



BIPC Newsletter

Number 97

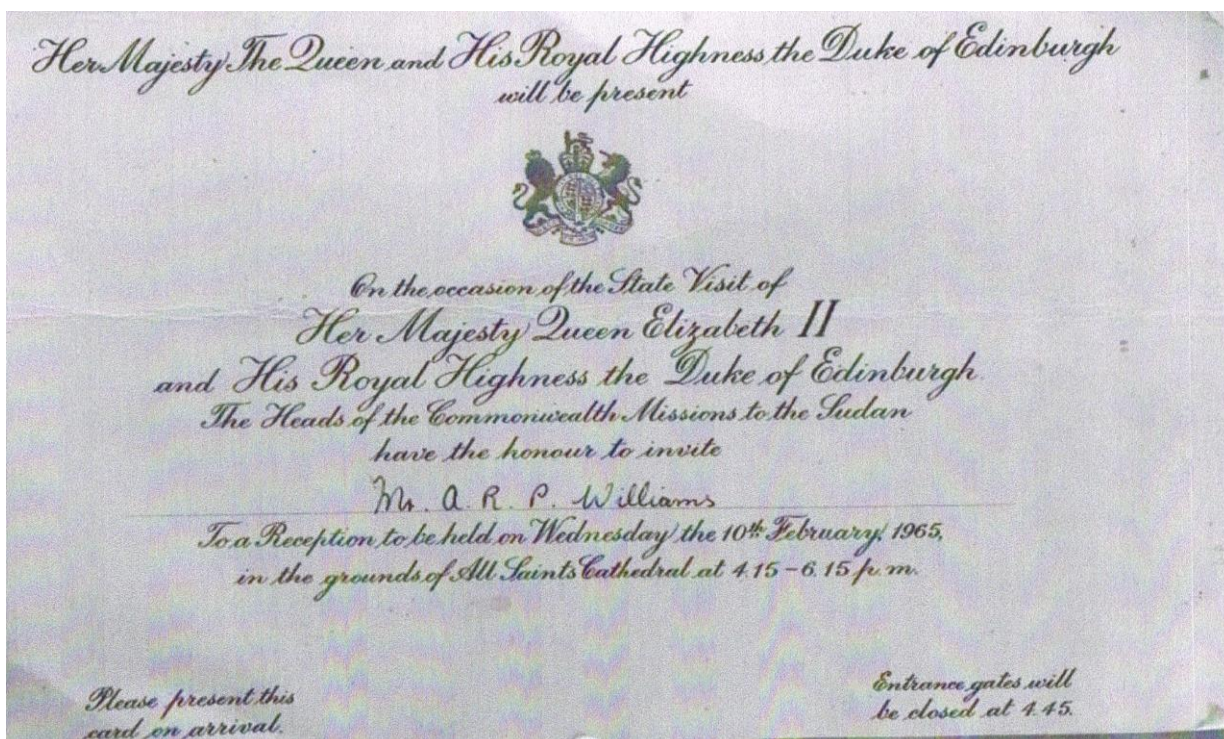
Autumn 2023

MEMBER NEWS AND MEMORIES

WHAT LASTING MEMORIES DO YOU HAVE OF LIFE WITH DCO/BBI?

MEMBERS WOULD LOVE TO SHARE THESE MEMORIES WITH YOU

In response to our request for Newsletter contributions about our late Queen's visits to "DCO Territories" **TONY WILLIAMS** has sent us the following invitation he received whilst serving in Sudan.



President Ibrahim Abboud visited Britain in May 1964 and the Queen's planned visit to the Sudan the next year was timed to celebrate 10 years of Sudanese independence from Britain. Tony never in fact got to the Garden Party, having left Khartoum in October 1964 shortly before a "popular" coup toppled General Abboud. Undeterred, early the following year the Queen and the Duke of Edinburgh went ahead with what was a very successful visit.

Tony mentions that Khartoum Cathedral, where the Queen's reception was held, was just a short walk from the British Staff Mess in Sharia el Gamaa. Sadly, the Cathedral was closed in the 1970's because of its close proximity to the Presidential Palace, President Nimeiri fearing an attack over the wall! It was recently reported that the Cathedral has now been ransacked by the Rapid Support

Forces, the Archbishop has fled and the Church valuables stolen. Along with Tony, the other "DCO Sudanis" remaining on the BIPC members list are **NEIL HIRD, DAVID JOHNSON, EDDIE CADE** and **JIM SMITH**.

Recently widowed, **SALLY UNWIN** was looking for a new focus and was introduced to The Worshipful Company of World Traders, a City Livery Company. Having passed the Membership selection panel, Sally was admitted to the World Traders in March 2022 at a white-tie dinner at the Mansion House, with guest speaker The Lord Mayor. Next in her journey was a visit in March this year to Guildhall to receive the Freedom of the City of London. Full Livery status should follow later this year, that is provided Sally has "been a good girl"!

Sally recently returned from joining the current Master on a 5-day inward mission to Tallinn, Estonia with some thirty other fellow Liverymen. This tiny country of just 1.3 million people is a wonderful example of a young e-tech society. Tallinn is only 170km from the Russian Border and Estonians are thankful that their country is home to NATO troops. Sally was fortunate to meet the British Commanding Officer of the current European presence, some 600 British and 400 French troops, at a Garden Party given by HM Ambassador to Estonia to mark the King's birthday. Sally is also participating in a wide range of social, charitable, and educational events organised by the Company, expanding her military knowledge with a recent visit to RAF Benson where she crawled over Chinook and Puma helicopters. Sally has also been locked up in the Tower of London, at the nightly Ceremony of the Keys!

JOHN HENTON was working in Nigeria in the 1960s when the Nigerian style democratically elected government was overthrown by the military. A frightening experience but with little danger to expatriates who continued working and socialising as usual. However, one evening when John was on his way to visit friends with his wife and baby daughter, they were startled to find an army check point at the end of their road manned by two heavily armed and threatening looking soldiers who stopped their car. John was ordered, at gun point, to get out of the car and asked a number of questions, including where he was going and why, and who he worked for. At the time Barclays were advertising heavily on television and in the cinemas for savings deposits using a catchy little tune that ended with chanting the words "Put una money der for BARCLAYS BANK". This chant became very popular with the local population so when John said that he worked for Barclays Bank, the two soldiers broke into broad smiles, almost chanted "Barclays Bank" and told him to carry on. The power of advertising!

WALLY HAILE mentions that in Newsletter No.96 **MICHAEL TOMALIN** recalls that in Barbados in 1981 the Bank owned its own plane, a Citation II jet, "No turbo prop for Barclays". When Wally was in Barbados in the 1960s, the Barclays aircraft was a plane with propellers, a Beachcraft, piloted by **DEREK LEGATT**. Wally is the proud owner of a Barcair tie, a memento of flying in the Beachcraft.

HELEN WINSLET'S DCO/BBI WIVES TALE

"I arrived in Ghana in 1960. **DON** and I had become engaged two years before, but because Don was under 25 he had to see out his first tour as a bachelor before we could marry. In 1959, I sent out Don's invitations to his own wedding and made the arrangements for our honeymoon. We met in Paris to reconnect after 17 months apart with only letters to maintain our relationship. No

internet or satellite telephone calls in those days, just an undersea landline over which calls had to be booked in advance. We were married in 1959 when Don came to the UK on leave.

On arrival in Ghana in early 1960, we went straight for lunch with Mr Brown, the Manager of High Street, Accra. I had only a suitcase, my trunk being on the high seas aboard the Elder Dempster line mail-boat, which arrived off Accra four weeks later. My trunk was eventually brought ashore from the anchored mail-boat aboard a surf boat and thereupon dropped in the sea. All my clothes, prepared during our separation were died green from the silk lining of the trunk and soaking wet! **MAVIS MELLORS** lent me swimsuits and other things to tide me over until numerous washings sorted out the problem.

Learning to cope with our Ghanian help in the house at age 23 was totally new to me and Don's steward, Awini, thoroughly resented my arrival, cooked food for Don and refused to serve food that I had cooked. With little else to do I got a job with the UK High Commission – a blessing – and with the help of Don's established friends, **BRIAN LAZELL** and **ERIC STAINES**, both of whom soon married **JANET** and **WENDY** respectively, I soon settled down and aided by the local sporting facilities, thoroughly enjoyed it all. However, some six weeks after my arrival, our evening picnic on Area beach came to an unfortunate conclusion when we were attacked by criminals. In our bid to escape Don broke his hand wielding a car jack defending us, resulting in our planned romantic moonlit evening by the sea being spent in Korle Bu Hospital.

I enjoyed our life abroad. Great friends were made as young marrieds far from home, we relied on each other, a phone call home to Mum and Dad was not a possibility. I have Africa in my heart, have returned to many parts of the continent since and thank Barclays for giving me the opportunity to have the Africa experience".

WE WOULD WELCOME MORE DCO/BBI WIVES TALES AS THESE HAVE BEEN GREATLY APPRECIATED BY NEWSLETTER READERS

The report in No. 96 about the closure of Barclays House, Poole brought back memories for **BRIAN WARD LILLEY**. In 1984, as a BBL staff member, Brian was asked to help with the merger of BBI and BBL Personnel Departments responsible for General Staff Admin, due to take place at the end of that year and to be based in Poole. For nine months Brian was employed by both BBI and BBL, the only person in that position, but only on one salary! In 1985, to mark the 10th anniversary of the opening of Barclays House, the Chairman **SIR TIMOTHY BEVAN** paid a visit to Poole, toured several Departments and it was arranged for all the staff eating in the restaurants that day to be offered a glass of wine. Brian was only a BBI member for a short time but having retired from Barclays 34 years ago he still keeps in touch with some former BBI colleagues.

LESLEY MITTINS made her second trip to Dubai earlier this year where she is fortunate enough to stay with friends. Apart from visiting interesting museums, archaeological sites and trips into the desert, this year was particularly exciting as Lesley had tickets for several days of the Dubai Duty Free Tennis Championships, a tournament which attracts the world's most prestigious players. It was particularly disappointing that Andy Murray had to pull out at the last minute and that Novak

Djokovic went out in the Semis, but the Final was a brilliant match between Andrey Rublev and Daniil Medvedev (the ultimate victor). Additionally, it was disappointing for the Brits that Lloyd Glasspool and his Finnish partner lost in the Doubles Final to a lesser ranked couple. But that's the joy of tennis: ultimately, it's what happens on the day that matters. Apart from visits to Abu Dhabi and some of the other Emirates, a particularly interesting trip was a visit to a now defunct aerodrome formerly used/run by the British during their occupation and which was the main airport in Dubai before the current modern one was built. Clambering into the cockpits of now defunct aircraft was instructive and terrifying at the same time - they seemed to be held together by bits of string! Lesley is now looking forward to 2024 when she is going to Oman but is not relishing sleeping in a tent, preferring the 5* these days! But needs must, no hotels in the desert.....

ERNIE CLARK is currently Wiltshire Councillor for Hilperton Division and Independent Group Leader, Wiltshire Council. Ernie joined DCO on 20 September 1971, one of the last recruits to DCO which became BBI on 1 October 1971. His first job was sitting behind the cashiers in 33 Old Broad Street with a few other “newbies” sending letters to customers advising them of the Bank’s new name. Ernie spent most of his career in LOBS before ending up at Barclays Global Security Services in Trowbridge, Wiltshire seconded to the Securities Removal Team project. He finally left the employ of Barclays on the 31 January 2000 – just making it to the new millennium!

RICHARD AMOS recalls that in 1979/1980 during his time as an MDP trainee in Sharjah UAE one of his duties was to collect cash from the UAE Currency Board to replenish the stock in the Bank vaults. No Securicor armoured cars in those days, so he would walk the half mile to the Currency Board with an empty rucksack and a geriatric armed guard carrying an unloaded rifle that looked like a rusty musket. On arrival Richard exchanged a dutifully signed cheque drawn on the Barclays account for a pile of cash, stuffed it in the rucksack and walked back to the branch. He always thought he would be far less conspicuous without the armed guard and anyway, Richard didn’t believe the guard, even with a loaded rifle, could have shot a stationary gorilla at two yards let alone a sprightly robber sprinting swiftly away through other pedestrians having swiped the bag full of booty.

In the Autumn 2020 Newsletter, **ALAN TRITTON** kindly hoped **BRIAN BAUGH’s** unbroken family association with Barclays would continue for a further three years so that it would reach a century - and it has. In early 1923 Brian’s uncle, **DONALD THOMAS**, joined the Anglo Egyptian Bank, one of the three banks that in 1925 amalgamated to form Barclays (Dominion, Colonial and Overseas). Brian, now aged 91, underwent his DC&O overseas training at Cockspur Street, London branch where he learnt from the Manager, **GEORGE BROADBENT**, that he was being posted to Kenya. On the 7 December 1954 Brian boarded a BOAC Argonaut for Nairobi along with **JOHN PEPPER, JOHN PERRY, DEREK GILBERT** and **COLIN RADLEY**, who was sadly killed in a motorcycle accident a few months later. The new boys were met at the airport by **PETER MOULDING**, the Staff Manager for East Africa, and Brian was despatched to Tanga, a port town between Dar-es-Salaam and Mombasa, where the Manager was **DENNIS MILBURN** and the Accountant **BOB GOODWILL**. Brian’s first port of call in Tanga was to the Indian tailor to be kitted out with the Bank’s coast “uniform” white long-sleeved shirt, white knee-length shorts and long socks. Ties were not worn. Nearly 69 years on, Brian clearly recalls his arrival in East Africa as a “Young Coaster”. Knowing that in his younger days Brian was an extremely useful cricketer, we trust he will reach his personal century.

ALEX WOOD recalls an interesting lunch in Lagos, Nigeria back in 1968 when the Biafran war was in full swing. "Some of us younger chaps would lunch at the Tam Tam restaurant on the Lagos Marina opposite the Ministry of Defence Headquarters. There were always sentries guarding the Defence HQ building, with a small armoured vehicle parked in the side street. **PETER GRAFHAM** and **ALAN MARRIOTT** were lunching with me on this particular day when the flagship of the Nigerian navy, the "Nigeria", came steaming up the harbour towards the naval base in Apapa. For no apparent reason, all of a sudden, the vessel started firing its guns into the air. This action startled the sentries at the Ministry of Defence opposite who let off a volley of small arms fire at the ship which they obviously didn't recognise as their own. More seriously, the small armoured vehicle began firing its gun at the ship, but unfortunately, or perhaps fortunately, the soldiers forgot to raise the gun barrel. Their shells went skimming across the tops of the cars parked in the Marina car park, ploughing into the sea well short of the ship. The mayhem probably only lasted a matter of seconds before the ship was identified but by this time we were flat on the floor along with all the other diners. We of course needed a couple of beers to steady our nerves before returning to the office after this rather scary experience, but then Peter and I had to explain to the Administration Manager, **DICK DELF**, why we were late back from lunch!"

In May 1972, **HOWARD BATEMAN** and his wife **JOAN** found themselves living and working amongst the glitterati in Cannes, an experience about which he has many a tale to tell. "There was never a shortage of celebrities on the Riviera. Our home was the top floor of the Villa Poralto, once the home of Aly Khan and Rita Hayworth. We occupied the modest former servants' quarters."

Richard Attenborough and his wife, Sheila Sim, were ushered into my office to change some travellers' cheques just a few moments after Maurice Micklewhite, aka Michael Caine, had presented his passport at the counter to an unsuspecting cashier. It's Film Festival time and the stars are in town but Adnan Khashoggi, the notorious arms dealer, stays offshore on his yacht and sends a crew member along for some cash.

We didn't get to walk up the red carpet to the Palais du Festival but did experience a more sinister moment as we left the cinema at the conclusion of a protest movie. Black Panthers held out buckets "inviting" contributions!

However, a special memory of May 1972 is of a lunch at the Carlton hosted by one Sir Gordon Vereker, during which he expressed outrage at the "bloody Bosch" blowing up the horses of his cavalry regiment in WWI. By way, Sir Gordon was awarded the Military Cross and mentioned in despatches for heroism under fire. However, when Joan ordered a crème de menthe frappe with her coffee he roared "We used to call that w**re's delight". All in a Barclays days' work"!

Readers have indicated that they would particularly like next time for us to include some memories of life in the old Foreign and DCO Branches outside London. If you ever worked in Liverpool, Manchester, Ipswich, Bristol and the like we would be delighted to receive your memories for inclusion in No.98.

BARCLAYS INTERNATIONAL BAL GOLF SOCIETY NEWS

25 BIGS members together with 10 guests met at West Byfleet GC for the Society's Spring Meeting on the 24th April. After good weather in the morning, the greensomes competition had to be abandoned when thunder and lightning arrived on the scene. The morning singles prize winners were:

Willingdon Bowl	Robert Munro	Ray Hawthorne Trophy	Andy Veljovic
Methuselah Cup	Keith Garner	Dennis Lovell Shield	Simon Culliford

On the 12th June, 31 members and guests gathered for the Society Summer Meeting. The morning team event was won by Andy Carr, Gareth Stevens and Andy Hault with an outstanding score of 46 points with no less than three teams following them in with 37 points.

The afternoon singles for the prestigious Seeborn Bowl was won by **Graeme Skinner** on a count back from **Gareth Stevens**, both of whom had 42 points. The Simmons Cup, for those over 70 went to **Justin Cliffe** with 40 points. The runner up was **Simon Culliford** on 34 points. The Gibbs Goblet awarded to the leading player with a handicap of 19 and over went to **Simon Jones** with 38 points, BIGS Secretary, **Mark Willis**, came second with an excellent 36 points. At the end of the prize giving, participants strongly supported a return to Betchworth in 2024 for a 4th consecutive year.

The Past Captains' meeting was held at Guildford GC on 19th July where the **Martin Hitchcock Memorial Salver** was won by **Cliff Knowlden** with 37 points from **Gareth Stevens** on 35 points and **Paul Hunter** with 34 points.

THE EDITOR THANKS ALL MEMBERS WHO HAVE PROVIDED NEWS AND MEMORIES FOR THIS NEWSLETTER AND WILL BE DELIGHTED TO RECEIVE, THE SOONER THE BETTER, CONTRIBUTIONS FROM MEMBERS FOR NO.98 EITHER BY E-MAIL bennett19601969@outlook.com or by post to John Bennett, Gable View, Wellesley Close, Crowborough, East Sussex, TN6 1QP.

CLUB NEWS Autumn 2023

On behalf of the Committee welcome to the latest edition of Club News.

MEMBERSHIP

At 31 July 2023, the Club had 1,260 members - 1,097 Full, 160 Associate and 3 Affiliate.

We are delighted to welcome the following who have joined the Club since the last Newsletter No.96 (Spring 2023):

NEW MEMBERS:

Mr Keith	MACKIE	Darien, CT USA
Mrs Avis	NIVEN	Poole, Dorset

NEW ASSOCIATE AND AFFILIATE MEMBERS:

Mrs Rosina	BUBB (wife of Roger)	Barkingside, Essex
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IN MEMORIAM:

Mr	Roger	BUBB	Barkingside, Essex
Mrs	Netta	BULL (<i>wife of John Bull</i>)	Epsom Downs, Surrey
Mrs	June M	COWLBECK	Lowestoft, Suffolk
Mr	Albert ("Rocky")	DANG	Enfield, Middlesex
Mr	John	DUCKETT	California, USA
Mr	Bernard	EASON	Hayes, Kent
Mr	Mike	EDMONDSON	Wimborne, Dorset
Mr	David E	ENTWISTLE	Houghton-le-Spring, Co. Durham
Miss	Bridget	GILROY	County Mayo, Ireland
Mrs	Drina Mary	GRAY	Chepstow, Gwent
Mr	Derek	HARKER	Christchurch, Dorset
Mr	John R	JONES	Rayleigh, Essex
Mr	Hemraj D	MAKWANA	Dorking, Surrey
Mr	Albert	MARKHAM	Rochford, Essex
Mr	Reginald	MILES	Sevenoaks, Kent
Mr	Dahyabhai G	PATEL	East Ham, London
Mr	Peter	PINHORN	Poole, Dorset
Mrs	Elizabeth	POTTER (<i>wife of Nick</i>)	Fordingbridge, Hants
Mr	(James) Douglas	ROSS	Spridlington, Lincs
Mrs	Ray	SHINE	Bromley, Kent
Mr	John C	WALFORD	Bromley, Kent

NON-MEMBERS:

Mrs	Patricia	LEE (<i>wife of Stan Lee</i>)	Paphos, Cyprus
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We extend our sincere condolences to all their families in their bereavement.

Members are often the first port of call for families wishing to let us know when a member has sadly died. Willis Towers Watson has a very useful guide accessible under the "Reporting a Death" tab on their website homepage explaining the documentation that WTW shall require which can sometimes go beyond just providing a copy of the death certificate especially if a surviving spouse pension becomes payable <https://epa.towerswatson.com/accounts/barclays/> . Deaths can now also be reported online via WTW's website.

The UK government's "Tell Us Once" service, usually offered when registering a death or you can register online afterwards, automatically handles most, if not all, state and local government-related matters e.g. State pensions, benefits, Council Tax, etc. In particular, it ensures that any bereavement benefit and/or allowance is automatically paid and other allowances and benefits you might not ordinarily be aware of and so otherwise might miss out on. More information about the service can be found at <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

SOCIAL

SOCIAL CALENDAR 2023

The full 2023 Social Events Calendar was included with Newsletter No.95 and is also available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/>

We look forward to seeing everyone again at any of the remaining events in 2023 but please do check the Club website's Social Events Calendar for updates in case details change. In particular, would members intending to attend the **Sidmouth lunch on 9 October 2023** please note the request on the website from David Cawdery who is kindly organising that event this year. **Please also note the slightly earlier start than usual to the London Autumn lunch.**

A huge thanks goes to all the organisers of the 2023 events for doing so in what are often still very difficult times for host venues.

ADMINISTRATION

New: Annual General Meeting 2023 – Union Jack Club, London

The 2023 AGM will be held on Tuesday, 14th November 2023 at our usual venue, the Union Jack Club, London. As always, the AGM provides an important opportunity for you to have your say about the running of the Club and bring issues to the attention of the Committee and we look forward to seeing as many of you as possible there.

Accordingly, Notice is hereby formally given that the Annual General Meeting of the Club will take place at 2:45pm on Tuesday, 14th November 2023 immediately following the Autumn Lunch. A copy of the Chairman's 2023 Annual Report is included with this Newsletter together with the Autumn Lunch/AGM invitation. Copies of the draft Minutes of the 2022 AGM and both the Club's Accounts and Benevolent Fund Accounts @ 31.12.2022 are available on the Club's website and will also be available at the Meeting. The Chairman's Report is also available on the Club's website.

New: Annual General Meeting 2022 – Minutes

The 2022 AGM Minutes will be tabled for adoption by members attending the 2023 AGM.

Updated: Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members. Following approval by Members attending the 2022 AGM the following are the members who agreed to serve on the BIPC Committee until the 2023 AGM and, other than as noted below, are willing to continue to serve until the 2024 AGM:

Club Chairman	Simon Culliford	020 8788 0814
Club & Hon. Secretary	Steve Merry	020 8302 2393
Hon. Auditor	Andy Fair	01483 576945
Hon. Treasurer	Lesley Mittins	01277 225780
Membership Secretary	Paul Dennis	07887 240024
Committee Secretary	Maria Heaney (1)	01494 875410
Social Secretary	Barry Streets (2)	01778 570928
Benevolent Fund	Richard Webb (2)	01892 722570
MSN Coordinator	Hilary Turner	020 83939215
MSN Regional Rep	Adrian Field	01202 892508
Welfare Rep	Margot Sutton	01628 629265
Committee Member	Keith White	07783 859131
Committee Member	Roger Wright	07870 357022
Website Manager (<i>ex-officio</i>)	Steve Kitson	steve.kitson@btinternet.com

(1) retired during 2023

(2) retiring at the conclusion of the 2023 AGM

The Committee would greatly welcome any interest from members who might wish to join us. The Committee usually meets four times a year in January, May, September and November and also attend the AGM that follows the November London lunch. Committee meetings normally take place early lunchtime on a weekday in London to allow members to avoid peak travel times.

Please let either Simon or myself know if you might be interested in joining the Committee and/or would like further information. We welcome members interested in joining to sit in on a couple of Committee meetings to see what it is we “really do!”

Meetings are always relaxed affairs and good humoured so we'd love to hear from you.

Club Membership recruitment

We always welcome the opportunity to attract new Members to join the Club. In many instances, new members join after being introduced by existing members. Although it is for the Club to determine membership eligibility, the Bank's minimum criteria for membership of the Club is:

- a) anyone who retired from the Barclays Group with an immediate pension from the UKRF (including those who choose to “transfer out” their pension upon retiring from the Bank);
- b) or, anyone who left the Barclays Group with a deferred pension that is now in payment, who is aged 50 or over and completed a minimum of 15 years employment with Barclays;
- c) or, the surviving spouse of a former eligible member as deemed in points a) and b) above and are themselves in receipt of a spouses' or dependent's pension from the UKRF.

Paul Dennis, the Club's Membership Secretary would welcome all enquiries from new members satisfying the criteria at memsecbipc@gmail.com. It is worth highlighting that enquiries from new members satisfying the above criteria are welcome even if already a member of another of the Bank's pension clubs as there is no restriction on how many of the Bank's pension clubs a member might wish to belong to.

“Affiliate” membership category

The Committee has also recognised that prospective new members might satisfy most, but not all, of the above Bank-prescribed criteria for joining the Club. In 2021, the Committee therefore agreed a new “Affiliate” category of membership whose members would be able to access the Club's Newsletters via the Club's website although attendance at social events would need to be paid for at the non-subsidised cost as we would not be able to claim any part of the Annual Grant from the Bank for this category of membership. Affiliate members would also be welcome to attend, but be unable to vote at, the Club's AGMs. The Club would wish to be as flexible as possible in welcoming new members and, again, the Membership Secretary would welcome all enquiries from new members wishing to be considered for “Affiliate” membership at memsecbipc@gmail.com

Audited “Club” and “Benevolent Fund” 2022 Accounts

Copies of the respective audited accounts are available under “Documents” on the Club's website at <http://www.pen-club.co.uk/>.

Barclays International Benevolent Fund

The Club's Benevolent Fund was set up in 1968 to assist “all pensioners, widows and widowers of pensioners of Barclays Bank International Limited or its predecessors, and to Bank officials

and spouses who were at any time in the service of Barclays Bank International or its predecessors." (Taken from the Fund's recently updated rules)

In these continuing difficult economic times your Committee would like to remind Club members of the existence of the Benevolent Fund, which was established to help with the pressure of day to day living, including one off purchases. The Fund does not ask for any documentation to prove need, relying instead on the knowledge and recommendation of Club members.

Grants can also be made to non-Club members as the Fund's Rules permit grants to all pensioners, including widows and widowers of pensioners of Barclays Bank International or its predecessors.

Please contact Richard Webb for further information. Richard's contact details are richardwebb948@gmail.com, telephone no. 01892-722570.

Government "Cost of Living" support website

The rise in the cost of living remains a challenge for many. With all households entitled to some form of support the following government website provides information about what help is available [Help for Households - Get government cost of living support](#)

Bank Workers Charity - Could you be entitled to any state benefits?

As previously highlighted, Just Group revealed that half of pensioner homeowners are missing out on almost £1,000 a year by not claiming benefits they're entitled to. However, with so many means-tested benefits (e.g. Pension Credit, Council Tax reduction, etc) and many others not means-tested (e.g. Attendance/Carers Allowance etc) it can be difficult to know where to begin.

If you're unsure of your eligibility for claiming these or other benefits advisors at the Bank Workers Charity can help you:

- identify benefits and schemes that you may be eligible for;
- establish whether a previous claim (or claims) was incorrectly rejected and help you to appeal;
- support you in completing application forms; and
- even liaise with other organisations on your behalf.

As is so often highlighted in the Press, becoming eligible for Pension Credit automatically also qualifies you for a free TV licence. More importantly, eligibility for one State benefit sometimes also automatically makes you eligible for other benefits e.g. Council Tax reduction.

Updated: There is an excellent article in the latest edition of "Connection" Magazine No.82 (Summer 2023) of the BWC in action assisting "Brenda" who owed more than £3,000 to her energy company, assisted her to buy a "much needed" fridge/freezer and washing machine and obtain energy-saving grants towards central heating and wall/loft insulation.

To find out how the BWC might be able to help you, please call their confidential helpline for free on 0800 0234 834, from 9am to 5pm, Monday to Friday (except Bank Holidays). Or visit http://bit.ly/BWC_BPsupport

Tip from Age Concern re Attendance Allowance

Age Concern is another great source of help and assistance. Following previous feedback from members, support is available from Age Concern including checking draft applications as well

as suggesting attachments that might speed up the process. A particularly useful tip is to **make sure receipt of the application is acknowledged** so that when the allowance is finally authorised, payment will be **back dated to receipt of the application**, which in some circumstances could be months.

MoneySavingExpert's "Cost of Living Crisis Survival Guide" provides 90 ways to save. You can find out more at https://www.moneysavingexpert.com/family/cost-of-living-survival-kit/?utm_source=MSE_Newsletter&utm_medium=email&utm_term=06-Apr-22-c54958726974f72803a-624d34c40b4e978c6eebaff26c37f15c&source=CRM-MSETIP-c54958726974f72803a&utm_campaign=nt-hiya&utm_content=2

New: For example, do you have a large garden that needs regular watering, a septic tank or soakaway? If so, their following article might help you obtain a reduction in the sewerage element of your water bill as water companies often make assumptions about how much less water goes back out of your property (i.e. into the sewerage system) than comes in. For more information go to **Two MoneySavers reclaim £1,000+: How to check and challenge incorrect water bills if you use a soakaway or septic tank (moneysavingexpert.com)**

Which? "My Money Health Check Tool"

You can use their free tool to get expert advice on how to cut your living costs in seven simple steps and is accompanied by their helpful video. The tool can be found at **My Money Health Check - free Which? tool** and takes less **than 5 minutes** to complete and your **answers will be anonymous**.

New: Barclays 2023 Christmas Carol Service (11 December 2023)

"Connection" Magazine No.82 (Summer 2023) confirms details for the 2023 Service will be available on Southwark Cathedral's website www.cathedral.southwark.anglican.org/whats-on in due course. The Cathedral has confirmed to us that the Service will be held on Monday, 11 December 2023. At the time of going to press they also confirmed it is likely the Service will revert to starting at midday rather than the recent 11am but we have received neither confirmation of that from Barclays Group Events email: groupevents@barclays.com) nor how to register your intention to attend.

Scam avoidance:

With Office for National Statistics reports showing that fraud now accounts for 40% of all crimes recorded it remains reassuring to remember that although scams are getting more and more sophisticated, it remains the case that no-one has yet invented a method where a single click can gain access to someone's bank account without their knowledge.

Scammers often exploit fear and confusion though, for example, by setting up fake websites to steal card details, or posing as delivery companies to target online shoppers.

Some of the more prevalent scams have been bank or family impersonation scams. Barclays' own advice to its customers can still be found at <https://www.barclays.co.uk/digisafe/>.

If you have one in your area, Neighbourhood Watch Schemes remain an excellent source for finding out about current scams in your own local area and also allow your local Police Service to quickly circulate details of the latest reported national and local scams.

BIPC website email address

Please remember to add the website's info@walkthetalksolutions.co.uk email address as a "trusted" site in your email address book to avoid website emails going to your spam folder and possibly being automatically deleted before you have had chance to read them.

Barclays Safe Custody service - Wills and House Title Deeds

We hope the following guidance will be useful relating to locating estate Wills and/or House Title Deeds placed with Barclays in the past for safe custody.

For Wills, members should please no longer contact Barclays Willsafe, Stratford Upon Avon but instead contact Zedra, Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire WA16 9GS, telephone 01565 748799 who continue to hold existing Wills without charge.

For House Title Deeds, the contact number for BarclaySafe Access Line is 03457 345345. You can still arrange for your documents to be sent directly to you by Special Delivery or for you to collect from a branch with a counter service during normal opening hours.

Change of your Postal address

Please remember to advise us of any change of address. For data protection reasons, neither the Bank nor Willis Towers Watson are able to pass this information on to Pensioners Clubs.

Change of your email address

Although the Club issues three Newsletters a year to members, in need, we can send email broadcasts more frequently and quickly. Members generally change their email address less often than their home address, if at all. It is therefore very important members keep us informed when changes do occur. If you do change your email address at any time, please remember to send an email as soon as possible to Paul Dennis, the Club's Membership Secretary at memsecbipc@gmail.com confirming your new email address. Website broadcast emails, including those confirming when the latest Newsletter is available, will continue to be sent to your old email address unless updated via Paul.

Newsletter

Our special thanks as always go to John Bennett for all his hard work producing the "Member News and Memories" section and also to all those members who have contributed their stories. Whether from home or abroad please do keep your stories, memories and experiences of the Foreign Branches network, DCO and/or BBI flowing in to John. **Please remember though that John has recently changed his email address to that shown above.**

In the meantime, on behalf of the Committee, we look forward to seeing many of you at any of the Club's remaining 2023 organised events.

Steve Merry

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