



BIPC Newsletter

Number 99

Spring 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

Many congratulations to **JILL WOOD** on being awarded the British Empire Medal in the King's New Years Honours List. The award was granted for services to the community in the Cayman Islands as a Horticulture Volunteer at the Queen Elizabeth II Royal Botanic Park, Cayman Islands.

ALEX WOOD tells us that Grand Cayman has grown dramatically since he and Jill arrived in 1994. The population is now over 90,000 and the volume of traffic has increased in tandem with the population growth. Buildings are going up everywhere, each inch of space on Seven Mile Beach is built on and even low-level resorts on the beachfront are being demolished and replaced by ten storey tower blocks. All in the interests of progress!

NEIL HIRD was very sorry to learn that **ARTHUR FAKES** had died. Neil first met Arthur in March 1969 when he took over from him at Scaria Errascid Branch in Tripoli, Libya, a market branch whose Italian speaking traders imported East European goods for shipment by lorry across the Sahara Desert to Chad, Northern Nigeria and Niger. Arthur had a good knowledge of both Italian and Arabic, the latter from working in the Sudan. Arthur, Sheila and their children lived in a flat at the top of an apartment block where their neighbour was a Russian working at the Russian Embassy. Enjoying the cool Tripoli evening and a cold beer, Arthur would sit on the apartment's roof and chat with his Russian neighbour. The Cold War was on and the British Embassy, Tripoli enquired of the Local Director, **TOM ASHWORTH**, of Arthur's political leanings. Neil recalls that Arthur, a nicer, more helpful DCO man you could not meet, was greatly amused at being identified as a possible Russian spy.

A DCO/BBI WIFE'S TALE

MARION and PETER GEER met as students and decided they wanted to spend their lives together, travelling the world and engaging adventures.

"In summer 1965, Peter and my graduations approached, the Church was booked for our wedding and the wedding guest list decided. Then Peter went for an interview at DCO Head Office, 54 Lombard Street, London. All went well and with a handshake he was offered a

place as a graduate trainee. He then pointed out that there was a question that had not yet been asked: namely his marital status. This caused consternation and he was told that marriages were not approved until after completion of the first posting. When he broke the news of the imminent wedding, he was asked to return to Staff Department at 85 Gracechurch Street. After a nervous wait the message arrived that the Staff Director had agreed that he would be taken on as a married trainee and I started down the road to becoming an expatriate wife.

It began quite calmly with Peter's assignments locally in Sussex and London to learn something about banking whilst I settled into lecturing at Croydon Tech. Christmas was coming and a staff party was organised in the basement of 33 Old Broad Street. Girlfriends who worked in any bank were invited, but as a non-banking wife I was considered an insurance risk and wasn't included. So not quite accepted yet! One day Peter was called to Head Office and told by **JULIAN WATHEN** that he would be assigned an overseas training post. He would be given a week or two's warning. Peter pointed out that as a lecturer, I would have to give a term's notice. Julian Wathen made an immediate decision namely that we would be posted to Malta "in a few months' time".

It was exciting to board the plane. There were five other trainees aboard. We arrived in Malta where we were met by **TONY CURMI**. We clambered with all our luggage into a minibus and were driven to Dingli Street, Sliema. Tony announced that this was the Bank's Batchelor Mess, where we would all be staying. Peter politely pointed out that this wasn't really suitable for a married couple. Tony Curmi, with a look of surprise, said he had wondered who the young lady was! He had no idea that one of the trainees had a wife. It was arranged that we would stay in a hotel that night and find a flat the following day. And so, at last I was an expatriate wife. We had a happy stay in Malta and over the next 60 years we have experienced life in Asia, Africa and Europe".

Marion and Peter clearly met their student objective, namely, to spend their lives together travelling the world and having adventures, but perhaps not in the manner they had originally expected.

JACQUI CADE-BOWYER recalls the days in the 1970s when she was one of the lucky members of staff to have the opportunity to work as a cashier at the Barclays Bank agency aboard the QEII. She spent three years on Atlantic crossings, Mediterranean and Caribbean cruises and was aboard for two sections of a world cruise. The Barclays staff were treated as first class passengers, had first class cabins, ate in the first class restaurant and had the full run of the ship. Jacqui recalls there were many interesting incidents, some amusing, others alarming. One of the most alarming was when the QEII docked in Cherbourg in extremely rough weather to pick up passengers and, despite the Captain's reluctance to sail that night, the tugs began to pull the QE II out, only for one of the ropes to snap. This resulted in a man losing a leg and the ship crashing into the quay, tearing a massive hole in the ship's side which had to be filled with concrete before the ship could continue on its way across the Atlantic. On another occasion, when they were halfway across the Atlantic, one of the front anchors dropped off, punching a hole in the hull through which water flowed and flooded two decks. The QEII Barclays agency staff worked hard running three currency tills, British sterling, French francs and US dollars, and also holding the currencies of the various countries they

were calling at. They only cashed up every three days and this could take until the early hours of the morning, particularly when the agency opened late at night.

Working on the QEII was a wonderful experience for Jacqui and it did not put her off cruising. She and her husband now take Saga cruises, where she finds the service comparable to what she experienced aboard the QEII in the 1970's, but now Jacqui, rather than Barclays, pays for her to cruise.

ERNIE BRAMHAM recalls his days in DCO West End Trustee Department. The Department was situated in Northumberland Avenue, London above the DCO branch. At one time the building had been a Turkish Bath and the main Trustee office was on the first floor beneath a large dome in the roof in the middle of which was a large, ancient extractor fan; the only air outlet in the room. When the fan was turned on, beside the noise it made, it also sucked air from the office and on occasions created what could only be described as a semi-vacuum. Eventually, but only after much protestation, the Bank installed a couple of vents in the non-opening windows, thus avoiding the staff from possibly being sucked to the top of the dome. The saving grace was that the Sherlock Holmes pub was next door across the alley and from the bar you could see the messenger's room from where signals were often deployed to let staff know if they were needed. Staff could then return to their desks by dashing up the stairs from the side entrance. A few years later West End Trustee moved to 415 Strand; where there were windows that opened!

Having joined BBI two years earlier, in September 1975 **JOHN CONNELL** found himself on a Qantas flight to Australia, to serve as junior clerk in Business Development, Sydney. Barclays had recently opened a Representatives Office under **JOHN MARTIN**, assisted by **BOB BIRD**. Most of the early customers were subsidiaries of British companies and multi nationals, brought in by **BRYAN LAZELL** and his Melbourne counterparts, **JEREMY CLEMENTS** and later **CHRIS MARTIN**. Life was agreeably balanced with interesting work in a market limited by the scope of the Bank's recently granted Australian licence, but with ample time for enjoying the sport, sea and sunshine associated with Australian life. But sadly for John, his posting came to an end after three years. However, he remains extremely grateful for his time in Australia, which turned out to be his only experience of banking in such a benign environment before the liberalisation of financial services.

In September 1965 **DAVE CHALLICE** knocked on the door of Barclays Bank DCO, Castle Street, Liverpool to commence what he thought would be a short stay with DCO. In fact, it turned out to be the start of a fascinating, much travelled and frequently challenging new life. Dave finally departed from Barclays on 19th May 1989, but he still recalls his time in Liverpool. "I met up with fellow overseas trainees **IAN HOWELLS**, **BRIAN HURR**, **GRAHAM TOWNS** and **ANDY GARKA**, plus two trainees each from Tanganyika and Libya. We were greeted by **ARTHUR**, the messenger, who told us what we would be doing "Cash Book, Head Office Accounts, Doc Credits, Bills of Exchange, Cashier etc". He then passed us the most important piece of information, namely the Card School. As we left, Arthur pointed to a crack down the large plate glass window overlooking the street. "See that crack!" he said. We nodded. "B..... Liverpool supporters did that". Five minutes later the Branch Accountant, **HARRY SWEENEY** arrived. "I suppose Arthur has told you what you will be doing, it is not a holiday, you are all here to learn and work. Don't spend your

time in the Card School”. He turned to leave and then said, “See that crack in the window, useless Everton supporters did that”. Arthur and Harry Sweeney’s comments about the window summed up both Liverpool as a whole and the office, namely, split between red and blue! We worked, learnt and studied for the Institute of Bankers examinations, Part I of which had to be passed before we would be posted overseas to the exotic places mentioned in the DCO “A World of Banking” booklet. We attended courses in London, where we met others who would become colleagues and friends for many years to come. Quite simply, Castle Street, Liverpool was the start of a new, and frequently exhilarating life.

DENIS FLAHERTY, a keen Queens Park Rangers supporter, recalls his time in the Private Bank when famous footballers, boxers, film stars and TV personalities were clients. One day a renowned footballer drew up outside 59 Grosvenor Square and parked his car at the parking meter. Suddenly loads of paparazzi appeared and surrounded him. Denis managed to extricate the footballer from the mob and get him inside 59 Grosvenor Square. However, the mob waited until the time on the meter was nearly up and then summoned a traffic warden so they could witness this high profile Bank customer receiving a parking ticket. Denis warned the footballer, who gave him his keys. Denis then ran quickly out of the front door, through the mob and jumped into the car before the paparazzi knew what was happening, driving the vehicle off to a nearby garage. By the time Denis returned to the office the mob, and the traffic warden, had disappeared. Perhaps as a result of his dazzling run from office to car the mob had mistakenly assumed Denis, that well-known QPR supporter, was in fact the famous footballer they had been trying to embarrass and they had missed their catch!

In 1961 **BERNARD BURGESS** was seconded from London to High Street, Accra, Ghana branch as what the “Old Coasters” called a “One Tour Wonder”. In those days mechanised bookkeeping was leading-edge technology and that was Bernard’s allotted task. On a visit to Ghana **SIR GEOFFREY GIBBS**, a DCO Director from 1945 to 1971, called at the branch. Bernard had to explain to him the plan for his work to be transferred into local hands. In the fullness of time this happened and Bernard returned home. Interestingly Sir Geoffrey’s brother, **SIR HUMPHREY GIBBS**, was Governor of Southern Rhodesia before and during **IAN SMITH**’s Unilateral Declaration of Independence (UDI). Unbeknown at the time, whilst Sir Geoffrey was talking to Bernard, one of his brother’s other future political protagonists was only a few miles away from them teaching at Achimota College. His name was **ROBERT MUGABE**, the first Prime Minister of independent Zimbabwe.

TRUDI and IAIN KNAPMAN travelled to Uganda at Christmas with their youngest daughter Katie and family. They spent six days at the Sheraton in Kampala, so that the grandchildren could be introduced to the Ugandan side of their family. In 1967 the population of Uganda was 8.5m, it is now estimated to be 50m, but the infrastructure has not kept pace with this increase. Getting around, and in and out of Kampala is a challenge. Lake Victoria is at a very high level, which is good for power generation. The Jinja Sailing Club still goes by the same name but is now a posh resort without the sailing dinghies of old. There are currently five dams on the Nile producing electricity, but power cuts still happen although load shedding, which was an everyday occurrence in the early 2000’s, is no longer a feature. Iain and Trudi enjoyed a stay at Natete with Trudi’s artist sister Theresa, who has developed an oasis of green in a sprawling suburb in which they were woken by Bulbuls and Hadada Ibis and various other wonderful birds. Iain met with **DAVID MAYEKU** and his former

secretary **DEBORAH MUSISI**. The successor of Barclays, ABSA, seems to be doing well with Iain and Trudi's accounts being reported electronically to them in the UK. *Iain mentions that his granddaughter Amelia produced a 4 minute video during their visit which might amuse old Uganda hands and can be found on YouTube site "Elusive Beluga" for viewing.*

Whilst in Cape Town recently the **SCALLONS** met up with **HUGH** and **LYN HAWKINS**, who have now sold their farm and moved into Napier. They also lunched in Kalk Bay, right by the water, with **ALAN ROBERTS** and **CAROLINE GILBERT**, who have sold their B&B in Glen Cairn and moved to near Norwich, but still cannot resist the lure of Cape Town and were out on holiday.

PETER DOUDS was an MDP in Belize when a notoriously unreliable and colourful customer approached the Belize Manager, **JOCK HUNTER**, claiming he had salvage rights for a cargo of granular fertiliser aboard a large freighter which had run aground on the reef. The customer required finance to charter barges to offload the fertiliser, and being aware in advance that Jock would be extremely dubious about his scheme, he had a seaplane on standby to take Jock out to the reef to check on the freighter and cargo. Jock did not fancy the trip but thought it would be a good training for young Peter. The seaplane landed next to a lighthouse in the middle of nowhere, whereupon a wizened, bearded and surprised lighthouse keeper rowed out to collect Peter and the customer from the plane and took them to the freighter, which was making a horrible grinding noise on the reef and had a small skeleton crew on board who were all roaring drunk and totally incoherent. The customer showed Peter the holds full of fertiliser and Peter grabbed a sample to take back to the Bank, where he reported to Jock that he had boarded the freighter, seen the cargo, and handed him the sample. Peter left Belize soon after returning from the freighter and never got to know whether the facilities were granted to the customer. However, the day was perhaps a unique example of the Barclays Management Development Programme (MDP) on the job training in action and for Peter it remains a memorable day in his life.

In 1981, BBI entered into a Saudi Arabian joint venture, "Near East Equipment Sale Co/NEESCO", with Jardine Matheson and the prominent Saudi trading company Olayan Group based in Al Khobar. The foundations of NEESCO were laid by **DAVID COPP**, assisted by **GRAHAM MARK**, but later **PHILIP CURRIE** took over, having just prior to his arrival participated in the 1979 Fastnet Race, during which sadly nineteen lives were lost. Philip recalls that NEESCO's business focused on the very active construction industry with trucks, cranes and earth-moving equipment being much in demand. Credit information was very limited and cash was king. Graham Mark later returned to London and was replaced by **JOHN CONNELL**, whose French language skills proved very valuable in dealing with Lebanese customers. Philip and John were supported from Bahrain by **MONTY WEST**, **CHRIS MARTIN** and **JUSTIN CLIFFE**, whilst **CHRIS ALLARD** and **JOHN STEPHEN** were undertaking a consultancy assignment with Al Rajhi, a major moneychanger in Saudi. Back in London, **DAVID JAMES** controlled BBI's involvement in NEESCO. Philip would be summoned to Bahrain to meet "visiting fireman" and, in particular, has happy memories of visits by **TIMOTHY BEVAN**, **JOHN PROBERT** and **JIM DYSON**. Whilst Saudi Arabia was not the easiest of postings, being a very restricted environment from both a business and domestic perspective, for all that it was a great experience for both Philip and

his wife who were sad to leave Saudi, when Philip was transferred to Australia, a totally different environment!

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 EITHER BY E-MAIL to bennett19601969@outlook.com or by post to John Bennett, Gable View, Wellesley Close, Crowborough, East Sussex, TN6 1QP AND HELP PROUDLY CELEBRATE WHAT WILL BE OUR CENTENARY EDITION (NO.100)

CLUB NEWS Spring 2024

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

CHAIRMAN'S REPORT 2024

Enclosed with this Newsletter is a copy of the Chairman's Annual Report that was presented to Members at the Club's Annual General Meeting on Thursday, 18 April 2024. A copy is also available on the Club's website under "Documents" at <http://www.pen-club.co.uk/>.

2024 ANNUAL GENERAL MEETING

The 2024 Annual General Meeting was held immediately after the Spring London lunch and well attended. The Minutes of the 2023 Annual General Meeting were approved with no matters arising. The draft Minutes of the 2024 Annual General Meeting will be made available to members on the Club's website as soon as possible over the coming weeks.

MEMBERSHIP

At 16 April 2024, the Club had 1,230 members - 1,068 Full, 159 Associate and 3 Affiliate.

NEW MEMBERS:

Mrs Lauraine	PEARCE	Poole, Dorset
Ms Athy	WATSON	Winchmore Hill, London

IN MEMORIAM:

Mr Peter	ADAMS	Brentwood, Essex
Mr Nazar	AL-KHASHAB	Sedgefield, Staffordshire
Mr Michael J	CLINCH	Dunster, Somerset
Mr Paul	COTTON	Gueret, France
Mr Dennis A	DALY	Woking, Surrey
Mr Michael J	ELMES	Benfleet, Essex
Mr Arthur C	FAKES	Great Yarmouth, Norfolk
Mr David K	GRIFFIN	Broadstone, Dorset
Miss Norma M	GRUSELLE	Woking, Surrey
Mrs Maureen L	HECKER	Benfleet, Essex
Mr Leonard W	HOBBS	Broadstairs, Kent
Mr Geoff	HUMPHREY	Wareham, Dorset
Mr John A	KERSLAKE	Woking, Surrey
Mrs Dorothy	MITCHELL	Broadstone, Dorset

Mrs Ethel	MOORE	Wanstead, London E11
Miss Maureen J	MURPHY	Bournemouth, Dorset
Mrs Avis GR	NIVEN	Poole, Dorset
Mr Brian D	POWELL	Colchester, Essex
Mrs Candida	RODRIGUES	Edgware, Middlesex (wife of Joe)
Miss D. Ann	SAUNDERS	London SE18
Mr R Michael B	STALLARD	Salisbury, Wiltshire

NON-MEMBERS:

Mr Trevor J	ADAMS	Thailand
Mr John L	BONADIE	St Vincent & The Grenadines
Mr Joseph	FELICE	Malta
Mrs Gill	HUTT	wife of John MB Hutt
Mr Ivan C	MASCARENHAS	Gibraltar
Mr Samuel	MORTIMER	Nassau, Bahamas
Mrs Beryl	RHODES (née Hatton)	ex-Group Treasury
Mr Cecil A	SMITH	Barbados
Miss Joyce	WATERMAN	Barbados

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 Club's 2024 events now in full swing.

The full 2024 Social Events Calendar was included with Newsletter No.98 and is also available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/>

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.

As highlighted in Newsletter No.98, most venues have increased their prices, particularly since Covid. Regrettably, for 2024, it has been necessary to reflect these increased costs in the pricing of Club events. Although 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, it has been necessary to review the cost for Associate members (i.e. spouses of deceased Members) attending Club lunches in 2024 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's events please do therefore carefully check the pricing details on the respective invitations.

ADMINISTRATION

Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members. Following the recent approval by Members attending the 2024 AGM the following are the members who have agreed to serve on the BIPC Committee until the 2025 AGM:

Club Chairman	Simon Culliford	07960 166927
Club & 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
Committee Minutes Secretary	Chrina Jarvis	020 8527 5978
Membership Secretary	Paul Dennis	07887 240024
MSN Coordinator	Hilary Turner	020 83939215
MSN Regional Rep	Adrian Field	01202 892508
Social Secretary	Roger Wright	07870 357022
Welfare Rep	Margot Sutton	01628 629265
Website Manager (<i>ex-officio</i>)	Steve Kitson	steve.kitson@btinternet.com

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, with effect from 2024, will follow the Spring rather than November London lunch. Committee meetings normally take place in London at 11:30am on a weekday to allow members to avoid peak travel times and include a lunch following the meeting.

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:

- 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);
- 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;
- 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 was included with Newsletter No.98 and is also available under "Documents" on the Club's website at <http://www.pen-club.co.uk/>. A copy of the audited 2023 accounts for the Benevolent Fund is included with this Newsletter and also available on the Club website.

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

Updated: Connection Magazine

Issue 83 (Winter 2023) is now available on the WTW ePA website.

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.

Issue No.82 of "Connection" Magazine (Summer 2023) highlighted 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.

Updated: Issue No.83 (Winter 2023) has highlighted how the BWC assisted 90 year old "Rose" who, battling with a variety of health conditions and living alone with no family, did not have much ready support and often relied on a friend living 2 hours' drive away to take her to hospital appointments. The BWC successfully helped her to apply for the £100 per week highest rate of Attendance Allowance and a Blue Badge for use when her friend takes her to appointments. The BWC also put "Rose" in touch with Age UK or Independent Age and sign up to one of their befriending schemes or a telephone group.

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://The Bank Workers Charity (bwcharity.org.uk))

NEW: Supporting the BWC: "Pennies from Heaven" charitable donation

According to the Bank "if all Barclays pensioners joined the scheme, it could raise up to £250,000 a year for charity". Donations from pensioners of the Bank are given to the BWC. It's simple and fast to join, just email community.investment@barclays.com to be set up with a profile to start donating your pennies. More detail can be found in Issue No. 83 of "Connection Magazine".

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

UPDATED: Scam avoidance:

According to Which?, fraud losses in 2023 are expected to have exceeded £1bn. With Office for National Statistics reports also 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/>.

Latest Scam alerts (From Which?)

You can find out about the latest scams trending this month. Have you come across a scam? If so, you can let them know by using their scam sharer tool. For weekly updates on the scams you need to be aware of you can also sign up to their free scam alerts service. You can also read about scams being reported including EVRi scam mail on delivery failure, Paypal invoice scam, McAfee renewal reminder, ITVx impersonation, and DVLA and HMRC scam emails and many more.

- Four ways to help someone after a scam (From Which?)

Witnessing a friend or loved one suffer the aftermath of a scam is a highly challenging experience which millions of people go through every year. Friends and family can play a crucial role in helping victims recover from a scam. They can provide non-judgmental emotional support and assist with the practicalities of mental health and financial recovery. [Find out how to help](#)

- Scammers imitating bank websites (From Which?)

In 2023 there were more than 2,000 reports of fake websites that appear to imitate UK banks. Although banks attempt to get lookalike websites taken down, the number being registered, and the sometimes inadequate response from domain websites, means they're up long enough to find victims. These copycat websites play a crucial role in impersonation scams.

- Double-check short website links (From Which?)

On the topic of fake websites, link shorteners are free tools to make website links a lot shorter. These services are legitimate but can be used by scammers to 'mask' the actual URL and appear more legitimate. Looking out for short links is just one of [nine tips](#) to help identify and avoid fake, fraudulent or scam websites.

BIPC website email address

To make its identification more readily recognisable to Members the prefix to the email address used by the Club's website to communicate with Members has been amended 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.

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.

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.

UPDATED: Newsletter

As we rapidly approach the centenary edition (No.100) of the Club's Newsletter in Autumn 2024 our special thanks as always go to John Bennett for all his continued hard work having produced the "*Member News and Memories*" section since Newsletter No.26 and to all those members who have contributed their news and stories over the years.

As the Chairman confirms in his accompanying Annual Report, John will be substantially reducing his involvement with future Newsletters so whether from home or abroad, please do keep your stories, memories and experiences of the Foreign Branches network, DCO and/or BBI flowing into John to **help us proudly celebrate the next edition's significant milestone.**

In the meantime, on behalf of the Committee, we continue to look forward to seeing many of you at any of the Club's many forthcoming 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/>