



BIPC Newsletter -

Number 94

Autumn 2022

MEMBER NEWS AND MEMORIES

THE EDITOR THANKS EVERYONE WHO HAS CONTRIBUTED TO THIS NEWSLETTER AND WILL BE DELIGHTED TO RECEIVE NEWS & MEMORIES FROM MEMBERS, AT ANY TIME BUT THE SOONER THE BETTER, FOR NEWSLETTER NO. 95 either by e-mail to bennetttn6@btinternet.com (make sure though you have 3 consecutive "t"s in this address !) or by post to John Bennett, Gable View, Wellesley Close, Crowborough, East Sussex, TN6 1QP.

PAUL RAYNER recalls that back in 1986 **PETER ROCK** returned to London from being our first man in Beijing, China, Peter's final overseas posting in what had been a globe-trotting banking career. Peter took over from **ALAN COMLEY** as Manager of BBI Northumberland Avenue, London, a rather dour building, but one with considerable potential which Peter clearly recognised. The existing 1960's makeover was ripped out, thus returning it to much of its former glory. In the 19th century the building had been a Victorian Gentleman's Turkish Bath, one which was mentioned in Conan Doyle's Sherlock Holmes novel "The Illustrious Client". Hence the public house next door being called "The Sherlock Holmes". Northumberland Avenue contained one of the first three Barclays Private Banking Suites, the other two being at Cockspur Street and Knightsbridge branches. Northumberland Avenue was Peter's last posting before retirement, but Paul says he brought to the branch an ethos that banking should be fun. In those days Northumberland Avenue was certainly a fun environment in which to work. For many years Paul continued in private banking, retiring in 2006 holding the position of Vice Chairman, but unfortunately not of Barclays, but Credit Suisse UK Ltd. Paul and his family subsequently moved to the Middle East where he worked with one of the merchant families as an Advisor – another fun job.

DCO/BBi WIVES TALES

BERYL BEECHAM writes:

"**DEREK**, whom I had known since school days, proposed whilst on leave from Zaria, Nigeria. The next day he announced he was to return to Nigeria as a strike was imminent. Assuming he had changed his mind and there would be no wedding bells, it was a happy day when he arrived back again in the UK. A brief honeymoon was followed by a long BOAC flight to Kano, a considerable adventure for a 23 year old who had never been further afield than Paris. Arriving in the small hours of the morning at a deserted airport, where the only comfort was a wooden bench, it was daybreak before we were collected. The journey to Zaria on murram (dirt) roads bustled with life. I remember the beautifully dressed children, the Hausa horseman, cattle, camels, donkeys. I gathered there would be mighty a "big palaver" should we accidentally collide with man or beast. A welcome break was made at Funtua where **GUY and MADGE ROBBINS** provided me with an introduction to the amazing West African curry. Home, which was a flat above the branch, was reached at dusk and closely guarded by an imposing Fulani night watch armed with his bows and arrows. The next morning I was left to banish the army of cockroaches living in the fridge and then to clean the grubby small cooker, the latter task being undertaken later by the "professionals" who carried the cooker out into the compound, doused it with kerosene, and set it alight!

Mid-morning our young house helper asked would Madam like a cup of coffee. Replying “no thanks” he said “but the other Madam always did”. Pondering, sadly, on how I could return home it was a relief to learn “She” was the Bank’s secretary. Thus began a wonderful 66 years of married life, 30 years of which was as part of that very special Barclays overseas family”.

UTE CHELL has fond memories of Barclays House and recalls the BBI move in 1976 from London to Poole.

“**JOHN** was involved in organising the move from London to Poole and we were delighted to learn that we too were to be transferred to Dorset from Essex. We moved mid-July 1976 to West Moors, more or less at the same time as **JOHN** and **SANDRA COPPARD**, who lived only a few streets away. Their two boys were the same age as our two. The two Johns (JC and JE!) used to car share to work along with two others living nearby. This meant we wives would have a car for a day out to Poole or Bournemouth. When going to Poole we parked in the multistoried Barclays carpark (free) and whiled away time in the then many and good stores. At that time the Bank also organised regular evenings for the wives. We had fashion shows, make-up demonstrations, interesting talks, and more, all of which we enjoyed along with many other wives. We were also allowed, on some occasions, to join our husbands in the dining rooms for lunch and enjoy **GEOFF KAY**’s tasty dishes. That was all in the good old Poole days of the late 1970’s and early 1980’s. I do not remember when these privileges were taken away, but I know us wives missed them.”

SPECIAL THANKS TO BERYL AND UTE FOR THEIR CONTRIBUTIONS AND WE WOULD WELCOME MANY MORE MEMORIES FROM WIVES, THOSE INDISPENSIBLE MEMBERS OF THE BARCLAYS DCO/BBI FAMILY

Looking at Barclays House, Poole from Sandbanks across the bay it is hard for **TONY PETERS** to imagine the now empty building possibly being converted into a block of flats. The strategic importance of Barclays House to the Group in the 1970s is often overlooked. The Poole Computer Centre, where Tony worked, subsequently became Barclays’ global connection to the international SWIFT money transfer network. Early in 1974 Tony was a systems analyst in Computer Services which had relocated from Token House, London under **KEN OWEN** and **PETER ROBERTS**. They were initially located in Market Street, Poole, conveniently positioned next door to The Angel public house, then moved to Frizzell House, before moving into Barclays House, Poole when it was completed in mid-1975. Over the next 5 years the Money Transfer Team of Computer Services developed various systems whilst building the Barclays’ link to the SWIFT network. Tony represented BBI at the monthly SWIFT User Group meetings with other participating banks, the Head of Barclays Development, **COLIN MALONEY**, becoming convinced that Barclays were ahead of the field. The SWIFT Overseas Project connected overseas international branches to the system and whilst involved in this work Tony visited 24 countries on behalf of Barclays. Barclays may have moved out of Barclays House, Poole but much of what was achieved there continues to contribute to the success of the Bank today.

JOHN RABLEY recalls arriving in Singapore in June 1986 on a flight from Miami, through Chicago and Tokyo, to take over from **GRAHAM FEATHER**, who was moving to Cyprus. After settling into the branch, where John remained for eleven years, he became involved with the British Club, first as Treasurer and then President. A very capable General Manager was hired from the UK and specific goals were established amongst which were to improve the facilities, market the Club as a family club, to repay the mortgage to Stanchart and to increase the membership. At a later AGM, John was pleased to announce that not only had the Club repaid the mortgage in full, but it had spent a considerable sum to improve the facilities whilst reserves had been established to cope with any future unanticipated down turn. John’s progress report was well received, except by one member who complained that the coffee at breakfast the previous Saturday was not warm enough. As with all AGMs, John found that patience with members had to be the order of the day!

As a junior at 29 Gracechurch Street branch, **MIKE REED** was allocated the job of accompanying a senior cashier to take, by taxi, a consignment of silver and copper coins received from Africa to the Royal Mint

at Tower Hill and a bullion dealer. At the Mint, to whom the copper was delivered, the taxi was weighed on the way in, the copper unloaded and weighed separately and then the taxi was reweighed on the way out. If the exit weight did not agree with the entry weight, less the weight of the copper unloaded, there were questions to be answered. Mike found things more relaxed when they arrived at the bullion dealer. "Dump it over there. Do you want a receipt?". However, the episode was a change from working in the mail room, where Mike quickly extended his geography, especially of Africa. After returning to the Bank from National Service in Libya, Mike settled for a life in the UK.

PAUL COTTON was sad to learn that **COLIN BASFORD** had died. Paul and Colin, along with **HUGH MANTON**, **PETER LESLIE** and **BILL HINSON** were members of **JULIAN WATHEN's** original DCO Organisation and Methods Team (O&M) which toured the globe in the early 1960s. **JOHN WHICKER** and **JOHN WARLOW** joined the team a little later.

BEN CHIKWANAH, before retirement one of the most senior staff in Barclays Bank of Zimbabwe Ltd, mentions that his BBZWE pension is now around the equivalent of £13 per month on top of which he receives a monthly ex gratia payment from BBPLC of £108pm. Asked how he survives he replied that he currently sits on three Boards, one of which is as Chairman of a Bank. Fees from these sources cushion him a bit whilst Ben has also converted his cottage into an Airbnb facility which provides some additional income – when there are guests! Sadly, the lack of any spare cash has resulted in little or no socialising and has meant that most of the retired Barclays staff have lost touch with their former colleagues. For many years Ben was Chairman of the Harare Leonard Cheshire Children's Residential Home, where most of the children being cared for had lost limbs as a result of land mines planted during UDI times. Sadly, in 2008, this residential facility, and the similar facility for adults, closed. Cheshire Homes in Harare now apply their resources to non-residential, out-reach programmes focused on persons with disabilities of all ages and genders. Poor Zimbabwe.

The Catenian Association is an international body of Catholic laymen who meet at least once a month in local units called Circles. Circles raise funds for local charities as well as supporting the Association's two in-house charities, the Benevolent Fund and the Bursary Fund. **MIKE CUMMINS** alerted us to the fact that the South Bucks Circle recently celebrated the 50th anniversary of **PETER FREEMAN** becoming a Catenian. Peter joined the Catenians in 1971 on the Zambia Copper Belt, a major world copper producing area where Barclays had branches at Ndola, Kitwe, Chingola, Luanshya, Mufulira and the wonderfully named **Chililabombwe**. Peter held numerous posts within the movement including serving as President of the Copperbelt Circle in 1982 and South Bucks Circle in 1998. Sadly, Peter lost his wife **SYLVIA** to cancer in 2008, but at the ladies' night to mark Peter's 50th anniversary of joining, the South Bucks Circle made a point of recognising the significant part Sylvia had played in their Catenian lives.

Can members come up with any more exotic branch names than "Chililabombwe"?

BILL and **PAULINE PRICE** were volunteer queue guides for Covid vaccinations at a local pharmacist, but in spite of having all four vaccinations Bill still managed to contract Covid. Luckily a mild dose. Bill and **NICK BRENTNALL** trundle around the local golf course together, but Bill finds that modern golf balls neither go as straight, nor as far as the old ones.

Our Chairman **SIMON CULLIFORD** and his wife **TRICIA** were playing golf at Hermanus, South Africa in April. Tricia had just teed up and was ready to drive when a tortoise scuttled out from the bhundu in her direction before then heading her ball off the tee. Sadly, it all happened too fast for Simon to get the phone out and record the incident. We have heard of fisherman's tales but this is clearly a unique golfers' tale.

On the subject of golf, we are pleased to report that the Barclays Bank International Golfing Society (BIGS) are back in action after the Covid interregnum.

The Society's Spring Meeting was held on 25 April at West Byfleet GC, which is celebrating its centenary this year. The course was in splendid condition and the event produced some excellent scores. The

morning singles competition for the Willingdon Bowl was won by **CHRIS SCOBLE** with 38 points on a count back from **DAVE CHARLTON**. The other morning winners were:

The Methuselah Cup (Aged over 65) – **MARK WILLIS**

The Ray Hawthorne Trophy (Handicap 19 and above) **PAUL DENNIS**

The Dennis Lovell Shield (Africa Service) **GRAEME SKINNER**

The afternoon greensome competition saw the morning form repeated. The McMath trophy was won by Chris Scoble and Graeme Skinner with a score of 42 points. Mark Willis and Paul Dennis were the runners up.

Golfers please note that as everyone enjoyed the day so much, the Committee has decided to return to West Byfleet GC for the 2023 Spring Meeting.

The Summer meeting was held on a beautiful sunny day at Betchworth Park GC on the 13th June. The morning 9 hole team competition was won by **CHRIS SCOBLE, PAUL DENNIS** and **GRAEME SKINNER** who edged out **BARRY GARNER, PAUL ESTLEA** and **CHRIS SANDYS** by one point. In the afternoon the main event for the Seeborn Bowl was won by **CLIFF KNOWLDEN** with 35 points, on a count back from **GARETH STEVENS**. The Simmons Cup for the over 65s went to **GRAEME SKINNER**, with the meeting organiser **SIMON CULLIFORD** in second place. BIGS Captain, Gareth Stevens took home the Gibbs Goblet for players with handicaps of over 19.

Plans are in hand for a possible return to Betchworth Park GC in 2023

Anyone interested in playing in future BIGS meetings, who is not currently on, but would like to be placed on the BIGS mailing list should contact Mark Willis at mark@willisnet.co.uk.

KARIBUNI CHILDREN – Barclays may no longer have a majority stake in the Kenyan Bank, but a number of pensioners maintain a connection with the country through their involvement with Karibuni Children. Karibuni is a UK charity which feeds, educates and generally supports about 700 children drawn from the poorest of backgrounds in Kenya and supports these children through their education, from Nursery to Secondary school and often on to Further Education. The children Karibuni support, from the poorest slums of Kenya, benefit from one hot meal a day, very often the only meal they will receive, together with clothing and books. This support helps the children to gain a qualification, then earn a living and provide support for their families. The pandemic has hit the poor in Kenya particularly badly with the increase in the cost of basic foodstuffs presenting a terrifying challenge. Kenya is said to import 90% of its soya bean requirements from Ukraine whilst large quantities of its wheat and maize requirements come from Ukraine and other foreign countries. **JOHN COTTON** served as Chairman of Karibuni Children for twelve years before handing over the reins to another Barclays' pensioner **NIGEL ROBERTS**. Other ex-colleagues involved are **LAWRENCE DICKINSON, DENNIS READMAN** and **DAVID WELSH** and they would be delighted if other Barclays pensioners were able to assist, perhaps through a regular donation. If you are interested in helping, or have questions about Karibuni please visit their website www.karibuni.org.uk, email office@karibuni.org, or call Nigel Roberts (01494 681766) or John Cotton (01296 681226).

**VERY MANY THANKS TO ALL THE MEMBERS WHO HAVE CONTRIBUTED NEWS AND MEMORIES TO
NEWSLETTER NO.94**

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

MEMBERS WOULD LOVE TO SHARE THESE MEMORIES WITH YOU

CLUB NEWS Autumn 2022

Welcome to the latest edition of Club News.

MEMBERSHIP

At 31 August 2022, the Club had 1,331 members - 1,162 Full, 167 Associate and 2 Affiliate.

We are delighted to welcome the following who have joined the Club since the last Newsletter No.93 (Spring 2022):

NEW MEMBERS:

Mrs Kim	PERRIN	Ware, Hertfordshire
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NEW ASSOCIATE AND/OR AFFILIATE MEMBERS:

Mr Peter	CRAME	Haddiscoe, Norfolk
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IN MEMORIAM:

Mrs Penelope	BACON	Wimborne, Dorset
Mrs Venita F	COLES	Broadstone, Dorset
Mr James	DYSON	Epsom, Surrey
Mrs Doreen W	FAIRBURN	Tonbridge, Kent
Mr Peter L	FREEMAN	Poole, Dorset
Mr Tony J	GARSDIE	Kintbury, Berkshire
Mr John C	HART	Felixstowe, Suffolk
Mrs Adele V	HENSON	Buckhurst Hill, Essex
Mr Heath	HOUSTON MBE	Ditchling, East Sussex
Mrs AE	IRONS	Oxted, Surrey
Miss Dorothy G	JENKINS	Epsom, Surrey
Mrs Nedda Y	MARLOW	Westcliffe-on-Sea, Essex
Mr Alec	NOAKES	Paignton, Devon
Mr Michael DJ	O'CONNELL	Dagenham, Essex
Mr Trevor K	POTTER	Poole, Dorset
Mr Alan F	SMITH	Chepstow, Gwent
Mr Roger	THOMAS	Chatou, France
Mr John	VOYIAS	Limassol, Cyprus
Mr Rameshchandra P	VYAS	Hounslow, Middlesex
Mr Dickon	WESTMORELAND	NSW, Australia
Mr Bernard W	WILLS	Kenley, Surrey

NON-MEMBERS:

Mrs Euclid	ALEONG-GASKIN	Miami, Florida
Mr Christopher A	ROWLANDSON	Cayman Islands

We extend our sincere condolences to all the 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 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 2022

The full 2022 Social Events Calendar is available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/>

We are pleased to confirm that we have been able to hold **ALL** the Club's regular events in 2022 with the exception of the Windsor Park picnic which, as previously reported, is no longer practical to be held due to organisational changes at the venue.

It is, of course, recognised that some Club members may not yet feel comfortable being in large gatherings, regardless of vaccination status and the situation at the time of events.

The invitation to the Club's Autumn London lunch and AGM is included with this Newsletter and also available on the Club's website. When responding, please remember to advise the organiser of any specific dietary requirements.

We look forward to hopefully seeing everyone again at any of the remaining 2022 events but please do check the Club website's Social Events Calendar for updates in case details change.

A huge thanks goes to all the organisers of the 2022 events.

NB Sidmouth Lunch, 10 October 2022

David Cawdery is co-organising this year's lunch and has requested that members intending to attend please contact him by email (davidcawdery@yahoo.co.uk) or telephone (01202 603299) to confirm if you intend to attend so that your name can be registered. David will then contact all who have registered nearer the time with details of the event and booking procedure.

ADMINISTRATION

Annual General Meeting 2022 – Union Jack Club, London

The 2022 AGM will be held on Tuesday, 8th November 2022 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, 8th November 2022 immediately following the Autumn Lunch. A copy of the Chairman's Annual Report is included with this Newsletter together with the Autumn Lunch/AGM invitation. Copies of both the draft Minutes of the 2021 AGM and Club Accounts @ 31.12.2021 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.

Annual General Meeting 2021 – Minutes

The 2021 AGM Minutes will be tabled for adoption by members attending the 2022 AGM in the usual way.

Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members. We are pleased that Keith White and Roger Wright agreed to join the Committee since the 2021 AGM. The following are therefore the current members of the BIPC Committee until the 2022 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	01883 712161
Committee Secretary	Maria Heaney	01494 875410
Social Secretary	Barry Streets	01778 570928
Benevolent Fund	Richard Webb	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

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.

The Membership Secretary would welcome all enquiries from new members satisfying the criteria at memsecbipc@gmail.com

"Affiliate" membership category

The Committee also recognised that prospective new members might satisfy many but not all of the above Bank-prescribed criteria for joining the Club. The Committee therefore agreed, and the 2021 AGM ratified, 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. 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" 2021 Accounts

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

Updated: 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 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.

Pensions - Guaranteed Minimum Pension (GMP) equalisation

As highlighted in the previous Newsletter, this is a complex issue but, in summary, following a successful case brought against Lloyds Banking Group back-dated adjustments might be due to some members' pensions although, be aware, from what we've seen of early WTW notifications adjustments can be just pennies!

No action is required by members as over the coming months WTW will continue to automatically calculate the adjustments and provide all affected members with a detailed explanation, personalised underlying calculations for any uplift in their pension going forward and, possibly, also for a one-off lump sum to reflect the backdated corresponding uplift in pension they should have received to date. More information can be found on WTW's website homepage under "GMP equalisation"

<https://epa.towerswatson.com/accounts/barclays/public/barclays-bank-gmp-equalisation-process/>.

Pensions - Barclays Bank Widows Fund

As highlighted in previous Newsletters, widows may be entitled to an additional benefit if their husband worked for Barclays prior to 1973 and made contributions to the Barclays Bank Widows Fund. This annuity is payable to a widow if she was married to the deceased when that Fund was wound up in December 1972.

To obtain this information, you should currently contact them along the following lines ensuring you include your home address:

"Can you please advise what widow's pension benefits, including any annuity from the Barclays Bank Widows Fund to which she may be entitled, would my wife (name) currently receive in the event of my death.

We were married on....., my date of birth is.....and my National Insurance No..... "

BBUKRF - 01737 227567 / barclaysteam@willistowerswatson.com

NEW: "Connection" magazine Summer 2022 edition

This edition is now available within the Members section of the Willis Towers Watson ePA website and includes both a section "Help with the rising cost living" and more detail about eligibility and how to apply for the following BWC annual Christmas grants.

NEW: Message from the Bank Workers Charity – 2022 Christmas grants

"It's been a challenging year so far, with the rise in cost of living and the increase in energy bills, which is set to increase again later this year. This may be particularly worrying if you're already struggling to make ends meet.

Alongside other services and support, the Bank Workers Charity (BWC) are offering Barclays pensioners a Christmas grant of £500 (£250 if you live in residential care or a nursing home). It's a one-off, tax-free grant that's means-tested in line with BWC's grants criteria and could help over the costly winter months.

Even if you have been unsuccessful before, it's worth applying again as circumstances can change.

Anyone who applied last year should have automatically received a letter in August inviting them to apply again this year."

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. It is never too late to find out whether you could be missing out.

In a recent newspaper article, Just Group highlighted the following as just some of the benefits available:

- **Means-tested benefits:-**
 - Pension Credit – currently tops-up incomes for both singles or couples
 - Council tax reduction – each Council runs its own scheme
 - Household Support Fund – introduced during the Covid pandemic this £1billion fund provides hard-pressed households with support for essentials; a third of the pot is dedicated to pensioners
- **Benefits NOT means-tested:-**
 - Attendance Allowance – available depending on the disability/care required
 - PIP (replaced Disability Living Allowance) helps with extra living costs for those with long term physical or mental health conditions or disabilities
 - Carers Allowance – available if you care for someone at least 35 hours a week if they receive certain benefits

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. Eligibility for one State benefit sometimes also automatically makes you eligible for other benefits e.g. Council Tax reduction.

"Susan's Story" reported on page 8 of **Connection magazine** "Issue 76, Summer 2020" (still available in the Members' section of the Willis Towers Watson ePA website) confirmed how the BWC had been able to significantly increase her income.

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

Bank Workers Charity – How to manage energy costs guide

With the energy price cap forecast to continue its upward spiral, the BWC has recently produced a guide on how to manage your use of energy which can be found at:

https://www.bwcharity.org.uk/how-to-manage-increasing-energy-costs?utm_medium=email&hsmi=58960621&hsenc=p2ANqtz-9Rk4xRja80xZDWCEVGD8ny5JuMPU0rBVW4NcQTGE2pcpVQ5sZVZCuoQ_kEL61vCgwFCHKR3eUP1D1p1zmzIcxn6zigEg&utm_content=58960250&utm_source=hs_email

Bank Workers Charity – helpful guides

The BWC has also created a number of other guides covering a wide selection of subjects covering Mind, Body, Relationships, Money etc including:

- a "Wellbeing Action Calendar" providing 31 daily actions as an aid to help you look after and improve your mental health and wellbeing can be found at [https://mcusercontent.com/00f03be57cbc84a7b82b36bf0/files/e6ef75f7-69be-4d34-8c61-b5933bbfb761/BWC s Wellbeing action calendar 2021.pdf?utm_source=Email&utm_medium=Bank_pens_exl&utm_campaign=MHAW_2021](https://mcusercontent.com/00f03be57cbc84a7b82b36bf0/files/e6ef75f7-69be-4d34-8c61-b5933bbfb761/BWC_s_Wellbeing_action_calendar_2021.pdf?utm_source=Email&utm_medium=Bank_pens_exl&utm_campaign=MHAW_2021)
- some top tips for managing loneliness and staying connected with others including using technologies such as Zoom, WhatsApp, Microsoft Teams and Meetup, the latter of which is apparently the world's largest network of local groups https://www.bwcharity.org.uk/how-to-manage-loneliness-and-feelings-of-isolation?utm_source=Email&utm_medium=Subscription+service&utm_campaign=September21&utm_source=The+Bank+Workers+Charity&utm_campaign=92257a137f-EMAIL_CAMPAIGN_2019_02_18_09_50_COPY_01&utm_medium=email&utm_term=0_a9702847eb-92257a137f-396291909

MoneySavingExpert's "Cost of Living Crisis Survival Guide" provides 90 ways to save. Did you know?

- there is a "social tariff" for broadband users like there is for energy (No.5);
- or, that for those who do not live in Council Tax bands A-D properties and will therefore miss out on the new automatic £120 reduction for energy there is a less well publicised discretionary fund available for those on low incomes not living in Bands A-D properties (No.11).

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: Further six State Pension errors uncovered

A Freedom of Information (FOI) request by the former pensions minister Sir Steve Webb revealed the errors. Could you be affected?

The Consumers Association Which? have looked at what new errors have been uncovered and how to check you are getting the right amount of state pension. To find out more go to their webpage: [Six state pension errors uncovered - could you be owed money? - Which? News](#)

Old £20 and £50 bank notes

With the date now almost upon us remember that the above paper-based notes will no longer be valid tender **after 30 September 2022** having been gradually replaced with the new polymer-based notes. Old notes will though still be able to be exchanged after that date at a Bank.

Scam avoidance:

With recent 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, 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, 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 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.

NEW: "Confirmation of Payee" ("CoP")

Hundreds of banks and building societies must introduce the name-checking tool 'Confirmation of Payee' (CoP) by mid-2024 to help prevent bank transfer scams although the major UK banks have already done so. It's easy to assume that your bank would warn you if you make a mistake when sending an electronic payment but that isn't always the case. CoP is the only way your bank can tell you if the name you've entered matches the account details held by the receiving bank.

Willis Towers Watson ePA website - changed password reset process

In May 2020, following UKRF members' feedback, WTW changed the ePA website's password reset functionality to one now known as the "Account Recovery service".

In order to protect your account, you will be asked to verify your identity using details from your **passport** or **driving licence** to enable that stage of the password reset process to be carried out quickly and securely online. The details provided will be used for identification only then securely deleted. Neither the Trustee nor WTW will retain this information or use it in any way other than to reset the password. The information may be disclosed to a registered credit agency to confirm your identity but will not affect your credit rating as it will only leave a soft 'footprint'. Any member uncomfortable using the new process can still reset their password by contacting the Barclays Team at WTW. Unfortunately, the Barclays requirement to reset passwords every three months remains in place.

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.

UPDATED: 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. Details on the Club's website under "Members Support" has been updated accordingly.

For House Title Deeds, we have become aware from a Club member that the previous contact number included for BarclaySafe Access Line has changed to 03457 345345. The Club's website has been updated accordingly. You can though 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 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 email address

The Covid-19 pandemic highlighted the importance of being able to keep in touch with each other in a timely way without having to rely on posting letters particularly those who were shielding or isolating and especially those members living abroad. 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.

QUIZ: Her Majesty the Queen's 96th Birthday and Platinum Jubilee

In Newsletter No.93 I highlighted that 14 different Prime Ministers had served during Her Majesty's reign (with No.15 taking office shortly after this Newsletter goes to print!) and asked if you could name them all? In chronological order they were Winston Churchill, Anthony Eden, Harold Macmillan, Alec Douglas-Home, Harold Wilson (twice), Ted Heath, James Callaghan, Margaret Thatcher, John Major, Tony Blair, Gordon Brown, David Cameron, Theresa May and Boris Johnson.

NEW: The last Newsletter included a tip from Which? on the best way to clean a shower head if you live in a hard water area. But what about the shower screen? Well they've now come up with a best tip for that also at [Watch: How to clean a shower screen - Which? News](#)

NEW: Do you struggle putting the duvet cover on? Are you a "ghost" or a roller? I'm now a convert to the latter, takes a bit longer but far less effort. Head over to [What's the fastest way to put on a duvet cover? - Which? News](#) to see what it's all about.

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 contribute their stories ensuring the Newsletter continues to keep the DC&O/DCO/BBI story alive. Whether from home or abroad please do keep your stories, memories and experiences flowing in to John.

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

Steve Merry

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