



Mark Holford

Interviewed by

Richard Sharpe

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By Zoom

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Welcome to the Archives of Information Technology where we capture the past and inspire the future. It is Wednesday, 3rd May, a lovely sunny day where I am, in 2023. And my name's Richard Sharpe and I've been covering and analysing the computer industry to begin with, and then the wider IT industry, as it emerged and emerged since the 1970s. We have computer scientists by the yard giving their references and their stories to the Archive, we have accountants by the yard, we have very few lawyers, so we're very privileged today to have Mark Douglas Holford who is a solicitor, an LLB, and went through various phases of using computers in his law practices, which is relatively unusual. Welcome to the Archive, Mark, thank you for attending today.

Not at all, I'm absolutely delighted and privileged. I hope that I make a fascinating subject. I should perhaps just say I was only a solicitor for two years in practice, but throughout my career and even now I use my law.

Jolly good. You were born very close to Christmas Day, 15th December 1950. That was quite an important time: the ACE computer Turing was working on at the National Physical Laboratory. He also came up with his test for Artificial Intelligence, which I shall be talking to you later on and getting your views on, and they were beginning to build LEO, the Lyons Electronic Office, the first commercial computer. A good time to be born. Where were you born and what were your parents doing at the time?

I was born in Fareham in Hampshire, my father was a naval officer, having joined the navy and went to Dartmouth at the age of 13 in 1929, so he was sort of mid-career, I suppose. And he'd just returned from Malta and I think was working in Portsmouth, as many naval officers do. And my mother I think I would describe as a domestic engineer. [laughs]

Right.

Interestingly, she was the daughter of one of the joint managing directors of Vickers-Armstrong who from 1929 till 1945 managed a small factory in Newcastle that employed 35,000 people and made most of the tanks during the war, and he was in

fact responsible for tank production. I sadly knew neither of my grandparents – grandfathers – my paternal one died before I was born and my maternal one died two years afterwards.

You have a brother who's six years older than you?

Yes, sadly he died last year, relatively suddenly. He was an industrial manager for most of his career, but then when he was about forty he went to work for a subsidiary of Hawker Siddeley and he was hired by Spencer Stuart on their behalf, and then six months later they wrote to his boss and said we want to hire Michael Holford, and he stayed there for 20 years, retiring by working on the merger of Smith Kline, GlaxoSmithKline, where he was charged with reducing the senior executives from 500 to 250.

Quite some job. Presumably your parents were very interested in your education?

They were, and also to some extent had little choice but to send me to boarding school, because they worked abroad at various times. In fact, shortly before I went to prep school my father was in Washington for two years, and then during my time at school he was both in Argentina and eventually in Hong Kong.

So you went to St Peter's Court, Broadstairs, Kent. What type of school was that?

That's a private prep school. When I went there, there were seven prep schools on the Isle of Thanet. For those of you who don't know where the Isle of Thanet is, it's the north-west corner of Kent, and in Ramsgate and Broadstairs there were seven, as I've said. There are now only one, or I might say one and a half, because mine actually merged with the one remaining one, which is Wellesley House. Interestingly, there had been a member of my family from the day it was founded in 1998 till two years before it closed, so that must be the result of the closure, we... There were three families, I think, like mine who sort of had supported the school throughout its history. And it gave me a very good education. There were some really very interesting masters who, the most interesting, both of whom had taught my father, so

that said something. And then I moved, after that I went to another private public school, Radley College, which is very much flourishing and it's just outside Oxford.

[00:05:31]

You joined St Peter's Court in 1959 when COBOL was being developed, when BASIC was being developed, and also when the planar process of laying down semiconductors by the planar process was also being developed. Did you enjoy school?

I did, I enjoyed my prep school probably more than I enjoyed my public school. But yeah, I enjoyed it very much. But I have to say, the one thing I'm not throughout my career is sporty. I'm probably the idlest man in Britain. Even today.

But there is an ethos in such schools of sport?

Well, there is, yes. I mean, you know, most private schools excel at sport for one reason or another and particularly Radley excelled at rowing, it was known for that. I was not one of its rowing alumni, although I did row for, you know, because I was forced to, because you had to do sport every afternoon.

Every afternoon?

Yeah. Except for Wednesdays when it was Corps, ie, the Combined Cadet Force, in which I, emulating my father, I rose to the dizzy heights of Leading Seaman while he was a Rear Admiral. [laughs]

You left St Peter's Court in '63, a very important date for the structure of the industry then, because IBM launched the 360 and dot dot dot, as we say, the rest is history. So you went to Radley College, '64 and stayed there till '68. You did a lot of O levels. That was normal for the time?

Yeah. I mean I was in the top form, so I was reasonably bright. I'd won also an exhibition, which I think amounted to £100 a term, but that was probably about a third

of the fees in those days, if I remember correctly. And I... it was normal to do whatever... I think I wrote down about ten, didn't I? That was fairly normal if you were in the top form.

Latin, Greek, advanced maths, English literature, English, French, chemistry, physics. So you did balance the two: arts and sciences.

We had no choice. [laughs] That was compulsory, virtually, and the only really option was, I think, was the advanced maths, which was an A/S level, or an A/O level I think they called it in those days.

Right. And you went on to do, in A levels, Latin, Greek and ancient history.

I did.

What drew you to those subjects?

Well, I was persuaded really to do them and in fact I enjoyed them enormously. We had three really wonderful teachers, one of whom is still involved with the school. I realise now, he was probably only about five years older than I was, because he'd joined straight from Oxford. He was the most delightful man, and remains so. And he, you know, he was a huge character in the school's history.

You like chapel, why do you like chapel?

Well, I just find, there was something very calming about going to chapel once a day, because we had to go once a day, except I think, yeah, even on Saturdays, I think. And I just found the, you know, the quietness of the time during chapel, you know, to reflect was good. And also, there was great hymn singing. Not that I have a good voice at all, but, you know, the singing was really a great feature. I mean the carol service, even today, was just unbelievable. And they've just installed a brand new organ in the church, in the chapel, which was, which is spectacular. And even then the organ made quite a considerable noise with 600 boys singing. It was quite sort of, well, an amazing sound really.

This was an Anglican church?

Absolutely. Very much so and it remains so today. And the services were traditional Anglican and I went the other day to church with my sister-in-law in Yorkshire to a service that I barely recognised as being the Church of England. I have to say, I'm a great traditionalist and I do like the sort of traditional, you know, 1660s prayerbook and that sort of thing. I just find, I think the language is beautiful, among other things.

[00:10:14]

Yes. People often say you can't do good things with a committee, but that was written by a committee.

Well, there you are. Quite.

Rather spectacular.

Subsequent attempts, I think, have borne the statement out.

Probably. You left in 1968 when Intel was formed and ICL was formed, and you left already with a great academic career, but you decided to be a solicitor, why?

Well, perhaps I should just mention, in the interim I went to South Africa for a year, or nine months, a gap year, I worked my passage on a ship, and I had to work quite hard on the way out, on the way back I didn't have to work so hard. It was a Union-Castle cargo boat, for those of you who remember the Union-Castle Line, best known as the mail ships, passenger ships going to South Africa. It was of course a really interesting time because it was Apartheid at its height. And I worked as a journalist. the *Cape Argus*, which still exists today, employed me in three cities: in Cape Town, Johannesburg and Durban, and I had an amazing time. Anyway, you come back to... Well, I had a very good friend, or friend of my parents, but he was also a friend of mine, who was a judge, and he said whatever you do, a legal training will always stand you in good stead, and I think that's absolutely right, on reflection. The only

other thing I would now have considered doing would have been some sort of business studies, but I think the law was an excellent choice. And then having done that I suppose I felt, well, I'd better qualify, so I then went off and, you know, did what's known as Part IIs, I'm not sure it's called today. I'd now be called a trainee solicitor, but I actually was an articled clerk, in Newcastle.

You stayed in the south-east, not very far from home, Southampton University. This is 1969-72, quite a turbulent time for universities. Were you a turbulent person?

I was not a turbulent person. I was involved in, I think, in running a rag week, but I suppose that's quite turbulent if you want to misbehave yourselves, always a bit of misbehaviour. And I also helped run a film festival, called the National Student Film Festival, which I don't think probably exists any more, in fact I'm pretty sure it doesn't. But they were both entertaining things and probably didn't do my studies any good, but there we are. Because I ended up with a 2.2, so a gentleman's degree in those days.

[laughs]

It would probably equate to a first these days, with grade inflation.

And did you do anything else there apart from, so we've got this rag week, we've got the film festival, what was your other social life like?

Oh, I in fact stayed in the same hall of residence, which actually was a Victorian mansion outside Southampton. I had a minivan so I could drive into the university, in those days you could park, you know, I mean it's unbelievable really. And also there was a bus every day, but basically you could go and park. And so, and it was a good place to be. And it was sort of, hadn't really been modernised very much, but it was a very comfortable place to live, so you know. And I'd made one or two friends who remain friends today, so to speak, for various reasons.

Did your brother go to university?

Yeah, he went to St Andrew's. He did biochemistry, which he never used.

So you left in '72, you did a year at the Guildford, famous Guildford College of Law.

Correct.

And commuted from where? Fareham to Guildford every day?

No, my parents in 1955 had bought a house in a village roughly midway between Alton and Fareham, and Winchester and Portsmouth is almost exactly in the middle, called Soberton, where they lived for nearly 30 years. And that's where I did my commuting to. I did start off living in, renting a room in somebody's house. That turned out to be a disaster, she was a very difficult woman and I felt I could do without that, and as you had to work extremely hard it was easier to do that at home rather than anywhere else, actually.

So you didn't see much of Guildford?

No. Specially as it's on the outskirts anyway, or if I remember rightly, it's not in the middle of the town.

No. On the Farnham road, I think, isn't it? Somewhere like that.

[00:15:04]

You got then your 2.2s... your Part II – excuse me – in '73 and you went straight into a solicitor, I understand, in Newcastle-upon-Tyne. Why?

Well, it was because, as I mentioned to you, my grandfather had run this factory in Newcastle during the war and before and my mother was great, a very great friend of the senior partner and- but that wasn't, it was helpful to getting the job, but also the, actually the firm was one of the leading, well, probably was the largest – then – the largest solicitor outside London and had a very good mix of work, had a very strong private practice, it did a lot of conveyancing of particularly housing estates, which

was... My first introduction to sort of a computer, because they used to produce, for a housing estate, used to produce the conveyances on a programmed Golf Ball computer, IBM Golf Ball computers, and a whole bank of staff on the third floor that did this. So that was my, probably my first experience of automated, at least typing if nothing else. And I'd fill in the blanks and they, you know, they typed it all out, so to speak.

So you lived in Newcastle, did you?

I lived for a year in Jesmond and then I then moved to a small village, really almost one of the first villages outside Newcastle, on the Tyne, called Wylam, which was very pretty. In a, I lived in a two-up, two-down, literally house, very small two-up, two-down, which was fantastic.

This was a considerable change from the south-east.

It was. I mean it was a very interesting experience. I enjoyed the time there enormously, I got married to my first wife, who was a picture restorer there, and she was learning to be a picture restorer because there were then only two places you could learn to be a picture restorer, one of them, bizarrely, was in Gateshead, and we, you know, it was a fun place to live. I made some good friends, and some of them who remain today, which is good. And I moved to London because my then wife got a job working for the government restoration service and we moved to London.

And you were two years there in Newcastle, then as you say, you moved to a company called Holman Fenwick and William.

Holman, Fenwick and Willan, yes.

Willan, sorry.

Willan, yeah. They still exist today.

And that moved you into an area which you've had a lot to do with in your career, and that is with marine...

Correct.

... world.

They are, were and are probably the world's – well, I'm not sure they were then, but they certainly are now – probably the world's leading shipping solicitors in fact for international commerce and trade generally now, and they have offices all over the world. Then they had no offices over the world and in fact one of the things I did with one of my colleagues while I was there was to set up, help set up their office in Paris physically. He and I drove a truck across the Channel with the furniture for the office, so that was an interesting experience. But I stayed there for about two and a half years, roughly, at which point it was made rather clear to me that I probably wasn't going to progress. So I always say they sacked me, because I know the people there very well, or I certainly did, and then I went to work for their largest client. And I enjoy the marine world partly because, you know, my father was in the navy for 40 years and I'd worked my passage to South Africa, so I knew what an inside of a ship looked like and how it worked, although of course containerisation was coming in very rapidly.

As they say, why were you 'let go'?

I don't think they thought I was up to the job. [laughs]

Really?

Well, I didn't particularly like the man I worked for, so I was happy to move elsewhere, so it was good. I must have been, because I stayed there for 38 years or something.

[00:19:40]

Yes. You moved then in 1978 to a claims executive underwriter in a company called Thomas Miller. Tell us about Thomas Miller.

Thomas Miller is possibly the largest unknown business in the City. It employs over 700 people, of which about 500 are in London, and it specialises in managing mutuals, mutual insurance companies which are genuine mutuals. They are owned by their members, they have a board of directors elected from the members, and our role is to run them. And the oldest one, well, it was founded in 1869 and we ran it from 1885, so it's quite a long time. And the best way to describe it would be, if you took an insurance company like Aviva and sacked all the staff and just left the board of directors, we would then do everything that the staff would do. So that was everything, from the underwriting, claims handling, investment management, regulatory affairs, etc. And we have 13, I think it's about 13 mutuals, most of which are involved in shipping, but we also manage the mutual for all Britain's barristers, most of Britain's patent agents, and our marine mutuals cover almost every segment of shipping.

So you kept on this thread: law and underwriting and marine. It seems to be an interesting thread. Where were you living in London at the time?

Well, I had, my first wife and I had got divorced in mid- just very, literally a month after I joined, or we separated a month after I joined Thomas Miller, on very amicable terms and she remains a close friend of both my wife and I today, so it was really very- probably both, neither of us should have got married. And my, I'd met my future wife – who is still my wife today – Sarah, shortly before. And it turned out, really accidentally, that she was the great-granddaughter of the founder of Thomas Miller, ie, Thomas Miller was her great-grandfather. And the whole family had been involved in insurance. Her brother later became the chairman of Lloyds, so very closely connected with insurance. And I, during my career I- oh, you asked me where we lived. We'd got married in 1981 and I had been living in Camden, I then moved to Kentish Town and we, shortly after we got married we moved to Fulham, in about 1981/2, I think, where we stayed until 1993.

Right, okay. So you spent, as a claims executive underwriter and so on, you spent about 12 years doing that. What were the high points of that work?

Well, I started off being a claims executive, which was quite interesting, handling various... I was actually in the part of the company that managed a mutual called, known as the TT Club, because these mutuals are known as 'clubs' colloquially in the market, and it was then and today, it's the leading insurer of all the world's containers. I think 80% of the boxes you see driving down the road or on a ship are insured by the TT Club. So I was handling some quite interesting claims. And then I moved into the underwriting – I don't know why, I can't remember why, I've sort of, I think there was a vacancy and they said would I like to do it, so I did – and I handled our South African business, among other things, for the sort of historical reasons that were connected with the fact that I knew the country. And my relationship with my South African clients was definitely a high point, because some of them today remain very close friends of mine. I used to go once or twice a year, we had a quite substantial amount of business there and we insured the two or three largest freight forwarders and that sort of thing in the country, as well as the two or three shipping lines they had. And I just got on really well with the people who worked there and they became lifelong friends. And I moved up the underwriting greasy pole, if you like, and I ended up being the director of underwriting, my job was to set the rates and do that sort of thing. Along the way I had also rewritten our terms and conditions in terminology that I thought – helped, very much helped by my wife, because she's a barrister and the boss was a barrister who rather liked her and thought she did a very good job, so between us we put it rather more into what I would call plain English, you know. We tried to avoid the 'heretofores' and all that sort of thing, particularly as most of our clients were overseas.

[00:24:49]

And I suppose the other high point was that I had been to stay with a cousin of mine and he had a very early, I don't know whether it was an Amstrad or what, but he introduced me to the idea of a spreadsheet. And I sort of, well, the first spreadsheet I ever wrote was a list of my wife's wine that she had inherited from her father. Her

father was a very well-known connoisseur of good wines and we needed to do something about it because it was getting old. And I used a spreadsheet to make a list, and that was a sort of really- unfortunately I don't have it any more, I wish I had, but – the list, that is – perhaps I should also have the computer, it's probably worth a lot of money these days. But that opened my eyes to what a spreadsheet could do and then I became the first executive in the company outside the accounts department to think about using computers to do calculations in underwriting, and even sort of through answering a series of questions, and I built some really quite complex spreadsheets to do that, which should have resulted in an expert system, and I'll come back to that perhaps in a minute. AI of the nineties. And... but I also used it, which was quite novel, we had a very good head of IT who was very under-rated and nobody really knew what he did, but I'd sort of discovered, and he said, oh, I can put a whole lot of the, I can put your entire company's figures into a spreadsheet for you. Oh, I said, that's interesting. So I then began to work on those and we began to understand our data much better and, you know, it undoubtedly improved our underwriting, and that really started me, that's what started me down the IT route, if you like.

So it was a very practical application of the opportunity of computing at the time, both enough power in these new microcomputers, and also the spreadsheet itself, the software tool to use it.

Exactly. Well, we had, all the data was held in a- we had been an ICL customer, but we'd moved to, I think a System 38, I seem to remember, an IBM System 38. And – which became an AS400, I think, eventually – and so, and I used, I then used, we were using Borland software at the time, not Microsoft, and so – I can't remember – oh, their spreadsheet was called Quattro Pro, I remember that. And it actually was not only a spreadsheet, was also, which I also used, it was their equivalent of PowerPoint, and if I remember rightly, the two were all sort of in one, although I think they eventually separated. And so I was also able to sort of use the, you know, create slides, which were a bit of a novelty. Although the slides weren't projected, they were printed onto, you know, plastic sheets which you put on an overhead projector. But everybody was a bit, you know, I think presentation is usually half the game, actually. If you make it look good, people will believe what you say.

[laughs] And that AS38 – sorry – the AS400, but also before it, the System 38, was quite novel, it integrated a relational database inside the operating system, did it not?

I think it probably did. I knew nothing about how it worked.

Right.

All I knew was, that my friend Mario, the head of IT, could export all these figures from it, in wondrous quantities on a regular basis. So, you know, I understood nothing about the machine at all really, that was entirely a black box which he ran – well – with others.

[00:29:04]

And you became group IT strategist and director of information in 1990 and you did that for five years.

Well, yes, we had a very enlightened senior partner at the time, who has in fact been my boss almost my entire career at Thomas Miller up to that point, and he said to me, Mark, you clearly understand what a computer can do, so I'm going to give you nine months off. Go away, work with Mario – this IT director I talk about – and I want you to come back in nine months' time and I want you to present to one of our partnerships meetings how you see our IT strategy should be. So I did just that. And I went round and I talked to people in IBM, I talked to people in the London market who were using – insurance market – who were using computers, and I just sort of researched around generally. And I really concluded there were two things that were going to make a difference to us. One was if we could create an expert system to do our underwriting, that would be good. And also, could we create a system to handle all our claims. And I presented these ideas and the company bought into both of them. One was successful, one was not. The expert system was not, to do the underwriting, because (a) our policies were quite few in number and also quite complex and to make it work we'd have had to persuade people to change the way they did things, and they weren't willing to do that, although I think we would have done a better job if we had. But the claims handling system was a huge success, we

still use it today, and at the time, I remember IBM took Mario and myself off to Peterborough, I think it was to the Royal Sun Alliance to their, you know, and they said, well, here you are, this is what it all looks like, what you can do. We said, this isn't really relevant to us, I mean they've got a million claims, we've only got 50,000. And yes, they said, but you have more paper than they do, you know, more documents than they do. And the real, I think, triumph of the system was we built an inbox that could handle anything. So you could take in Word documents – we had by then moved to Microsoft – you could take in Word documents, you could take in emails, you could take in faxes, you could take in telexes, which were still around although disappearing quite fast, all in an inbox, just like you'd have an inbox today in Outlook, say. And you could then file those in all sorts of different files and the whole thing was searchable and, you know. And it meant that we could handle, you know, it reduced the paper in the office hugely, and it was a success, a great success.

Were you concerned about privacy?

Not really, because I mean, because these were mostly, these weren't personal claims, these were shipping claims for cargo. I suppose, yes, there were very few personal claims involved in this because these were disputes normally between the ship owner and the owner or the insurer of the cargo or the dock you'd damaged or whatever, you know, or pollution or whatever. So these were not personal files, they were commercial files. Of course we were concerned about security because, you know, for obvious reasons, but there wasn't the hacking there is today.

No. How did you guard then, your security?

Sorry?

How did you guard your security?

That I wouldn't know, because again, I was really more involved in the concept and the design, if you like, the technology was left to others. My job was to try and imagine – I think I was what was known as a hybrid manager – my job was to understand the capabilities of the system and leave the technology to others.

What is the Mark Holford management style?

What's my management... that's a very interesting question. I suppose quite, I try to be collaborative. I'm also at times quite solitary in the sense that I need time to think and noodle away at things. So, but you know, I think, I'm also, I was known for being a bit of a rebel, because I wanted to do, I was pushing the envelope in a firm that's extremely traditional, I was, you know, I was considered by some of my very traditional partners to be, you know, a dangerous rebel, so there was a bit of that too.

Are you a hard man?

No, definitely not.

Can you fire people?

I didn't have many people who worked for me so it wasn't really a relevant question. But I was happy to tell people, you know, for instance, if we were working in a team, if we thought somebody wasn't going to work out, then, you know, I wouldn't necessarily defend somebody who was not pulling their weight. But it wasn't usually my job to fire them, so that, if you like, that avoids the question.

[00:34:54]

But it was still quite gentlemanly?

Oh yes. I mean it's a very, in that sense, Thomas Miller is a very strange firm and I mean had a deep culture. People virtually never left. I mean it was really during my time that it was the first time people were made redundant, which everybody, which horrified some people, because, you know, our business was changing and we did have to make people, began to make people redundant. But- and one or two people we began to let go for other reasons, if you like. But even today, you know, a lot of people have been there for a very long time, which is both a good and a bad thing. We weren't very good, we're better now at bringing new blood in and new ideas.

And, but we've got a bit better at that. But the culture is now struggling because- I was talking to the chairman, because I remain quite a large shareholder in the business, I was talking to the chairman about three months ago and the work from home means that they're losing the coffee machine culture, if you like, or having lunch in the restaurant, because everybody is – because we have a staff restaurant upstairs – you know, everybody is only in for three days and they're desperate to do things and it's meetings, meetings, meetings and no real time to socialise, which I think, which we both think is a loss and yes, definitely changing the culture.

You stayed there a long time – why?

I probably did more jobs in the company than anybody else. I mean we know... even when I was working for the TT Club, you know, I did claims, underwriting, I did four or five different jobs in the underwriting department. And then I went on to do a whole series of different jobs because I was the strategist in the IT, but at the same time I also for a bit, we looked at whether we could improve our information services. It never really quite worked. And at the same time I was involved in starting new businesses. The – this always comes back to Mario, the head of IT, Mario de Pace, he was a wonderfully interesting South African. He and I were a match made in heaven, because both of us were interested in moving the business forward and were imaginative about it, but he was an extremely good politician at working behind the scenes, whereas I was quite good at – which he hated – standing up on my feet and saying this is what we should do. So as a teamwork we worked really well together and that's why it worked. And in 1996 he came to me and said, Mark, I've been working on this project with this ex-colleague of ours, actually, who'd left, and he's got this plan to create an electronic bill of lading. Now, the electronic bill of lading's been a holy grail for many years. I don't know if people know what it is, but effectively it's the contract to transport goods at sea, but it also is a legal document as to ownership and if you want to sell the goods while they're on the sea you need to pass somebody the bill of lading. The challenge is that probably a minimum of seven people need to be able to handle it. That's the buyer, the seller, two customs organisations, the ship owner and one or two other people probably along the way. And it could be many people. Oh, and probably two banks, by the way. And the problem is not the technology. I'm always interested, people say, oh well, you know,

we're going to solve the bill of lading problem. It's nothing to do with the technology, we had a solution 25, 30 years ago and people come and say blockchain's wonderful. Well, yeah, it is, fine. The problem is, how do you get seven people to play the game. And these are big either industrial companies or they're government bodies, and everybody has to play or it doesn't work. It's probably fine in a very small, closed environment. So if you're in the tanker trade there aren't many players. If you're in the container trade there are millions of players, and to build the physical network of those people to trade is a big challenge. And it remains today in my view and I've not seen anything that convinces me it's going to change. I mean I think people are more technologically savvy these days, but – and there are more drivers, probably – but it's still going to take a huge challenge to change things. And it's interesting, because we, the TT Club that I talked about, the business I worked for, and Swift invested in a business called Bolero, which still exists today, but it's made some progress in the market, but it's really changed the things it does today. And I spent a year working for them on secondment in the sort of late nineties. I also was involved in Y2K in 2000.

[00:40:26]

Tell us about that.

Well, that was an interesting time. I mean of course, you know, was the world going to fall apart on 1st January, you know, and that was a question in shipping. And we in fact organised a world tour, which I went on, or most of it, I think we had five seminars around the world on what we thought might happen and what people should- we had, we invented a toolkit to actually tell people, you know, what they should be checking to find out. And of course, I think it's fair to say, it was probably a damp squib at the time. But on the other hand, you never know, do you? I think what it did do, to some extent, I'm not sure how true this was in shipping, but generally it made people update their systems when they otherwise might not have done. But at the same time I was also- Mario de Pace, this friend of mine, and two other people in Thomas Miller were looking at possibly starting a dot.com, because this was 2000. There were, I think at the time I counted something like 200 dot.coms in shipping. And we went around trying to raise money, something we didn't have any experience

of doing at all, and I used to go to meetings and people would say, you know, where's your advertising in your dot.com? And I'd say, probably naively, say, what do you mean, advertising? Well, we've just seen somebody who says he's going to make 40 million dollars in advertising revenue from shipping. I said, well, in my experience I don't think even ten million dollars is being spent on advertising, the whole shipping industry, if that. You know, because I knew roughly where people advertised. But I think the answer is you have to lie if you want to get it off the ground or it doesn't work. But it was an interesting experience and as a result we were approached by another dot.com and Thomas Miller were asked to invest in it, which we did, and it's still around today. It's one of, I think, only three surviving dot.coms today.

In the shipping area?

Sorry?

Only three surviving in the shipping area?

The shipping area. And it's the world's largest exchange of information to do with buying and selling of all the goods that a ship requires to operate. So I always used to say it's everything from loo rolls to propellers. Other than bunkers, the only thing we didn't trade was bunkers. But if you wanted- it worked like a telephone exchange. We had standards for exchanging documents, so orders, requests for quotes and all that sort of thing, and we both connect directly with ship management software or we also supplied, if you like, standalone online versions. So you could go in and manually enter the information in the forms online. But most ship owners connected their ship management systems directly to it. And the suppliers, as they traded more, they would also directly integrate their ERP systems into it. And today it trades about four billion dollars' worth of goods across the platform.

1998 you joined the Real Time Club.

I did. And I became its chairman for one year. Or maybe longer, I can't remember. I think we only did a year. And I'm still a lifetime member, although I haven't been for

a long time. It's the world's oldest dining club, IT dining club. I think it was founded in 1965 and still going quite strong, I think.

What, you mean Charlie Ross is not phoning you up and saying, why aren't you coming, Mark?

Well, I know. They haven't really pursued me, but there we are. I should go, actually. I tried to go sometime last year, and I can't remember, I failed for some reason. But I think it may have already been sold out. And also, in the meantime, in 1994, I think, or thereabouts, I joined the livery company, the Information Technology Livery Company. I sat on a, it was a quango board which included Richard Sykes, who was the head of IT at ICI, and Jean Irvine from the Post Office. Now, how I got headhunted, I never know to this day, but we sat on this. It was a very small quango which was sort of helping small businesses, I think, with their IT if I remember rightly. And it was Jean who introduced me to the, and persuaded me to join the Information Technologists Livery Company.

[00:45:18]

You also were a member of the Worshipful Company of Glass Sellers.

I am, that's a slightly more recent- I'm trying to remember how long I've been a member of that. Probably...

2021.

Sorry?

2021.

No, no, I've been a member for longer than that. I've probably been a member since mid... probably about 2015. And the reason I joined is that I'm one of Britain's leading collectors of contemporary glass. And I'm actually really quite focussed on this at this very moment, for various reasons, which we can perhaps come back to

later. But I started collecting glass, well, I started collecting glass when I was two and a half. My mother gave me a coronation goblet, which is actually not far away, about two metres from my head on my right-hand side over there, and I still have it today.

Would you get it and bring it to the camera, please?

Will I go and get it? Alright.

Yes please.

So, talk amongst yourselves. I suppose it's rather relevant, isn't it really, if you think about it?

Exactly. That's why I'd like to see it.

As we are – what is it – four days before the coronation, if that, three days.

Yes.

There it is. I don't know whether you can see the inscription. I'll tell you what, hold on a minute, I've got – you'll laugh at this – if I defocus my camera, you would see behind me, I'm in the process of photographing all my glass collection. And I don't know whether that helps. I've just put a black pair of socks inside it.

I can't read it, would you read it for us?

Well, all it has is 'ER', the date and a...

Right. I can see it now, yeah, yeah.

'ER' and the date of the coronation.

I'm sorry to ask you a crass question. How much is that worth now?

I've no idea, to be honest. My guess is, well, I don't know. My sister-in-law has one as well, because she gave my brother one as well, and my guess is probably a few hundred pounds. It might be worth more, I don't know. Trouble is, contemporary glass has no secondary market, you know, unlike sort of pictures and that sort of thing. There is very little secondary market for glass. And, you know, if I buy an item for £1,000 today, if I was to put it in an auction in two or three years' time, I'd be lucky to get probably £3/400 for it. I mean I saw a piece that I really love that I happen to know, if I went into a gallery, would cost 80,000 dollars, it's up for auction for about 12, estimated about 12,000 dollars. By a very well-known American artist. Anyway, so that's why I joined the Glass Sellers, for that reason, and I'm very well known in the sort of glass sector.

There's a deeper point I'm trying to get to here, Mark, and to hear your views on. You're a joiner, aren't you, of establishment organisations?

I probably am a joiner, yes. I mean sometimes reluctantly but, you know. Yes, I am a joiner, I suppose. I am actually, I think it would be fair to say, one of my strengths is networking, I'm very good at networking and joining people together, you know. That's always been one of my management strengths, if you like.

Does that come out from your Anglican background as well?

Erm, well, it's interesting. I don't go to church in the UK very often. I do in the south of France, because we have a house in the south of France for reasons we might come on to. And we really quite regularly go to the Anglican church in Beaulieu-sur-Mer, which is just near Nice, and that is definitely a community thing, that it's part of it. You know, and we've made some very good friends through the church. So, yeah, I suppose that is a joiner, yes.

Also, your father was in the navy. Here's a massive institution, a community that holds its members together.

I suppose that's right, and my parents were always a very strong member of the community, particularly in the villages which they lived in, and, you know, my

mother was always a very strong member of the church. When my parents were abroad I, because the navy didn't used to pay for every holiday, you know, they partly paid for your education but they also, but they didn't pay for you to go every holiday and to start with you only went, I think when my parents were in Argentina they, the navy only paid for you to go abroad once in a year. So I used to go and stay with my grandmother who was, lived in a most beautiful house in Ludlow, which is – you may or may not know – is one of the most, well, described as, I'm not sure if it's Betjeman or Pevsner, as being one of the great Georgian towns of Britain, and it is a beautiful town. And there's no doubt, my grandmother and my aunt were definitely pillars of the church community.

[00:50:59]

And yet - I'm pressing on this characterisation of you, Mark – and yet, you're a bit of a rebel.

I am. Well, because I sort of think, you know, sometimes people need a bit of shaking up, life needs to move on and we need to be, you know, we could be more efficient or we could be, you know, more in tune with what's going on outside, you know. And I think in that sense I am a rebel.

You also wear red trousers.

I do. [laughs] Well, you're lucky. I have to tell you a story. At my - I was of course the lockdown Master of the Information Technologists – and my installation dinner was online. And I had a friend of mine, who shall remain nameless, as the speaker. He's actually quite a well-known journalist. And he hates wearing black tie. And like you just made me stand up just now, he, you know, was dressed in black tie, but he'd forgotten that he was sitting in his underpants.

[laughs]

And he walked off at one point – I don't know that too many people noticed – but it was quite funny.

You not only join, but you often head these organisations. You become, for instance, the Master of WCIT.

I have absolutely no idea to this day how I became the Master, you know. Some people it's fairly obvious, and I now know about the process because I sit on the livery committee which is, I'm the current chair of the livery committee, which is the part of the organisation, if you like, that decides, you know, what the progression is, but I've no idea how I originally, (a) why I was originally invited to join the court, although I suspect I had worked very heavily for IT for Arts, which is a part of the livery company that helps arts organisations improve and use IT in the best possible way, and I suppose people had seen what I was doing there. I wasn't the chairman, that was another of my colleagues, Martin Black, who did a fantastic job. And I suppose probably people had seen what I did there and that's why they tapped me on the shoulder. But even in the court I still don't know today why people thought that I should go and head it up, but I did, so there we are.

Do you think that organisations like WCIT, and certainly the British Computer Society, have responsibility to almost regulate their members?

I don't think that's the job of, at all the job of a livery company. I think it's the job of doing things, many of them probably behind the scenes, of actually helping various aspects of IT along. I mean it ranges, as I've mentioned, IT for Arts, but you know, we have an education panel, we have an education committee, we have people working pro bono on charity projects, which I think is different from the BCS. I mean the BCS, you know, you can take exams, etc, so I think they do have a regulatory or a professional, if you like, responsibility. Whereas that's not us at all. I think it's much more- I mean when you – which I have done on many occasions – when you sit on the interview panel for people becoming members and you ask them why do they want to join, I would say – I was about to say nine out of ten, but it might be a bit less than that – people say, I want to give something back. And that could be both financial in terms of supporting the charity, or pro bono work. And, you know, we probably have the largest pro bono activity of all the livery companies, which is very gratifying, and

we definitely could do more, but, you know, we're doing, I think, really remarkably well.

[00:55:05]

What are the biggest mistakes you've made in your career relative to IT?

Biggest... well, the biggest mistake, I suppose, was the one I mentioned before, which was thinking that I, we could change the way we do our underwriting using an expert system. Now whether AI will change that, I don't know, but we'll see. But I don't think we've managed to, if you like, break that. And I still think it would be possible, but it's certainly more possible today than it was then. So that's probably my biggest mistake, because we spent quite a lot of money doing it and in the end had to give up, although there were parts of it we could still use. Because it was designed not only to do the underwriting but also to produce all the documentation, which was technically quite complex. So that defeated me.

A very eminent British computer scientist has this week left Google so that he can, well, one reason why – he's 75 – one reason why is so that he can talk openly about this use of AI and ChatGPT. Some weeks ago, a thousand people or so signed a letter saying, hold on a minute, let's have a pause in this development about Oracle and – who else – Microsoft, Google, of crashing ahead with this type of software. What's your attitude to this? One, should there be a pause in the development of this AI Chat?

I find that a really difficult question to answer. I have used Bing, which has ChatGPT built into it, to actually draft a legal agreement last week. I was really quite surprised by how well it did in a rather obscure document. It certainly provided a very good basis for moving forward, if I can put it that way. But I, I do worry at what point does AI take over our lives, and I think regulation in some form will be inevitable and I think the danger is that, as is always the case, regulators will not move fast enough and, you know, it has the potential, I think, to abuse our lives more than anything else that probably has appeared so far. So I think whether it needs a pause or, you know, the governments of the world to wake up and say these are the things we, you know,

that's I suppose principally the EU, the Brits and the Americans, to do something now or quickly, I think will be important. Because in my mind there is no doubt it's going to change our lives. I mean, what did I read this morning – I think it was this morning – you know, IBM says that AI will do 30% of their HR functions, you know, and they will sack staff accordingly. You know, what are you going to redeploy these people to do? If mundane tasks are going to be taken over, we're also going to have the problem of, you know, how do we redeploy people. Now, people say that's a rather overdone fear, but I sort of feel there are things happening here which we don't really understand and that will significantly change society in all sorts of ways. Now, how you control that, whether we call a pause – I think calling a pause is, not sure how you do that, I don't think it's realistic. What do you say? It's all very well saying to IBM or Microsoft, stop, or maybe even Google, but there will be other people beavering away, possibly in China and elsewhere, and also will use it for nefarious activities. So I think it's a very... I think it will have many benefits but I also think it will have many downsides too, which there are many people much better placed than I am to judge that.

[00:59:25]

Do you think that a super-intelligence will emerge?

I don't know. It's another unknown, but I think, I think whether it's intelligence or whether it's simply it does frightening things at three times or fifty times the speed of a human simply because it can do the calculations faster than your or my brain, you know, either of those is, you know, super-intelligence may be possible. Take over the world, you know, is that all science fiction or is that what we're moving towards. If I had a fear I think it would be towards that end of the spectrum.

Your original profession, and it is a profession, of being a lawyer, of being a solicitor, you can be taken up in front of, I understand it's the Bar Council, and you could be thrown out and it would be then illegal for you to act as a solicitor. I'm not saying that you deserve to be, Mark, I'm just saying that's what can happen.

You can.

You actually do, you actually regulate yourselves. IT people, and they call themselves professionals, are not regulating themselves. Ought they to?

Well, I suppose that's partly what the BCS by making people take professional qualifications is seeking to do. I don't know enough to know whether as part of that there is, you are taught any ethics. I guess probably not. But it's an interesting question, whether, you know, if you want a professional qualification ethics should be part of that. But that also implies that you have to have the regulations to support that. I mean all businesses have to behave themselves, so I suppose in the end it is a matter for the law, rather than- mind you, both accountants, I think, and lawyers, of course particularly lawyers, are backed up by the law, if you like. Whereas I think it's more difficult in other, if you like, other professional areas. I think the more that we can do to, if you like, highlight what the ethics are, you know, the better, but I think regulating is going to be a real challenge unless you're going to, you know, actually really focus on, say, AI and say what's permissible and what's not. But even then, I think there will be people who do very naughty things which, you know, everybody may behave themselves, you know, if you're a big corporation, but you only have to watch what's happened to cybersecurity to realise there are lots of very bad actors who will take advantage of all of this.

Yes. MacKenzie, the previous editor of The Sun said ethics, and that's a place where they wear white socks, isn't it?

[laughs] Probably, yeah.

That was a journalist speaking. You're a chairman and non-executive director and a shareholder in Klipboard, can you tell me about that?

Yeah, Klipboard is a, well, it manages mobile workforces. So if you have a team of, let's say, heating engineers, it manages the whole business process from taking appointments, sending the engineer out, engineer writing a report, sending the bill out afterward, sending the report out, and connecting to your accounting system. So it's a complete suite of products, all online, it's a SaaS business, so you rent the software,

the software is a service. And we're still relatively - well, we are - still small. We, you know, we've met many of the challenges of a small startup and we're still working through some of those today. But it's been a really interesting experience.

Is it in the black?

Not quite, but very close to it.

Okay.

We have enough cash to survive as we are.

Will it be one of Britain's great unicorns?

No. Don't think so. Sadly not.

[01:04:04]

Why in the UK don't we – I'm not accusing you of not doing it – but why in the UK generally, from your experience – and you have a lot through experience, Mark – why don't we produce Googles and Microsofts, etc, etc?

I think there are possibly two reasons. One is I don't think we've got the finance right. I mean we went to America to get most of our finance, but actually that finance turned out to not have enough experience in the area we're in, and I think you can, you know, looking round, we'll really come to the second reason which I think is, we are quite risk averse. You know, it was at least until probably 2000, you know, you were viewed as not very successful if you went bankrupt and if you'd been the director of a business that went bankrupt, whereas of course in America people thought, well, you tried once, why don't you try again, you should have learnt from the experience. And I think there is a lot in that, you know, failure can well lead to success and I don't think we're very good at that, or not traditionally. So I think it's the sort of putting the finance behind the businesses and also being willing to take risks. I think we've got better, but I think we could still do more.

What I particularly like about the contribution you have made today, Mark, is your focus on the implication of the technology and not being, ooh, wow, wow, it's technology, we must have it. I think that's very serious and solid in your approach.

Well, I think, I mean I am a bit of a first mover about some things. You know, I quite like gizmos and that sort of thing, you know. I was a very early user of a mobile phone and that sort of thing and going back to the beginning, I was the first owner of a PC in my office outside of the accounts department, and the first owner of a laptop too. It helped being a friend of the IT director, of course. But, so I mean, and I'm always willing to try out the latest software and see what it might do. And, you know, I think almost all my use of Microsoft, and before it sort of the Borland products, were self-taught. Because I learnt very early on that actually, you know, people are very afraid of crashing the system, but actually it's quite difficult usually to crash the system and lose everything. Touch wood, I've been reasonably good about backing stuff up, you know, and that sort of thing. So occasionally I lose things, but by and large, not. So, you know, but on the other hand I also can see how we might use it better, and that sort of thing.

We had one of the – in our office – one of the first Apple Macs and a colleague of mine put the operating system in the waste basket, which I thought was innovative. No, what I meant in this sense, yes, but you're looking for applications for it, you're not interested in technology for technology's sake. That's what I meant, Mark.

No, no, that's true, that's true. Absolutely. And I mean, you know, that's been true throughout my career is, you know, how can I use this to make my life better, or somebody else's life better.

Apart from AI – this is my last question, Mark – apart from AI, is there any other technologies you see within IT that are going to be transformative or really effective?

Ah. I should have had time to think about this. I mean, I just think, if you like, the whole world is moving forward and I think, you know, things moving into the Cloud... I think that one of the most interesting things is the way Microsoft has

behaved over the last – what is it – five, ten years, when they decided to make their software available on almost any platform and didn't care where it was. And for me that was, you know, the ability to take my iPad or my iPhone and, you know, open a spreadsheet on it and even, bit challenging to do it on one's phone, but you know, in theory you can do it, change the figures in a spreadsheet because I have Excel on my phone, you know. That type of thing, and I suspect that more and more of the sort of programming bit will be hidden. I haven't tried yet, but as I understand it, ChatGPT or Bing, you can say, you know, I want to program my spreadsheet to do the following and all the formulas that I don't understand or never knew or whatever, you know, it writes them for you. But what I think we don't – it was interesting, my wife said to somebody the other day, I can't remember in what context, she said, Mark is very good at making spreadsheets and realising the number at the end is wrong. You know, somehow you know roughly what the answer should be, and I think there is a danger that we, you know, don't recognise – and this I suspect is a danger in AI – you don't recognise that the answer is wrong, or could be wrong, and go back and check the formula or whatever it was and say, oh yes, look, I made a mistake here. You know, sometimes they're very obvious, but not always. And I think that's an important challenge in the future, is how do you spot the... I mean the other, I suppose, interesting areas where I think AI could have a huge impact, both positive and maybe negative, is in education, you know. But it's interesting, what's the exam of the future? You know, what do you test people on if you can simply ask the computer what the answer is. You know, what's the future for that.

[01:10:14]

The educational publishers, Pearson, today are reporting their share price is down because the sale of scholastic books is going to go down.

I can't tell you how sensitive this subject is. My son, my younger son, is a really quite senior executive in Pearson.

Oh.

And he has share options. So, this is a very sensitive subject. But I think there is a difference, apparently. If you read – I read *The Times* article this morning about this – the company mentioned doesn't own the materials, which Pearson does. And there is a difference, but I think, like all these things, the market takes a sort of sledgehammer and everything's bad. But, yes, Pearson is definitely a sensitive subject in our family. Anyway.

One of the- I think you have a great quality there, which is to know that the number is probably wrong at the end. I had a colleague, you might have known of him, Hedley Voysey, who was a journalist working with me, and I worked with Hedley and he guided me a lot in my early career, and he always said, you know, sometimes people rely far too much on these systems, they should really have an idea of what the answer is already.

Well, I think that's true.

Certainly the bounds of an answer.

Yeah, absolutely. I mean if you want it to do something you've got to, presumably you want it to produce answers that are good. And if it's not producing what you think the right answer is, you should go back and look at the system and decide where you programmed it wrong or given it the wrong instructions or whatever, you know, or put the wrong information in. I always say, crap in, crap out.

I think that's an excellent place to end. Thank you very, very much for an entertaining contribution to the Archives, Mark Holford, past Master at WCIT and past master of many things, in fact, thank you.

Well, thank you very much, I've really enjoyed the conversation.

[end of recording]