discharge or arrangement given or made by the Bank provided that if at any time within the period of six months after such repayment either a bankruptcy petition shall be presented against the Customer or a petition shall be presented to a competent Court for an order for the winding-up of the Customer or the Customer shall commence to be wound up voluntarily the Bank shall be at liberty to continue to retain such security or any part thereof for and during such further period as the Bank may determine in which event such security shall be deemed to have continued to have been held by the Bank as security for the payment to the Bank of all or any sums which shall or may become due and owing to the Bank from and by us either by virtue of the provisions of this guarantee or as a consequence of an Order (if any) made under Section 321 of the Companies Act 1948.

11. Until all money and liabilities due or incurred by the Customer to the Bank shall have been paid or discharged in full notwithstanding payment in whole or in part of the amount recoverable from us hereunder or any purported release or cancellation hereof no one of us will by virtue of any such payment or by any other means or on any other ground:

- (a) claim any set-off or counter-claim against the Customer in respect of any liability on the part of us or any of us to the Customer;
- (b) make or enforce any claim or right against the Customer or prove in competition with the Bank whether in respect of any payment by us or any of us hereunder or otherwise;
- (c) be entitled to claim or have the benefit of any set-off, counter-claim or proof against or dividend, composition or payment by the Customer or the Customer's estate; or
- (d) be entitled to claim or have the benefit of any security or guarantee now or hereafter held by the Bank for any money or liabilities due or incurred by the Customer to the Bank or to have any share therein.

12. As long as any liability remains hereunder then after the Bank has either made any demand for repayment or has received any notice of discontinuance the Bank shall be entitled to set off our liability against any moneys standing to the credit of us or of any of us in any current or other account and whether subject to notice or not and to retain as security for the discharge of our liability hereunder any stocks shares or other marketable securities or negotiable instruments of us or any of us whether held for safe custody or otherwise provided that nothing herein contained shall apply to create any charge within Section 95 of the Companies Act 1948.

13. Any security now or hereafter held by or for us or any of us from the Customer in respect of the liability of us or any of us hereunder shall be held in trust for the Bank as security for our liability hereunder and upon request by the Bank we shall forthwith deposit such security with the Bank.

14. Any notice or demand hereunder shall be deemed to have been sufficiently given if sent by prepaid letter post to the address in the United Kingdom last known to the Bank or stated hereon of the one of us to whom or to whose personal representatives such notice is given and shall be assumed to have reached the addressee in the course of post. In the case of the death of any of us and until the Bank receives notice in writing of the probate of his will or grant of representation in respect of his estate any notice or demand by the Bank sent by post as aforesaid addressed to such one of us or to his personal representatives at his address in the United Kingdom last known to the Bank or stated hereon shall for all purposes of this guarantee be deemed a sufficient notice or demand by the Bank to such one of us or his personal representatives and shall be as effectual as if he were still living.

15. This guarantee is in addition to and is not to prejudice or be prejudiced by any other guarantee or security for the Customer which is or are now or may hereafter be held by the Bank whether from us or any of us or otherwise and on discharge by payment or otherwise this document shall remain the property of the Bank. It shall not be necessary for the Bank before claiming payment hereunder to resort to or seek to enforce any other guarantee or security whether of the Customer or of any other person.

16. In this guarantee:

- (a) each and every undertaking and liability of each signatory hereto, if more than one, shall be joint and several on their part and be construed accordingly;
- (b) the liabilities and obligations of the Customers, if more than one, shall be deemed to be joint and several on their part and be construed accordingly;
- (c) Unless the context requires otherwise:
 - (i) the singular shall include the plural and vice versa;
 - (ii) references to any person, including the signatories hereto, shall mean and include any person or persons liable hereunder or any one or more of them, including all the partners in a firm, the personal representatives of any individual, and the committee receiver or other person lawfully acting on behalf of any such signatory, provided that no personal liability shall attach to any duly authorised agent or attorney acting as such;
 - (iii) the expression "this guarantee" shall mean and extend to every separate and independent stipulation contained herein;
 - (iv) any liberty or power which may be exercised or any determination which may be made hereunder by the Bank may be exercised or made in the absolute and unfettered discretion of the Bank which shall not be under any obligation to give reasons therefor; and
 - (v) references to any statutory provision shall be deemed to mean and to include a reference to any modification or re-enactment thereof for the time being in force.

Dated this SEVENTEENTH day of NOVEMBER 1975

SIGNED by STEPHEN FRANCIS PORTCH

in the presence of:

Signature J. H. YOUNG

Address LLOYDS BANK LIMITED
BEXHILL-ON-SEA

Occupation MANAGER

AT MY OWN WISH I HAVE NOT BEEN LEGALLY ADVISED

S. F. PORTCH.

SIGNED by JANINE MARGARET PORTCH

in the presence of:

Signature J. R. L. TERRY

Address LLOYDS BANK LIMITED

Occupation BEXHILL-ON-SEA

AT MY OWN WISH I HAVE NOT BEEN LEGALLY ADVISED

JANINE PORTCH.

SIGNED by ISABEL LOUISE OVERTON } ISABEL L. OVERTON.
in the presence of: }
Signature D. R. L. TERRY }
Address LLOYDS BANK LIMITED }
BEZHILL-ON-SEA }
Occupation BANK OFFICIAL }

SIGNED by }
in the presence of: }
Signature }
Address }
Occupation }

BEZHILL-ON-SEA Branch.

Dated 17 NOVEMBER 1975

STEPHEN FRANCIS PATECH

JANINE MARGARET PATECH

ISABEL LOUISE OVERTON

TO

Lloyds Bank Limited

GUARANTEE

for liabilities of PATECH OVERTON
DEVELOPMENTS LIMITED