



BIPC Newsletter -
Number 92
New Year 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. 93 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.**

Included in this edition, **the 50th anniversary "DCO remembered" lunch** including a potted history of DCO from The Spectator, **David Sunray** reminisces about the former Head Office of the London Provincial and South Western Bank, **Dick Francis** fondly remembers **Jack McFarlane** and offers some "DCO" cufflinks for a BIPC charity auction, **Marilyn McNie and Andrea Bennett** kick off a new "**DCO/BBI Wives Tales**" section, **Edred Bowman** "**bows out**" as Sarum Reader and Chaplain, **Peter Rock**'s unusual welcome at Nassau airport, the **latest BIGS news**, a first response to the "**more than 30 DCO/BBI countries worked in**" challenge and, of course, the answers to the previous edition's quiz.

On 1 October 2021, 50 "DCO Folk" met at the Union Jack Club for a lunch organised by **DARRELL BARNES** to mark 50 years since the name Barclays Bank DCO was removed from the Bankers Almanac. If it had not been for Covid fears the number of attendees would have been considerably higher.

With the kind permission of the author, **MARTIN VANDER WEYER**, we include the following piece which appeared in The Spectator on 9th October 2021.

"It's exactly 50 years since the demise of Barclays Bank (Dominion, Colonial and Overseas), an institution whose very name would surely have to be cancelled today – but which once flew the flag for "global Britain" far more effectively than any gone-tomorrow Tory trade minister. Established in 1925 by the merger of the Colonial Bank with the Anglo-Egyptian Bank and the National Bank of South Africa, "DCO" nurtured a breed of self-styled "bush bankers" who were, as one of their chiefs told me, "damned good at chucking a safe in the back of a truck somewhere ... and opening for business 500 miles away across a desert". Sometimes they got shot at too. But they represented qualities of British probity and grit that the world admired – and maintained a quasi-regimental *esprit de corps* of a kind not found in the inhuman corporations of today. In October 1971, the parent Barclays bought out DCO's minority shareholders, embarked on a new international strategy and effectively brought bush banking to an end. But surviving pensioners gathered last week to toast the memory – and I was pleased to hear their venue was London's Union Jack Club".

During the lunch those present reflected upon how DCO came about. The vehicle used to establish DCO was the Colonial Bank which first saw the light of day in 1836 when King William IV granted the bank a Royal Charter authorising it to carry on business in Jamaica, the Islands of the West Indies and British Guyana. The Head Office of the Colonial Bank was always in London and after many changes was eventually located at 29 Gracechurch Street. In 1916 an Act of Parliament was passed permitting the Colonial Bank to extend its business to West Africa and by the end of 1917 new branches had been

established in Lagos, Jos, Kano and Port Harcourt in Nigeria, Accra and Sekondi in the Gold Coast and Freetown, Sierra Leone. They moved quickly in those days.

In 1918 Barclays Bank Limited merged with the London Provincial and South Western Bank, whose Head Office was at 168 Fenchurch Street. The deal was negotiated from the Barclays side by **FREDERICK GOODENOUGH**, he of 33 Old Broad Street branch fame, who had been appointed Secretary of Barclays Bank Limited in 1896 and later a General Manager. **ROBERT WHYTE**, the DCO Senior General Manager in South Africa in the 1960's and Chairman of Barclays Bank of Botswana in the 1970's, once mentioned that whilst he was a South African Rhodes Scholar at Oxford, he became good friends with Goodenough's son and got to know the family quite well. Robert Whyte was told that during the negotiations London Provincial and South Western had been very impressed by Goodenough and at the meeting of the boards of the two banks to finalise the agreement, when they came to the question of a Chairman, Goodenough was asked to leave the room. On being invited to re-join the meeting, to his surprise he was offered the position of Chairman, an offer he happily accepted, holding the position until his death in 1934 when **HERBERT TRITTON**, the grandfather of BIPC member **ALAN TRITTON** became Chairman. On graduating Robert Whyte was offered a job in DCO, an offer he too accepted.

London and South Western brought into the merger a large shareholding in the Colonial Bank and Goodenough saw this shareholding as the vehicle through which Barclays could establish the "Dominion, Colonial and Overseas" bank, which he wanted to be his legacy. Immediately after the merger Barclays acquired a majority shareholding in the Colonial Bank, that already had its eyes on the Anglo Egyptian Bank which had been established in London in 1864 whilst the Suez Canal was being built, but had specific interests in the cotton trade. Barclays acquired a controlling interest in the Anglo Egyptian Bank in 1920. The third bank, fourth counting Barclays Bank Limited, present at the birth of DCO was the National Bank of South Africa, an amalgamation over the years of various South African banks. The National Bank also had branches in East Africa, Rhodesia, New York and at Circus Place, London. In August 1925, the Colonial Bank was reincorporated by a special Act of Parliament, the Anglo-Egyptian Bank and the National Bank of South Africa shareholders accepted Colonial Bank shares in exchange for their current shares, and Barclays injected £2.5m of new capital, the equivalent of £1bn today. However, as Barclays was to be the majority shareholder in the merged banks, Parliament insisted upon Barclays being included in the bank's name so the Colonial Bank was renamed Barclays Bank (Dominion, Colonial and Overseas) a name which clearly reflected Goodenough's wish for the Bank's future.

The initial DCO balance sheet in 1926 totalled £63m, the last in 1971 £2.6 bn, converted to 2021 equivalents these figures become roughly £4 billion and £36 billion. In 1926 there were 424 offices, by 1971 there were 1584, staff numbers rose from 6,000 to 26,600 and during the period 1926 to 1971 DCO maintained branches in 60 different countries – truly the Dominion, Colonial and Overseas bank Goodenough had wished for.

DAVID SUNRAY joined Barclays in 1948 at 168 Fenchurch Street, the former Head Office of the London Provincial and South Western Bank mentioned above. David recalls the Victorian building had lots of corridors and cubbyholes, believed by the juniors to have been designed for furtive canoodling by young men and women, whilst coal for departmental open fires was stored in the bottom drawer of the youngest, at that time David, clerk's desk, he having the responsibility for stoking the department's fires. There were 1,000 clerical staff and managers together with 100 messengers. At this time the former Board Room of LP&SW was part of 168 Securities Department and still contained a very large and ornate wooden display on one wall showing the names of LP&SW board members, amongst whom was their last Chairman, **SIR HERBERT HAMBLING** of Durrant Cooper and Hambling, whose main client was Barclays Head Office. When DCO was established, Sir Herbert was the Deputy Chairman.

DICK FRANCIS was greatly saddened to learn that **JACK McFARLANE** had passed away. Jack and his wife **JOSY** were married in Chipata, formerly Fort Jamieson, Zambia and had strong connections with the country making life good, safe, comfortable and agreeable for those who came into contact with them, working in the community and helping both local people and expatriates alike. Dick and Jack's paths

crossed several times in Zambia. Many years later, in 2011, Dick was back in Zambia working in the community with an NGO when the directors' demanded money and vehicles from him. Dick refused and was subsequently arrested and charged, on fabricated charges, relating to the possession of Nytol, which it was claimed contained a banned substance. Dick was put in prison and later released on bail. Jack took up the case, researched the "banned" substance and corresponded with a pharmaceutical company. It turned out that Nytol is in just about every cough mixture! When Dick returned to court on the due date, the Magistrate walked in, banged a bottle of cough medicine on the bench and Dick was released. A truly great and lasting friendship.

"Dick Francis has kindly donated to BIPC a pair of gold DCO cufflinks, which were given to him as a 21st birthday present. There is a black and white photograph below and a colour picture can be seen on the Club website. The cufflinks are most unusual, 9 carat gold with each link decorated on one side with a royal blue spread eagle above a DCO banner. The links are not UK hallmarked, but bear the mark "9CT" indicating manufacture possibly in Southern Africa in the 1960's. When shown to a number of DCO colleagues at the November London lunch, no one had seen a similar pair before. The estimated commodity (the gold) value of the cuff links is £100. They would definitely be a great addition to any collection of Barclays memorabilia and with Dick's approval we have decided to auction the cufflinks by sealed bids to Andy Fair, 4 Woodway, Merrow, Guildford, Surrey, GU1 2TF, closing date 15 March 2022. PLEASE MARK YOUR ENVELOPE "BIPC 15/3". The proceeds will be donated to Dick's chosen charity "Tools for Self Reliance" who are active in Zambia and other countries in Africa. Also included with the DCO cufflinks in the auction are a pair of embossed enamel cufflinks standard UK issue, probably BBI.



DCO /BBI WIVES TALES

MARILYN McNIE has vivid memories of a very active and interesting life as a DCO/BBI wife in Nigeria.

"Stepping off the plane in Kano in 1967, aged 22 and newly married, I was met at the bottom of the steps by a very large camel, Kano being on the southern edge of the Sahara Desert with camel trains arriving daily carrying all manner of goods. Having been whisked around the old city amongst the Mohammedan mud housing and open drains I was relieved to eventually arrive at our new home, a duplex in a large garden with lemon, banana and orange trees. I then met Mallam Musa our steward, who taught me much about life in Nigeria and who I found was selling our washing powder in small bags at the bottom of the garden. I also met our watchman, a Tuareg from Agadaz in the desert. He was armed with a panga, a large knife in his sandals and a quiver of poisoned tipped arrows. He was an excellent shot and guarded us well.

Once settled in, as a trained nurse I decided I should work. I became a school nurse and visited two government schools daily. Alarmed by the variety of diseases and sneezes with which I was presented I had to rapidly study tropical medicine. Word soon spread about the “English nurse” and locals appeared from out of the bush and every day there were large queues awaiting me. One day Mallam Musa told me his wife was suffering from back pain. She was pregnant and so I went to examine her only to find she was in the second stage of labour and well advanced! With scrubbed hands and my sewing kit I delivered a healthy baby boy. The amusing thing was that I found she was wearing my best knickers!

On moving down to Lagos, **CYNTHIA WILSON** and myself offered our nursing services to the Nigerian Federal Army. We were given the rank of Captain! It was in the middle of the Biafran War and we nursed wounded officers at a small hospital in Ikoyi. Suffice to say the next fifteen months were an experience about which I could write a book. I do believe we saved a lot of lives, had laughter and tears and were much loved by the soldiers.

We returned to Kano in the North and by this time we had two little daughters, the youngest only a few weeks old. One day **MICHAEL** received a telephone call at the Bank asking that I present myself at the State House. We wondered what I had done wrong so we arrived with some trepidation the next morning. I was summoned to the office of the Military Governor, His Excellency Audu Bako who informed me that a new wing at Nassarawa Hospital had just opened, he needed nurses and I would start working next morning. He told me that I would be a helper, but as soon as I presented myself for work the next day I was given an office and a stethoscope! So be it. I ran the unit for a year, was promised a very moderate salary, but did not receive any money for the whole year. Not to be outdone, I sat outside of the office at the Ministry of Finance for three days. When they eventually got tired of me I received my dues!

Life in Nigeria was extraordinary and possibly outrageous but I loved the nine happy years we spent there. As Christians we lived in harmony with our Muslim friends and respected each other’s way of life.”

ANDREA BENNETT recalls an interesting round of golf at the Ikoyi Golf Club, Lagos, Nigeria.

“In September 1975 our two children went back from Nigeria to boarding school in England and to help fill the gap this left in my life I took up golf. By January I had made sufficient progress to apply to join the Ikoyi Golf Club and was invited to play my way into the Ladies Section on the 16th February 1976 with the obligatory round with a committee member, the Lady Secretary no less, a tall, imposing “Old Coaster” with a crystal cut accent and a frighteningly low golf handicap.

My knees were shaking as I mounted the 1st tee, but not half as much as they were later when we reached the 9th. The first eight holes went smoothly enough and those of you who know the Ikoyi course will remember that the 9th brown, we played on dirt browns not grass greens, and 10th tee were at the furthest point away from the clubhouse and side by side with the Dodan Army Barracks. The 9th hole was bordered by a very busy main road leading into the centre of Lagos.

All was peaceful and serene as we both drove off from the 9th tee, the golfers in front of us making their way down to the brown, the traffic flowing slowly along the road and soldiers busy with their daily duties on the outskirts of the barracks. All of a sudden, the peace was disturbed by very loud automatic gunfire – close by, very close by! Immediate chaos ensued. Cars were trying to turn round, the golfers in front of us were running back, soldiers were pouring out of the barracks and running across the golf course towards us and the caddies were shouting “Run Misses run, big palaver” as they disappeared at speed with our clubs.

For a moment, my partner and I froze and then she said “I think we should abandon this round and return to the clubhouse, but first we will retrieve our golf balls as they are difficult to purchase here and we will WALK, not run, because we are British”. I meekly followed her example, but our pace became quicker and quicker and by the time we approached the clubhouse we may even have broken into a light jog, not that the Lady Secretary would have admitted it. On reaching the clubhouse everyone was advised

to stay put, the doors were locked and we sat there for three hours until news filtered through that there had been an attempted “military coup” which was meeting strong resistance from within the army but the Head of State, Murtala Muhammed, had been assassinated on the road alongside the 9th fairway.

Eventually things quietened down. Living just around the corner from the Ikoyi Club I crept back home, first making sure no halftacks, or the like were speeding towards me. What a start to my golf club life, but at least I was accepted as a playing member by the Ikoyi Club, Ladies Section without playing the obligatory full eighteen holes with a committee member. I am also pleased to say that my caddy arrived at our back gate that evening to return my clubs. He received a special “failed coup” dash on top of his full eighteen hole fee.”

THE ABOVE CONTRIBUTIONS ENCOURAGED US TO INTRODUCE A NEW “DCO/BBI WIVES TALES” SECTION TO THE NEWSLETTER. ALL CONTRIBUTIONS FROM THE LADIES WILL BE MOST WELCOME.

After 27 years of Ministry as a Sarum Reader **EDRED BOWMAN**’s retirement has been accepted by the Bishop of Salisbury. Edred has also relinquished his roles as Chaplain of the Shaftesbury branches of the Royal British Legion and the Royal Air Force Association.

One of **PETER ROCK**’s responsibilities in the Bahamas Manager’s Office was to oversee the goings on at the several small island branches. In this role he arranged to fly to Eleuthera and asked a senior Bahamian staff member to accompany him, a big sturdy chap with the magnificent name of **ULLYSSES ROLLE**. On arrival at Nassau Airport on the morning of the flight they were stunned to hear an announcement requesting passengers “Rock and Rolle to go immediately to gate No.1”. This resulted in great hilarity in the departure lounge and a special welcome from the pilot!

Two pieces of golfing news. In mid-September the Barclays International Golfing Society made their annual visit to Llandrindod Wells. A somewhat smaller turnout than pre-Covid, but this did not spoil the golfers’ enjoyment of playing what is a physically demanding course albeit one with stunning views in all directions. The course was in excellent condition, but with some very unforgiving ball-hungry “rough”. The results of the weekends competitions were: **Overall Singles - CLIFF KNOWLDEN, Par Threes – STEVE DOSWELL, Friday Four Ball Better Ball – CLIFF KNOWLDEN and PHILIP CURRIE, Saturday 4BBB – STEVE DOSWELL and MIKE DIXON, Sunday Teams GARETH STEVENS, NEIL POWELL and PHILIP CURRIE**. Steve Doswell, the long-time convenor of BIGS visits to Wales is to be applauded for all his efforts in keeping this event running and has already booked to return to Llandrindod Wells in 2022.

On 13 October, 22 BIGS members and 6 guests gathered for the Winter Meeting at the Army Golf Club close to Farnborough airfield, the ideal location for a keen aircraft spotter who relishes the aroma of aviation fuel! The Club greeted the players with a “full English” breakfast, the weather gods were kind, and the course was beautifully presented whilst also providing quite a challenge. The principal awards were: Scott Salver – **IAN POTTER**, Springbok Cup – **ANDY HOULT**, Circus Place Trophy – **ANDY FAIR**. Immediately after the prize giving the Society held its AGM at which **PHILIP CURRIE** handed over the Captaincy to **GARETH STEVENS**, with **JUSTIN CLIFFE** becoming Vice Captain. As this year’s event was clearly greatly enjoyed by all concerned, the players voted to return to the Army Golf Club for the next Winter Meeting on 12 October 2022.

If you are a golfer and retirement has given you a gap in your diary, why not fill it with BIGS golf with the added potential of reconnecting with former BBI, DCO or Barclays International Network colleagues. BIGS plays three events, Spring, Summer and Winter, at venues south of the M25. If you are interested and would like an application form or more information about BIGS, please contact Mark Willis, BIGS Hon. Secretary, by email at Mark@willisnet.co.uk or on 07775 525533 or 01234 349427.

Reminiscing at one of their regular lunches together in Dorset **ANDY MUNDEN, DAVID GUTSELL, DON LONSDALE, EDRED BOWMAN, GRAHAM WILLIAMS, GEOFF HUMPHREY, GLYN ROBERTS, JOHN MCDAVID, MIKE SHAW, NOEL DAVENPORT, PETER HARRISON, PETER ROCK and PETER WILLIAMS** identified seventy-four different countries they had worked in for DCO/BBI over the years on postings, inspections, O&M and various specific assignments.

IT WOULD BE INTERESTING TO HEAR FROM ANY INDIVIDUAL BIPC MEMBERS WHO DURING THEIR CAREERS WITH/FOR DCO/BBI WORKED IN MORE THAN THIRTY COUNTRIES.

.. and the answers to the Hon Sec's previous edition's 50th anniversary quiz are:

1. There had been 9 Chairmen of DC&O/DCO/BBI between its inception in 1925 and its merger with BBPLC on 1 January 1985.
2. Anthony (later Lord) Barber was the Chancellor of the Exchequer on 1 October 1971.
3. "Hey Girl, Don't Bother Me" by The Tams was number one on the UK singles record chart on 1 October 1971 (although half a point if you chose either of the other two options as all reached No.1 in 1971)
4. In 1971, John Newcombe and Yvonne Goolagong won the Men's and Ladies Singles Championships at Wimbledon respectively.
5. Arsenal won the 1971 FA Cup final as part of their "double" winning season with the then First Division League title.
6. Banks closed at 3:30pm on Wednesday, 10 February 1971 and did not re-open until 10am on Monday, 15 February 1971 in order to prepare for the conversion to decimalisation.
7. The Queen opened the "Wallasey" Mersey Tunnel on 24 June 1971.
8. Simon Cowell was the "Britain's Got Talent" TV show judge NOT born in 1971.
9. Lee Trevino won the 100th Open Golf championship played in 1971 at Royal Birkdale.
10. The Benny Hill Show was the TV programme watched by the most households in 1971.

CLUB NEWS New Year 2022

Welcome to the latest edition of Club News.

MEMBERSHIP

We are delighted to welcome the following who have joined the Club since the last Newsletter No.91 (Autumn 2021).

At 31 December 2021 the Club had 1,362 members - 1,189 Full, 172 Associate and 1 Affiliate

NEW MEMBERS:

Mrs Janet	HOUNSOM	South Benfleet, Essex
Mr John	MOLONEY	Ferndown, Dorset

NEW ASSOCIATE MEMBERS:

Mrs Roz	KOHLER	Kingsley, Hampshire (wife of Paul)
Mrs Josey	McFARLANE	Ashstead, Surrey (wife of Jack)
Mrs Cynthia	WEDLAKE	Broadstone, Dorset (wife of Tony)

NEW AFFILIATE MEMBERS:

Mr Mark	WILLIS	Bedford, Bedfordshire
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IN MEMORIAM:

Mr Jim	ALLAN	Reigate, Surrey
Mr Peter	BALLS	Cayman Islands
Mr Vinodchandra	BATAVIA	Shoeburyness, Essex
Mrs Gillian M	BOST	Swanley, Kent
Mr Rex	BOWKETT	Banstead, Surrey
Mrs Betty	CADE	Guildford, Surrey (wife of Peter)
Mr Prataprai	CHANDARANA	Edgware, Middlesex
Mrs Joy	COOPER	Tooting, London

Mr	Roger	EXALL	Poole, Dorset
Mr	Walter	FULLER	Tunbridge Wells, Kent
Mrs	Anne	GASH	Rainham, Essex
Mr	James	HALLIDAY	Lusaka, Zambia
Mr	Paul	KOHLER	Kingsley, Hampshire
Mr	Geoff	LOCK	Clifton, Bristol
Mr	Jack	McFARLANE	Ashstead, Surrey
Mrs	Mari-Angela	PALK	Farnham, Surrey (wife of Sydney)
Mr	John	PEPPER	Sandwich, Kent
Mr	Justin	PEREIRA	Beckton, London
Mrs	Pamela	PERRIN	Welling, Kent
Mr	David	PLANT	Macclesfield, Cheshire
Mrs	Pamela	RANDALL	Seaford, East Sussex
Mr	Dennis	ROBINSON	Chelmsford, Essex
Mr	Pascal	ROCK	Rickmansworth, Herts
Mr	Paul G	SMITH	Crawley, West Sussex
Mrs	Rita	STANYER	Farnborough, Hampshire
Mr	John	STUDD	Halesworth, Suffolk
Mrs	Enid	TRUSS	Eastbourne, East Sussex
Mrs	Bertha	WHEELER	Upminster, Essex
Mr	Victor	WILDING	North Carolina, USA

NON-MEMBERS:

Miss	Marcia	BYNOE	Barbados
Mr	Emanuel	HENRICKSON	Jamaica
Mr	Kenneth F	PESTELL	Harrow, Middlesex
Mr	Frederick	WESTON	Morant Bay, Jamaica

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. In particular, it explains 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/>

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

Subject to any Covid restrictions, we are pleased to confirm that the Club hopes 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.

Unfortunately, events cannot be guaranteed nor how they might still be impacted by any possible changes re social distancing and bar service etc. It is, of course, also 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.

Included with this Newsletter, and again also available on the Club's website in the "Documents" section, are the Invitations to the respective Spring London, Ladies, Bournemouth and Northern/York Lunches. In particular, please be aware that both the Ladies and Bournemouth lunches will revert back to being held in May. Invitations to the other events will either be sent out with the Spring Newsletter or by the respective event organiser.

When responding, please remember to advise the organiser of any specific dietary requirements.

We do though look forward to hopefully seeing everyone again at the 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 2021 events held in very exceptional circumstances.

ADMINISTRATION

Annual General Meeting 2021 - Minutes

We are pleased to confirm that the 2021 AGM was held as planned on Tuesday, 2nd November 2021 at our usual venue, the Union Jack Club, London. Although the 2021 AGM Minutes will be tabled for adoption by members attending the 2022 AGM in the usual way, the Committee has agreed that, for information, the draft Minutes should also be available to all members via the Club's website at <http://www.pen-club.co.uk/>. The 2021 AGM Minutes can be found in the "Documents" section.

Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members of which three vacancies arose at the conclusion of the 2021 AGM. The following are 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
Website Manager (<i>ex-officio</i>)	Steve Kitson	steve.kitson@btinternet.com

We hope to be able to provide an update about the fulfilment of the available Committee vacancies in the Spring Newsletter.

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. NL87 (Spring 2020) outlined the Bank's membership criteria for joining our Club with the additional requirement that potential

members must have also either retired on an immediate pension or already be in receipt of a deferred Bank pension. The Membership Secretary would welcome all enquiries from new members satisfying the criteria at memsecbipc@gmail.com

New "Affiliate" membership category

Newsletter No.91 confirmed that at its May 2021 meeting the Committee recognised that prospective new members might satisfy many but not all of the 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 new category of membership. Affiliate members would also be welcome to attend, but be unable to vote at, the Club's AGMs. We are pleased to welcome Mark Willis as the Club's first "affiliate" member. Mark will be familiar to many members as the current Hon. Secretary of BIGS.

Audited "Club" and "Benevolent Fund" 2021 Accounts

Copies of the respective audited accounts are included with this Newsletter and also available under "Documents" on the Club's website at <http://www.pen-club.co.uk/>.

Barclays International Benevolent Fund

The Club's Benevolent Fund was set up in 1968 to assist *"all pensioners, widows and widowers of pensioners of Barclays Bank International Limited or its predecessors, and to Bank officials and spouses who were at any time in the service of Barclays Bank International or its predecessors."* (Taken from the Fund's recently updated rules)

Importantly, the Fund does not ask for documentation to prove need, relying instead on the knowledge and recommendation of Club members. If you are therefore aware of any pensioner who would benefit from a grant (in the range of £250-500) from the Fund, please contact Richard Webb, (richardwebb948@gmail.com, 01892 722570) or any member of the Committee.

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.

We are verifying the following advice with BBUKRF to ensure is still up to date but, currently, to obtain this information, you should contact them along these 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

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. At a time when the BBC is still stepping up its campaign to ensure, where applicable, the over-75s have paid for their TV licence and, more recently, energy prices continue their upwards spiral it is never too late to find out whether you could be missing out.

If you're unsure of your eligibility for claiming 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/or
- even liaise with other organisations on your behalf.

As I highlighted in Newsletter 89, "**Susan's Story**" reported in **Connection magazine** confirmed how the BWC had been able to significantly increase her income. Her story can be found on page 8 of "*Issue 76, Summer 2020*" edition still available in the Members' section of the Willis Towers Watson ePA website.

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. Or visit http://bit.ly/BWC_BPsupport

Bank Workers Charity - "Wellbeing Action Calendar" etc

The BWC has created a number of 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
- some top tips for managing loneliness and staying connected with others including using technologies such as Zoom, WhatsApp, Microsoft Teams and Meetup, the latter 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

Old £20 and £50 bank notes

The above paper-based notes will no longer be valid tender after 30 September 2022 having been gradually replaced over the past couple of years with the new polymer-based notes. Old notes will though still be able to be exchanged after that date at a Bank.

Scam avoidance:

It remains reassuring to remember that recent City of London advice confirmed 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.

As highlighted in NL90, Barclays is not immune and its own advice to its customers can be found at <https://www.barclays.co.uk/digisafe/>. Last year, Which? magazine reported that text messages directed recipients to a fake Barclays website. In a particular twist, the fraudsters managed to successfully drop the texts into people's inbox with the sender shown as Barclays itself https://conversation.which.co.uk/scams/fake-barclays-unusual-payee-request-text/?utm_source=whichcouk&utm_medium=email&utm_campaign=scamalert130221

Bank impersonation scams

Scammers are becoming increasingly sophisticated though including spoofing legitimate phone numbers. Bank impersonation scams doubled in the first half of 2021 - 33,115 recorded cases totalling a loss of £129.4m, according to figures from UK Finance. These types of scams can be incredibly difficult to detect.

In a recent scam, after receiving a text from what appeared to be the Barclays Fraud Team a customer from Hertfordshire was led to believe that her bank account had been compromised. She then received a call from a number that matched the Barclays phone number on her debit card and was persuaded to transfer all her funds into a 'secure account'.

In another case, a customer received a text, again, purportedly from the Barclays Fraud Team confirming that their account had been compromised and to expect a phone call. When the call came the scammer was even able to confirm details from the customer's account such as payees, payments etc thereby persuading the customer to transfer their money to a 'secure account'.

The best advice seems to be, if in doubt, find the relevant phone number for your bank yourself and ring them direct to confirm the legitimacy of the problem.

Family impersonation scams

Scammers are also using WhatsApp to pose as family members in order to manipulate victims into transferring money. Here's how it works https://conversation.which.co.uk/scams/whatsapp-impersonation-family-friends-new-number/?utm_content=small-email-component&utm_medium=Email&utm_source=ExactTarget&utm_campaign=4114956-C_WS_EM_031221&mi_u=213335206&mi_ecmp=C_WS_EM_031221

Neighbourhood Watch groups - if you have one in your area, these 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.

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.

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, we are grateful to David Cawdery for informing us that 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. Guidance on the Club's website under "Members Support" will be updated as soon as possible.

For House Title Deeds, members should contact the BarclaySafe Access Line on either 0345 075 7475 or 0845 766 0248 who will arrange for your documents to be sent directly to you by Special Delivery or you can 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 though 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 will continue to be sent to your old email address unless updated via Paul.

Newsletter

Our special thanks as always go to John Bennett for all his hard work producing the "*Member News and Memories*" section and also to all those members who contribute their stories ensuring the Newsletter continues to reflect the broad global "reach" that was DCO/BBI.

We all enjoy hearing everyone's tales from the "*DCO/BBI empire*" so whether from home or abroad please do keep your stories, memories and experiences flowing in to John.

On behalf of the Committee, we look forward to seeing many of you at our Club's organised events. In the meantime, please continue to keep safe.

Steve Merry

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