



BIPC Newsletter

Number 98

New Year 2024

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 the last Newsletter we mentioned the names of BIPC members who were known to be “DCO Sudanese”, that is DCO staff who served in the Sudan. We are now pleased to add **IAN MYERS**, **RAY WOOLSTON** and **PAUL COTTON** to that list.

PAUL COTTON could well be the last DC&O survivor from pre-1956 independent Sudan when LHO Khartoum was established with **JACK OCKLEY** as the first Local Director. Pre-independence Sudan came under LHO Alexandria. Paul mentions that the main branch in Khartoum was “Gordon Avenue” which at independence was managed by **FRANK WOODESON**, known to the British staff as “Fixit”. He maintained he could fix anything that was up the creek in the branch! Paul has wonderful memories of his time in the Sudan.

RAY WOOLSTON arrived in the Sudan in 1958 and spent twelve happy years in the country. He joined the bachelor mess in Port Sudan, bringing the complement to three. **DAVID GODFREY** and **PETER LESLIE** were already in the mess and subsequently joined by **NEIL HIRD**. Shorts and white socks of military length were the order of the day in that hot and humid climate. **JOHN LESLIE** was Branch Manager, **JIM MOSDELL** Assistant Manager; they had air-conditioned offices. As Chief Accountant, **DON MILES** supervised operations from a raised dais. Ray was in LHO when the Local Director, **GRAHAM GRIFFIN**, purchased an ex-World War 15cwt lorry from an Armenian customer. Ray was then given the truck, along with the splendid title of “Produce Inspector”, to go out and check that the groundnuts against which the Bank had made large advances did actually exist!

DAVID WEAIT first became acquainted with “Barclays Bank Dominion Colonial & Overseas” whilst doing his National Service in Egypt. He was stationed in Rear GHQ MELF, which was being run down. David had a special role in GHQ activities namely as scorer and extra 12th man of the cricket team. It was on a visit to the Alexandria Sports Club that David was billeted with a colleague at the apartment of the Assistant Manager of BBDC&O. This apartment was spacious and luxurious with an abundant number of servants and a never-ending supply of G & T. By the end of his National Service David’s thoughts had turned to future employment, with these thoughts centering around a desire to travel and work overseas, if possible, with a bank. After interviews with various banks, decision time came round and BBDC&O came out top. David’s first posting was to East Africa where he worked in Mwanza, Tanganyika, as it then was. It was a cash society and during the cotton season the growers’ main security for the cash they were paid for their cotton was to hide it in barrels that had originally contained ghee. Details of the condition and smell of the currency when it was paid into the Bank requires no explanation! It is enough to say that cashiering and treasury were horrible

jobs! David married his first wife in Nairobi and their life together was a fascinating travelogue of East African branches, mainly in Kenya and Uganda. The political scene was evolving very rapidly as countries gained their independence. A time of great change for everyone and BBDC&O was not immune from this change, not even its name. Many of those who worked for Barclays at the time will surely agree with David when he states:

“The Bank has been through numerous changes. The international flavour has been largely dissolved, many would say forgotten, but the memory of the role Barclays played coping with rapidly changing political, social and economic conditions as countries across the Commonwealth gained their independence will remain important. Barclays can be proud of the role they played in the implementation of many of these changes”.

HELEN WINSLET’s tale of her engagement to **DON** in Newsletter No. 97 mirrored **MIKE and SHEILAGH CUMMINS**’ experience. They got engaged before Mike was posted to Lagos in 1964 with only the familiar blue airmail letters serving to maintain their relationship. Like Don, as Mike was under 25 he was aware that he would have to seek the Bank’s approval to get married so, in early 1965, he went to see his Manager at Broad Street Lagos branch, Mr. Seamus O’Devlin for approval to get married. Mike recalls that the conversation went something like this, but with much fruitier Irish language on SD’s part.

MC “Mr. Devlin, I am planning to get married in May 1965 and as I am under 25 wish to seek Head Office approval”.

SD “Is that so son, well congratulations on that and look, you just go off and get married and leave Head Office to me”.

No more was said and Sheilagh and Mike married in May 1965.

In 1968 **SIMON BELOE**, before embarking upon his first posting to Malawi, was required to attend an overseas orientation course at Farnham Castle, which he was told would prepare him for the rigorous life he was about to embark upon in Central Africa. One thing Simon does recall about this course was that there was little the participants were taught that would prove of any value in Africa. However, they did learn that soon after a rainstorm they would observe the “old Africa hands” attacking any lingering puddles with flit guns loaded with paraffin to prevent any increase in the mosquito population. Needless to say, on arrival in Malawi Simon awaited developments after the first rain with great anticipation but was sorely disappointed when not a single old Africa hand appeared with the requisite flit gun. The high point of the course was the appearance of a jolly, slightly florid, round and aged clergyman whose aim was to instruct the new Africa hands on the characteristics that define African music: Polyrythms, ostinato, the use of percussion and responsorial form. The course members were soon drumming on their desks in true continental form with the now even redder clergyman adding authentic vocals in raptures of enthusiasm. The old colonial instructors highlighted the need for solar topees and cholera belts, but there was no indication as to where these could be sourced. Clearly a matter of grave concern for those about to set off from Farnham Castle for darkest Africa.

A DCO/BBI WIFE’S TALE

GILLIAN MACKENZIE recalls three years in Libya where **PETER** worked in Benghazi, Tripoli and Derna. “We came home from Nigeria in 1965, Peter was working in London when he was asked to go to Libya, unaccompanied, for three months. After a while it was decided that he should stay a little longer, so I and our young daughter **HELEN** joined him in Benghazi. It was 1966 as I remember listening to The World Cup soccer on the radio. We stayed in Libya for three years. In Tripoli the highlight was being introduced to Italian pizzas, their delicious ice cream gateaux and, of course, we

had many trips to Sabratha and Leptis Magna. I remember that everyone drove at top speed. Whilst we were in Libya **TOM ASHWORTH** granted us leave to come home to adopt our son, **TIMOTHY**. On our return we moved to Benghazi, where our neighbours were sisters of King Idris, who disappeared just before the Gaddafi coup. The sisters were very kind to our children. Raw meat, sheep or goat were displayed out in the hot sun on large rocks, not at all appetising but the fruit and vegetables were very good.

In September 1969 we were surprised by the military coup led by Colonel Gaddafi, who we later learned had organised the coup in a house very close to us. Curfews were imposed, but generally we carried on as usual. The school was commandeered by the Libyan military. There were problems in the town with soldiers waving guns. Some soldiers were very young and did not have much experience of weapons. After a few weeks it was decided that wives and children would leave. I flew back to the UK with **SHEILA FAKES**. Our experiences at the airport are best forgotten. Peter joined us at home three months later”. **PLEASE, MORE WIVES TALES.**

Among **DARRELL BARNES**’ more colourful banking experiences was serving Mandera agency by plane from NANYUKI branch, Kenya. Having operated the Wajir agency en route, and then been entertained to lunch, usually camel in some recipe known only to the chef, Darrell and the agency staff would land at El Wak. There, in the archway of the Beau Geste fort of the Kenya Army, from a plank across two trestles they served the Barclays Bank customers. Darrell, and his team, would then fly on to Mandera where they would be put up in the guest wing of a customer’s residences. The next morning, fortified by fly-blown cornflakes, with condensed milk, followed by fried eggs from fowl of curious progeny, all washed down with something resembling tea, the agency opened for business in a bank branch, purpose- built for Barclays by the said customer. To this day it remains a mystery to Darrell how the agency team once returned back to Nanyuki with over 800,000 Tanzanian Shillings, deposited in a remote spot where Kenya, Somalia and Ethiopia meet and hundreds of miles from the issuing country!

After leaving Zambia **CHESTER BALL** joined Inspection. In 1972 he was in the Caribbean, where on occasions transport and accommodation were hard to come by. A specific problem arose when the team went to Bequia, but the Inspector **REG DEVENISH** had the answer. Reg hired a yacht, plus a skipper to take the team including **DAVID GRIFFITHS** the 27 miles to Bequia where they anchored in the sheltered Admiralty Bay, remained anchored for a week living on the yacht, rowing to the beach each morning to reach the Bank. Dinner every evening was a tasty BBQ on the rear deck of the yacht. Chester took to life inspecting islands, for instance Port Mathurin and Rodrigues Islands both some 350 miles from Mauritius. It was a great disappointment when in May 1973 Head Office telephoned to tell Chester that he was to travel immediately to Kinshasha, Zaire as the branch accountant had bribed his way out of prison and fled the country”. Zaire and its non-western dress code and officialdom was certainly different to island life. It was back to Africa for Chester.

TOM and **SAL BALLANTYNE** will never forget their first overseas tour as a married couple They arrived at Freetown, Sierra Leone Airport at roughly midnight on a Friday and were transported by ferry to their hotel. On the Saturday morning they went for a walk in Freetown and having been warned about pickpockets, Tom took the precaution of hiding his wallet in a trouser pocket protected by his tobacco pouch. Unfortunately, they were outsmarted by two young men who had been following them; the first grabbed the tobacco pouch, the second the wallet and they both then sprinted away, chased by Tom shouting “Robbers”. Tom was joined by a number of willing helpers, but the pace was far too hot for him. Fortunately, the chasers managed to corner the thieves and negotiated a settlement in which Tom got back his wallet and whatever papers were in the wallet, although he lost his money. Not that it occurred to Tom at the time, but now he is sure the chasers participated in the distribution of the cash! Shortly afterwards Sal and Tom were awakened by intruders in their bank house and lost records and other personal belongings. Welcome to West Africa. They later found Ghana a lot more peaceful than Sierra Leone. Sal and Tom now live in Florida, near to **JOHN**

RABLEY and **CINDY**. Tom first met John in Singapore when he was Operations Manager there. Tom was in Singapore calling upon Barings on the Thursday and Barings Bangkok on the Friday, just as Nick Leeson was fleeing the country after his deals in the Barings name had brought down the bank. Luckily Barclays was not caught up in the scandal.

In November the Bournemouth Daily Echo reported that **Barclays House, Poole** looked set to be turned into 362 flats, a stark change from the office block that once housed around 2,500 Barclays staff. It was thought the building could have been flattened and redeveloped by Richard Carr's company, Fortitudo, which had made a £6.5 million bid for the building. Bournemouth and Poole Council made a higher bid and have lodged a planning application for the site. At the time of compiling this Newsletter details of this planning application had yet to be announced.

Soon after the end of the Nigerian Civil War **KEITH BAINES** was sent to relieve **JOHN TUBB** as Manager Makurdi where he was introduced to a novel and hair-raising method of delivering cash. The branch received twice monthly consignments of N£2.5 million, in supposedly secret military operations to pay the troops. The cash was flown in aboard an ancient Dakota by an equally ancient American pilot who would fly over both the branch and the Bank house before heading out to the Nigeria Air Force Makurdi base. Keith would then hot foot it out to the base in his car followed by a police slat sided lorry. If the weather was closing in the pilot would unload the crates, full of cash, at the side of the runway and take off back to base, leaving the crates unattended. By the time Keith arrived there would not be a soul in sight, just a pile of crates that were quickly loaded onto the lorry, which headed back to town with Keith in hot pursuit to ensure no crates were "accidentally" kicked off into the bush. The branch never lost a crate, but it was a relief to get them safely into the vault. On one occasion the army arrived by helicopter to collect the cash to pay the troops; now that really was a chaotic operation.

EM LLOYD-DAVIES recalls that the Northern BIPC Lunch was established for members living "Up North", but with members from "Down South" most welcome. The lunch was held in the beautiful City of York, which is only two hours by train from London. The launch on 6 June 2003 was held on one of the platforms at the National Railway Museum and was attended by fifty members. The next year the lunch moved to the House of Laymen at St Williams College before moving again, this time to the medieval Bedern Hall where a good relationship was established with the trustees, who waived the hire charge and provided an excellent lunch whilst keeping the cost down. Sadly, due to greatly reduced numbers attending, it is no longer viable to hold "The Northern BIPC Lunch", but the Club thank Em for organising this gathering for so many years, giving those from up north, and them from down south the opportunity to meet up each year in beautiful surroundings.

BILL ASHTON recently finished reading "Arnhem Umbrella", the biography of Major Digby Tatham Warter which he found an excellent read about a fascinating man (Your Editor can also recommend the book). After the War Digby moved to Kenya, was a farmer and ran a safari company. Bill got to know Digby, and his family, when he was branch manager in Nanyuki. Digby was a larger-than-life character who did not suffer fools, or his bank manager, gladly. Luckily, he banked with Standard Bank so Bill's relationship with him was always cordial. Four years ago, Bill and his family went on Safari and stayed a few nights with Digby's daughter Caroline and her husband. There was lots of reminiscing about living near Mount Kenya, with safaris to the northern game parks and up to Lake Turkana and the Somali border. In Bill's days, as also mentioned earlier by Darrell Barnes, agencies were operated in Wajir and Mandera, which meant flying in light aircraft. In addition to the staff and cash box etc. they would carry post and other items requested by the local communities. Rather like an early version of Amazon! Bill and family discovered that both in Nairobi and upcountry, everywhere in fact, the population and urban landscape have expanded and transformed dramatically. However, the bundu had not changed and Bill and family found it wonderful to be out in the bush again with the wildlife still plentiful in the parks.

BARRY STREET and MIKE CUMMINS report that the Liverpool/Manchester Reunion continues to roll on. The XVIth edition took place at The Mughouse, London in September. Joining Barry and Mike flying the Liverpool flag were **CHRIS HOWARTH, BILL PRICE, ALAN ROBERTS, and TONY WILLIAMS**, whilst **CHESTER BALL, ANDY FAIR, DEREK FOULDS, PETER GREENHALGH, ANDY MUNDEN, ALAN PEACHEY and TONY STORROW** held the Manchester banner. The regular guest, **PHIL ASHDOWN** was also in attendance. In true LMR/DCO style a fine time was had by all but, in the midst of the celebrations, glasses were raised to old friends and especially to recently deceased stalwarts **MIKE McNIE** and **BERNARD EASON**, the latter having attended every previous LMR event. Play will resume at The Mughouse on Friday 20th September 2024.

As **PAT** and **MONTY WOOLLEY** met in 29 between 1950 and their marriage in 1955, their daughter **JENNIE** lays claim to being the product of a “**Match Made in Gracechurch Street**”. Jennie records that her Dad joined DC&O in the late 1940s and he and her Mum went straight off to Ghana after their marriage. Jennie has happy memories of Freetown in 1969, aged 5, living in “luxury” overlooking Lumley Beach. She recalls fun times with **PETER, JOAN and MICHAEL HIND** over cards and at the Armenian restaurant on Lumley Beach. Jennie has recently spent much time helping her Mum with the big change from her house in Warwickshire to a care home in West Sussex. During the course of packing Jennie came across her Mum’s copies of the DCO/BBi Newsletters in which she had highlighted many names and made notes about her related memories. Many of the people Pat remembers in this way are no longer with us, but amongst the names are current BIPC members **MIKE CUMMINS, JOHN BENNETT, KATHLEEN and JOHN McDAVID, IAIN and TRUDI KNAPMAN and SIMON CULLIFORD**.

Jennie mentions that her Mum now has Alzheimer’s, but her long-term memories remain and help shape the lovely happy, well-loved lady she still is today. In one of the Newsletters Jennie found that against a mention of “West African Mammy Wagons,” and the slogans that adorned them, her Mum had written “Never say die until the bones are rotten”!

Jennie wishes to thank everyone who contributes to the BIPC Newsletter as she now realizes how much it means for people like her Mum who cherish their memories of life with DCO/BBi.

BARCLAYS INTERNATIONAL GOLFING SOCIETY (BIGS) NEWS

Over the past few months BIGS have had an active programme with the following some of the highlights.

Four teams competed for The Hotter Cup at Welcombe Golf Club, namely Radbroke Hall GS, BIGS, Barclays House GS and The Mongels (a mixed team from BIGS and BHGS). The Cup was won by Radbroke Hall from The Mongrels with BHGS a close 3rd.

The Past Captains was played at Guildford GC. **CLIFF KNOWLDEN** won the **MARTIN HITCHCOCK MEMORIAL SALVER** with 37 points from **GARETH STEVENS** on 35 and **PAUL HUNTER** with 34.

The 2023 Winter Meeting was held at The Army Golf Club, Farnborough the principal prize winners being:

- The Springbok Cup (lowest gross score) **ANDY DOUGLAS**
- The Scott Salver (best Stableford score) **JUSTIN CLIFFE**
- The Circus Place Trophy (Best Stableford Score for over 70s) **SIMON CULLIFORD**

Golfer of the Year (best aggregate Stableford score for all three BIGS events) **GARETH STEVENS**

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.99 EITHER BY E-MAIL bennett19601969@outlook.com or by post to John Bennett, Gable View, Wellesley Close, Crowborough, East Sussex, TN6 1QP.

CLUB NEWS New Year 2024

On behalf of the Committee a Happy New Year to all our Members and welcome to the latest edition of Club News.

MEMBERSHIP

At 31 December 2023, the Club had 1,248 members - 1,084 Full, 161 Associate and 3 Affiliate.

We are delighted to welcome the following who have joined the Club since the last Newsletter No.97 (Autumn 2023):

NEW MEMBERS:

Miss Kay	DAVIS	Welwyn, Hertfordshire
Mrs Caroline	TETZLAFF	Old Heathfield, East Sussex

NEW ASSOCIATE AND AFFILIATE MEMBERS:

Mrs Ann	BOYCE	Dorset (wife of Malcolm)
Mrs Marylin	McNIE	Surrey (wife of Michael)

IN MEMORIAM:

Mr Jack	ABEL	Brentwood, Essex
Mr Adrian C	BIRD	Christchurch, Barbados
Mr Ron HG	CURTIS	Lymington, Hampshire
Miss JS ("Poppie")	EDWARDS	West Parley, Dorset
Mr Paul D	FEARNLEY	Poole, Dorset
Mr Michael H	FRENAY	Saffron Walden, Essex
Mrs Veronica	GARNER	Canvey Island, Essex
Mr Timothy JH	HAINES	West Molesey, Surrey
Mrs Jo	HOLLIS	Parkstone, Dorset
Major RC	LEE	Westgate-on-sea, Kent
Mr Michael M	McNIE	Guildford, Surrey
Mr Alexander S	MITCHELL	London W11
Mr Arthur C	ROWE	Romsey, Hampshire
Mrs Rosemary	SCOTT	Kenilworth, Warwickshire
Mrs Doreen H	THROWER	Kings Lynn, Norfolk
Mr Derek	TILSON	Stalbridge, Dorset
Mr Alex	VARDEN	Bordon, Hampshire

NON-MEMBERS:

Mr Geoffrey	COMISSIONG	Grenada
Mrs Maria Del Carmen	DE LA CRUZ	Gibraltar
Mrs Ruth L	DELANEY	Bahamas
Mr Rowland	MARSHALL	Bahamas

Mr	Victor B	MOUTTET	Trinidad
Mrs	Margaret	RODRIGUEZ	Gibraltar
Mr	Daniel P	SEESAHAI	Trinidad
Mr	Constantinos	TZIVA	Cyprus

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 2024

A huge thanks goes to all the organisers of the 2023 events.

The full 2024 Social Events Calendar is included with this Newsletter and is also available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/>

We were pleased to see an increase in Members attending the 2023 events and look forward to seeing everyone again in 2024 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 14 October 2024** please note the request on the website from David Cawdery under "Events" who is kindly organising that event again this year. **Please also note the slightly earlier start and different weekday than usual of the London Spring lunch.**

UPDATE: Most venues have increased their prices, particularly since Covid. Regrettably, for 2024, it has been necessary for the Committee to review the pricing policy to reflect these increased costs. With the help of the Annual Grant from the Bank the Club has been able to maintain the cost to former employee Members attending lunches. Regrettably though, for 2024, it has been necessary to review the cost for Associate members (i.e. spouses of deceased Members) attending Club lunches to bring it into line with the cost to spouses who accompany their Member husbands/wives to the Club lunches. We hope Members affected will still see the lunches as excellent value. If attending any of the Club events please do therefore carefully check the pricing details on the respective invitations.

ADMINISTRATION

New: Annual General Meeting 2024 – Union Jack Club, London

For the past few years, the Club's Annual General Meetings have been held immediately after the Autumn London lunch. One of the crucial parts of the business of the Meeting is for

Members attending to consider and approve both the Club's and the Benevolent Fund's previous year's accounts. Currently therefore, that means the accounts are not approved by Members until nearly 11 months after the accounts have been audited. As the accounts are usually distributed with the Club's New Year Newsletter, after consulting Members at the 2023 Annual General Meeting, the Committee believe it is more appropriate to, in future, hold the Club's Annual General Meeting immediately after the Spring London lunch to consider and approve the accounts. To accommodate that, please note the 2024 Spring lunch will begin at 12:45pm rather than the usual 1pm.

The 2024 AGM will therefore be held on Thursday, 18th April 2024 at our usual venue, the Union Jack Club, London (not on the usual Tuesday due to venue unavailability). As always, the AGM also 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 next Annual General Meeting of the Club will take place at **2:45pm on Thursday, 18th April 2024** immediately following the Spring Lunch. Copies of the draft Minutes of the 2023 AGM and the Club's Accounts @ 31.12.2023 are available on the Club's website and the Benevolent Fund's 2023 Accounts should be available shortly.

New: Annual General Meeting 2023 – Minutes

The 2023 AGM Minutes will be tabled for adoption by members attending the 2024 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 2023 AGM the following are the members who agreed to serve on the BIPC Committee until the 2024 AGM:

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

In addition, we welcome Chrina Jarvis who has recently agreed to join the Committee. The Committee would greatly welcome any further 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 as mentioned above, with effect from 2024, will follow the Spring rather than 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 who believe they satisfy 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

Updated: Audited "Club" and Benevolent Fund 2023 Accounts

A copy of the Club's audited 2023 accounts is included with this Newsletter and also available under "Documents" on the Club's website at <http://www.pen-club.co.uk/>. As we go to print, the audit of the 2023 accounts for the Benevolent Fund is almost complete and will be made available on the Club website as soon as possible and a copy included with the Spring 2024 Newsletter.

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.

Updated: Please contact Committee member Andy Fair for further information. Andy's contact details are email ah.fair@ntlworld.com, telephone no. 01483 576945.

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 No.82 edition of "Connection" Magazine (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 [The Bank Workers Charity \(bwcharity.org.uk\)](http://bwcharity.org.uk) (please note this link has been updated from that in previous Newsletters)

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

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)**

UPDATE: It works! Following MSE's advice, Thames Water recently confirmed an ongoing 14% reduction in the waste water element of my account backdated to when I made the claim.

UPDATED: 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/>.

A more recent scam has arisen in the light of the increase in postage stamps whereby scammers impersonate Royal Mail with fake offers for stamps at bargain prices.

Dodgy ads on Facebook for these phoney offers lead to phishing websites designed to steal your personal and financial information. See what these scams look like and learn how to spot a dodgy post and website. (Source: [How to spot a fake, fraudulent or scam website - Which?](#))

UPDATED BIPC website email address

To make its identification more readily recognisable to Members we have been able to amend the prefix to the email address used by the Club's website to communicate with Members e.g. when confirming the availability of Club Newsletters. The updated email address is "Barclays International Pensioner's Club info@walkthetalksolutions.co.uk". Please add this website 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.

UPDATED Barclays Safe Custody service - Wills & 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 although there is likely a charge should Zedra be requested to administer a deceased's estate
Probate & Estates | ZEDRA

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.

Connection Magazine

As we go to print Issue 83 (Winter 2023) has yet to be published on the WTW ePA website.

Have you changed 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 share this information with Pensioners Clubs.

Have you changed 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

As the cornerstone of its production since Newsletter No.26 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. Therefore, 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 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 2024 organised events.

Steve Merry

Hon Secretary, BIPC

honsecbipc@gmail.com

11 Farwell Road

Sidcup

Kent DA14 4LH

Home: 020 8302 2393

Club website: <http://www.pen-club.co.uk/>