



BIPC Newsletter
Number 95
New Year 2023

MEMBER NEWS AND MEMORIES

On the 29th July 2022 **ANNE HINDS**, along with 20 other volunteers from various health sectors, received the Order of Mercy medal for her volunteering for the past twenty years at St. Joseph's Hospice in Hackney. The ceremony took place at the Mansion House in the City of London by kind permission of the Lord Mayor of London. The League of Mercy was founded on 30 March 1899 by Royal Charter of Queen Victoria and instigated by the then Prince of Wales. Its objective was to establish a large body of volunteers to assist with the maintenance of voluntary hospitals. The Rt. Hon. the Lord Lingfield KT DL President, handed out the awards and also present were HRH Princess Katarina of Yugoslavia and Trustees of the Order. We congratulate Anne on receiving this prestigious award in recognition of her long service as a volunteer at St. Joseph's Hospice.

BRIAN BAUGH celebrated his 90th birthday last May, but was sad to read in the last Newsletter that the Ridge Church in Accra is now in ruins. Brian and his late wife **SALLY** were married at the Ridge Church in June 1958. Sally was given away by **MIKE BOREHAM**, Brian's best man was **ALAN FRASER** and **SYLVIA LEE** was maid of honour. The reception was held in the garden of the house of the Staff Manager **JOHN THRESH**.

Mention of Chililabombwe, Zambia branch in the last Newsletter triggered a number of memories. From January 1976 to June 1977 it was the first branch **MIKE LANDON** managed. Mike arrived in Lusaka on a Friday and on the Sunday morning was led to the North End roundabout and told "Keep driving for around 300kms until you reach a left hand turn-off signposted to Luanshya, keep going to the T-junction, turn right then almost immediately left onto the Ndola to Kitwe road and keep going to Kitwe where you will be met by **DEREK GORDON**".

On the Monday morning Mike called upon **PETER DAVIES**, the Northern Area Manager, before setting off with Derek for Chililabombwe. Driving out of Kitwe, Derek was forced across a solid white line by another driver and then stopped by the Police, who clearly felt crossing the white line was the most heinous of all crimes. They were followed to the Chibulluma Police Station, half way to Chingola, where Derek had his belt removed to stop him committing suicide in custody, but managed to hand Mike the car keys telling him to get to the main road, turn right and keep going until he reached Chingola so as to report Derek's whereabouts to **PETER BOLTON**, the branch manager. In the midst of lots of telephone calls from Chingola branch to Head Office et al, Derek turned up having paid his "fine" together with that of his cell mate, a taxi driver, who in return for which had driven Derek to Barclays, Chingola. The Senior Police Officer had urged Derek to "pay up" rather than make a long song and dance about it! Incidentally, the officer had a savings account at Obote Avenue Branch, Kitwe where Derek was the Accountant. Mike then set off with Derek for Chililabombwe where his first day as an appointed branch manager in Barclays Bank eventually came to an end – some day!

ROBERT SCALLON wonders whether Lubumbashi, across the border in the Congo, is a sufficiently exotic branch name to compete with Chililabombwe. The two mining towns are 75 miles apart, but on the same rich copper seam which in the 1950s was the largest copper producing seam in the world. Robert recalls Lubumbashi as the hub of copper operations in Shaba, with good Belgian restaurants, a university, botanical gardens, a golf club, museum and a zoo.

A number of DCO staff and wives had “interesting” experiences in Lubumbashi which if possible we would very much like to hear about.

DICK FRANCIS suggests Molepolole, Botswana as another exotic branch name. Dick mentions that many indigenous languages are tonal, the way you pronounce them determining the translation. This could well be why he recalls Chililabombwe as meaning “multipede” in the local language, whereas Mike Landon remembers the translation from the Lamba language as “The Place of the Croaking Frog”. The Zambia national soccer team are called Chipolopolo (Copper Bullets). In 2012, Dick was back in Zambia working on some small projects when Chipolopolo won the Africa Nations Cup. His house was full of Zambian friends watching the match and he joined them in chanting the team’s name. Slight tonal problem though. Dick’s pronunciation and tone meant he was not chanting “Copper Bullets”, but “Buttocks Buttocks”!

PETER GRAY found **TONY PETERS’** comments about the Poole building brought back many memories of the iconic Barclays House, Poole. Peter’s career with Barclays was the direct result of the move from London to Poole and the decision to combine with the move a major upgrade of the computer systems. He was one of a small number of experienced operators to join BBI to work on the upgrade and transfer from London. Peter and **PAT STEVENS** joined from Westland Helicopters, **MIKE YOMENS** from British Aerospace, **PAUL CLARKE** from Airwork in Germany and **SELWYN WOMBELL** from a Scandinavian Bank. The team operated from an office in Market Street, Poole but worked with the contractors in Barclays House installing IBM 370 computers in floors 1B and 2A, mainly at night, as after the updates were completed in London the tapes would be rushed to Poole by taxi where the programs would be rerun for comparison and agreement. What followed for Peter was 30 great years in MSD and Inspection travelling the world and enjoying the very special ethos of BBI.

DCO/BBI WIVES TALES FROM LIN DUNCAN AND SONIA SMITH

LIN DUNCAN writes.

“I remember us arriving at our first married home together, a Bank flat in Victoria, Cameroon, in 1970. During **CHRIS’** leave the flat had remained empty, and no cleaning had taken place. The wooden floors and very basic furniture were covered in mildew. I was later told that the polishing and cleaning was to be carried out using half a coconut shell, Mansion polish, and a broom made from the stalks of palm fronds ingeniously held together with an empty tomato puree tin can. The “kitchen” was quite a shock. As I opened the door, the whole room moved!

Hundreds of cockroaches and ants had made it their home. The fridge, which sat in four tins of oil and water to prevent ants getting in, was rusty and broken, power and water cuts were frequent and the sink had no proper drain. All this was quite a challenging introduction to married life in West Africa for a 20 year old from Hove, but Chris and I are still together after 52 years of marriage!”

SONIA SMITH tells the story of “The Case of the Cocoa Measuring Pan”. Sonia’s late husband **JOHN** was posted to Freetown, Sierra Leone in December 1962 and on their second tour the Assistant Manager, **DAVID PRICE** told John they were moving to Jos, Nigeria which everyone said was a lovely

posting. A week later they were told the posting had been changed to Onitsha, Eastern Nigeria, where there was a very large market selling exotic things such as aeroplane parts, Wedgewood plates and goods from all over the world including genuine Stetson hats. John and Sonia were to leave Freetown almost immediately flying to Lagos and on to Benin where they were met by **CYNTHIA and MALCOLM DAVIES** who warned them that trouble was brewing and they should definitely not take any Western newspapers with them. **TEDDIE and PRISCILLA COOKE** were waiting for them when they arrived in Onitsha. It was shortly before Christmas and Priscilla held coffee mornings to introduce Sonia. At the first of these Sonia saw a lovely Copper Cocoa Measuring Pan – like a frying pan with a long handle. It was quite deep, the sides came up at a slight angle and Sonia was taken with the pan.

Christmas came and Sonia opened a parcel in which she found a cocoa measuring pan, which had been turned into a sieve with small brass holes. Sonia asked “*where on earth did you find this?*”. Priscilla said the gardener had dug it up. It became one of Sonia’s prize possessions. When the trouble which Malcolm and Cynthia Davies had foreseen blew up, the Nigerian Civil War, the expatriate wives and men were evacuated at very short notice. Before he left John put the cocoa measuring pan, along with other possessions, into a fabric trunk with metal bands around it, which he deposited in the branch strong room.

After the Biafran War ended, **DAVID BROOKS** asked John and Sonia if they would like to visit their old Onitsha bank house and they said “Yes”. Armed with a military permit, no gun, they made the long journey to Onitsha in David’s Land Rover, luckily without trouble at the border. Their house had been devastated, with “Platoon No.2” written on the outside wall and doors, windows etc all gone. Moving onto the branch, there was evidence of where the strongroom had been and lying there were the two metal bands belonging to the trunk, the metal numbers from a dart board and Sonia’s cocoa measuring pan which clearly no soldier wanted. The pan now resides safely in her hall in Virginia Water.

WE WOULD VERY MUCH WELCOME CONTRIBUTIONS FROM MEMBERS AND WIVES WHO WERE EVACUATED FROM “BIAFRA” AT THE TIME OF THE CIVIL WAR, THE ROUTE THEY TOOK AND THEIR LASTING MEMORIES OF THE JOURNEY.

NEIL HIRD enjoys the wives’ tales, mentioning that all the married men who served DCO/BBI abroad owe their wives a great deal for what they had to put up with overseas. Many worked as nurses, normally unpaid, or taught in local schools. Neil recalls **MOLLY WEST** in the 1960s teaching at the Unity High School for Girls in Khartoum, Sudan. Molly had a degree in Mandarin, was very bright and when asked if she would teach replied “*You name it – I’ll teach it!*”.

HOWARD BATEMAN has vivid memories of Paris in May 1968. Pitched battles in the Latin Quarter, CRS versus rioters. Barricades of uprooted trees, cobblestones and iron railings in the Boulevard St. Michel and adjacent streets. The reek of tear gas and burning vehicles. This was the area of the Left Bank which Howard had to cross from his home a couple of kilometres south of the Porte d’Orleans as he travelled to and from the main branch of Barclays France on Rue du 4 Septembre, just off the Place de l’Opera on the Right Bank. No buses or metro were running because the workers were on strike, so he made his way on a VeloSolex, negotiating back streets and alleys. Apart from those wishing to withdraw their savings, few customers made it to the banking hall (no ATMs in those days) and anyhow the branch was rapidly running out of cash and having to ration withdrawals. As the Bank of France around the corner were on strike a Brinks convoy had to be organised to the nearest still open Bank of France vaults in Meaux (famous for *brie*) 35 miles east of the capital. Howard recalls that the expats were pleased to have helped keep the Barclays running,

when most of the indigenous banks were strikebound. However, in the chaos Barclays were an object of bemusement to some locals – “*Ah, Ces Anglais*”! Come summer and Howard was posted to the elegant resort of Biarritz which had its own unrest in the form of Basque separatists.

Some members may have noticed that Sir **JAMES DUDDRIDGE** KCMG MP served under Liz Truss as Minister of State for International Trade. Bill Price remembers him more as the MDP who served under him and **FRANK GRIFFITHS** in Swaziland during James’ 10 years with Barclays before James entered politics full time.

JO SMITH, resigned in 1979 after eight years with Barclays Geneva, in order to stay in Switzerland, where he has now lived happily for over 50 years. Jo remains active continuing to play nine holes of golf twice a week albeit in a buggy and despite having arthritic knees! Although a widower for the past twelve years Jo is lucky enough to have both his daughters and their families living within 15 minutes of his own apartment, which is in the charming little village of Echichens, just above Lake Geneva near Lausanne. Jo still has fond memories of his years in Kenya, Mauritius and Sudan during the sixties and remains in touch with several of his old friends from those days.

Rising inflation, widespread industrial action and a government under pressure reminded **GEOFF SMITH** of 1974 when he joined BBI, 33 Old Broad Street. “I worked in Sterling Transfers, 33 Nominees, Customer Services and OBF, before moving to Union Court in 1978. Various people including **TONY PIA, DON FORD, ALF DAVIS, MIKE CULLUM, MARCIA BURN, ALAN JONES and SALLY PALIN** tried to teach me the rudiments of banking. The less said about my time as a cashier the better! There was a great social scene and lots of opportunity to play sport, including a two-day rugby and netball tour of South Wales where we played Cardiff and Swansea districts. Memories are a bit hazy (*Editor’s note* – Not a surprise after a rugby tour) but I am sure the rugby team included **PETER FINCH, GRAHAM MacDONALD, CARLOS LE GRANDE, JOHN SWANN, TONY WHITT, GRAHAM WELLS, CLIVE WALKER, STEVE WHITE and KEITH CAMISH**. It rained, we lost both rugby matches, but a good time was had by all.

Having recently retired and returned to the UK, **GRAEME SKINNER** reflects on the stark contrast between his first and last BBI appointments.

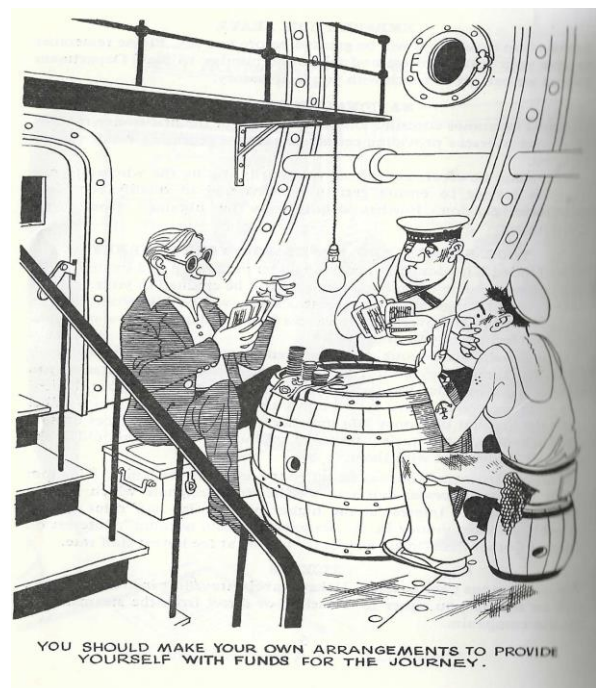
“After brief spells in Kenya and Zimbabwe in 1985 with **DAVID CAWDERY** on computerisation work, I was appointed Assistant Manager in Zaire. **GEOFF THOMAS** was MD and **ALAN ASHWORTH** branch manager. There were few grocery stores, almost no telecommunications and a military dictatorship meant daily roadblocks and constant hassling which became worse the longer the army had not been paid. On the plus side there were trips to the mountain gorillas in Virunga National Park and to reportedly the only African forest elephants trained to work. I rode one on trek. The real highlight was meeting my future wife **Gill**, who was in the British Embassy.

My last posting was to the Cayman Islands where **ALEX WOOD** was Country Manager. A great place to work and live. A strong financial services industry, expanding tourism sector and a recession-proof property market were good for business, whilst the people and climate made for a wonderful social life. We were in Cayman when Barclays merged its Caribbean operations with CIBC to form First Caribbean International, a colossal undertaking involving many governments and regulators. An abiding memory is holding overnight a certificate for millions of shares in a temporary holding company, to be surrendered the next morning for stage two of the complex legal process. The transaction eventually resulted in my early retirement, but we subsequently returned for another 10 years in Cayman working for a different bank”.

Having deferred the 2022 BIGS Past Captains Golf Event from the dangerous 40 degrees heat in July, the meeting was held at Sandy Lodge Golf Club on a glorious mid-October day. Due to various reasons, sadly only 10 Past Captains were on parade. The winner was **PETER WOOD** with 33 points, he also won the Nearest the Pin prize, and **CLIFF KNOWLDEN** and **ANDY FAIR** were 2nd and 3rd respectively. Next year's event will be at Guildford GC when it is hoped the field will return to the normal sixteen to eighteen.

MIKE CUMMINS and **BARRY STREETS** announce that the Liverpool/Manchester Reunion is back after a two year Covid interregnum. Fifteen stalwart members, **PHIL ASHDOWN, NICK BRENTNALL, MIKE CUMMINS, BERNARD EASON, ALAN ROBERTS, BARRY STREETS, TONY WILLIAMS, CHESTER BALL, ANDY FAIR, PETER GREENHALGH, HOWARD HENSHAW, CHRIS MARTIN, ANDY MUNDEN** and **ALAN PEACHEY**. After an extended lunch stumps were drawn late afternoon, but they will be re-pitched on the traditional wicket, The Mug House, London Bridge on Friday, 15 September 2023 for the XXVI innings of the LMR.

"**ADVENTURE LIES AHEAD**" was the title of the booklet issued by Barclays Bank (Dominion, Colonial and Overseas) from just after World War II through to the 1970s outlining the overseas opportunities offered to young men by the Bank. When **CHRIS** and **LIN DUNCAN** were recently moving house they came across an updated version of this booklet entitled "Do's and Don'ts or the Young Bankers *vade mecum* on all matters pertaining to dress and decorum in territories overseas" (Do's and Don'ts for short) which had been handed to Chris in 1968. Amongst other cartoons it contains the following which we thought might amuse members, or perhaps for some simply help them recall how the actual didn't always live up to the expectation!





WHAT LASTING MEMORIES DO YOU HAVE OF LIFE WITH DCO/BBI ?
MEMBERS WOULD LOVE TO SHARE THESE MEMORIES WITH YOU

THE EDITOR THANKS ALL MEMBERS WHO HAVE PROVIDED NEWS AND MEMORIES FOR THIS EDITION AND WILL BE DELIGHTED TO RECEIVE FURTHER NEWS & MEMORIES FROM MEMBERS AT ANY TIME FOR NEWSLETTER NO. 96 either by e-mail 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.**

QUIZ: King Charles III's Coronation (from the Hon Secretary)

With the Coronation now confirmed for Saturday, 6 May 2023 how well do you know our new King (answers in the Spring 2023 Newsletter):

1. **Charles III will be the sixth monarch to reign since Queen Victoria died. Can you name the others? Clue: they became monarch in 1901, 1910, 1936 (twice) and 1952**
2. **How old was Charles when his mother, Queen Elizabeth II became Queen?**
 - a) 1 year 5 months 22 days b) 3 years 2 months 23 days c) 4 years 6 months 18 days
3. **Charles was the first heir to the British Crown to earn a Bachelor's degree, having attended Trinity College, Cambridge but what subject(s) did he study?**
 - a) Archaeology b) Anthropology c) History
4. **At which Castle was Charles' investiture as Prince of Wales held on 1 July 1969?**
 - a) Caernarfon b) Cardiff c) Conwy
5. **At which university did Charles spend a term to learn the Welsh language?**
 - a) Cardiff b) Swansea c) Aberystwyth

CLUB NEWS New Year 2023

With the Committee's best wishes to all members for 2023 welcome to the latest edition of Club News.

MEMBERSHIP

At 31 December 2022, the Club had 1,305 members - 1,133 Full, 169 Associate and 3 Affiliate.

We are delighted to welcome the following who have joined the Club since the last Newsletter No.94 (Autumn 2022):

NEW MEMBERS:

Mr	Trevor	OLNEY	Weybridge, Surrey
Mrs	Hazel	POTTER	Christchurch, Dorset
Mrs	Jacqueline	PRYCE	Wimborne, Dorset

NEW ASSOCIATE AND AFFILIATE MEMBERS:

Mrs	Muriel	THOMPSON	Christchurch, Dorset
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IN MEMORIAM:

Mrs	Margaret K	BIRD	Enfield, Middlesex
Mrs	Mary	BROMLEY	Byfleet, Surrey
Mr	John A	BUTCHER	Poole, Dorset
Mr	John	CARPENTER	Broadstone, Dorset
Mrs	Joyce	CHILDS	Deal, Kent
Mr	Ron E	DAWES	Woking, Surrey
Mrs	Irene	DOYLE	Ilford, Essex
Mrs	Beryl A	ELLIS	Orpington, Kent
Mr	George DC	FARQUHAR	Croydon, Surrey
Mrs	Eileen	GATWARD	Poole, Dorset
Mr	Henry	GREENE	Poole, Dorset
Mr	Patrick J	GRIFFIN	Enfield, Middlesex
Mrs	Linda A	HOWARD	West Wickham, Kent
Mr	David	HUNT	Chelmsford, Essex
Mr	James	JONES	Norwich, Norfolk
Mr	Ralph E	JONES	New Eltham, London
Mr	Michael	KELLARD	Weymouth, Dorset
Mr	William A, "Sandy"	KINNEAR	Dundee, Scotland
Mr	Adrian CR	LLOYD	Solihull, West Midlands
Mrs	Audrey	MANTELLA	Bromley, Kent
Mrs	Iris	MASKELL	Norwich, Norfolk
Mr	Peter	MINKEY	Ringwood, Hampshire
Mr	Nigel	MOOREY	Cross Macclesfield, Cheshire
Mr	Rusi M	MOWJI	Wimbledon, London
Mrs	Margaret	NEWMAN	Henfield, West Sussex
Mrs	Maureen J	OLIVER	Ashted, Surrey
Mr	Brian EN	PARKER	Broadstone, Dorset
Mr	Ramanbhai	PATEL	Chatham, Kent
Mr	Horace	POSTLETHWAITE	Broadstone, Dorset
Mrs	Beryl J	ROGERS	Poole, Dorset

Mr	Edward	STAGG	Upminster, Essex
Mr	Alec C	START	Glasgow, Scotland
Mr	Malcolm B	STOCKWELL	Coulsdon, Surrey
Mr	Norman	SUGARHOOD	Huntingdon, Cambridgeshire
Mr	Willem E	VAN DOORENE	Netherlands
Mrs	Marianne	WALTERS	Western Australia
Mrs	Eleanor E	WANT	Cheltenham, Gloucestershire

NON-MEMBERS:

Mr	Tulsidas V	BHARADWA	Alberta, Canada
Mrs	Jacqueline	CATT	Reading, Berks (wife of Denis)
Mr	Allan S	DOUGALL	Ontario, Canada
Mrs	Monica L	FUNG	Ontario, Canada
Mr	Robert F	HOPE	Anglet, France
Mrs	Margaret	HOUSTON	Ditchling, Sussex (wife of Heath)
Mrs	Barbara H	LAING-HISELER	Ontario, Canada
Miss	Daphne B	LEE CHEE	Trinidad
Mr	David C	LEGALL	Barbados
Mr	Anthony O	MINGS	Barbados
Mr	Melvyn C	RICHARDSON	Anguilla, British West Indies
Mr	Hugh	SANDS	Nassau, Bahamas
Mr	Monty	ST. JOHN	Grenada

We extend our sincere condolences to all their families in their bereavement.

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

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

SOCIAL

SOCIAL CALENDAR 2023

The full 2023 Social Events Calendar is included with this Newsletter and also available in the "Documents" section on the Club's website at <http://www.pen-club.co.uk/>

The invitations to the Club's London Spring, Bournemouth and London Ladies Lunches are 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 seeing everyone again at any of these 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 forthcoming 2023 events for doing so in what are often still very difficult times post-Covid for host venues.



Members enjoy catching up at the Club's well-attended 2022 London Autumn lunch in November 2022 at the Union Jack Club, close to Waterloo Station.

ADMINISTRATION

Annual General Meeting 2022

Following immediately after the London Autumn Lunch the 2022 AGM was held on Tuesday, 8th November 2022 at our usual venue, the Union Jack Club, London providing an opportunity for members to have your say about the running of the Club and bring issues to the attention of the Committee. Copies of the draft Minutes of the 2022 AGM, subject to approval by members at the 2023 AGM, are available on the Club's website. The Chairman's 2022 Report is also available on the Club's website.

Committee Membership

Control of the Club is vested in a Committee consisting of no more than 15 members. Members attending the 2022 AGM approved the appointments of Keith White and Roger Wright who had both joined the Committee since the 2021 AGM. The following are therefore the current members of the BIPC Committee until the 2023 AGM:

Club Chairman	Simon Culliford	020 8788 0814
Club & Hon. Secretary	Steve Merry	020 8302 2393
Hon. Auditor	Andy Fair	01483 576945

Hon. Treasurer	Lesley Mittins	01277 225780
Membership Secretary	Paul Dennis	07887 240024
Committee Secretary	Maria Heaney	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:

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

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

"Affiliate" membership category

The Committee has also recognised that prospective new members might satisfy many, 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

NEW: 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 pension clubs a member might wish to belong to.

Audited "Club" and "Benevolent Fund" 2022 Accounts

Copies of the respective audited accounts are enclosed with this Newsletter and are 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)

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 – 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 Winter 2022 edition

The BIPC is well represented in the latest edition now available within the Members section of the Willis Towers Watson ePA website. Highlights include:

- on page 5, a Bank Workers Charity case study about how the BWC helped "Richard" who is the full-time carer for his wife "Pat" who has dementia to ensure they both received all the social welfare support they were entitled to;
- on page 8, a repeat of the article appearing in our May 2022 Newsletter from Tony Betts reminiscing about his time in the Bahamas in the 1960's;
- as reported above, Robert Hope has sadly died since our last Newsletter but his letter about how he requested a transfer from Barclays in the UK to spend a life working for Barclays in France appears on page 13;
- on page 14, David Sunray provides the ninth instalment of the "Tales of a retired banker" series;

- on page 15, "*Life beyond Barclays*" includes a full-page extension of an article and appeal that first appeared in our Autumn 2022 Newsletter by Club member John Cotton about his and other colleagues' involvement with a UK charity called the Karibundi Children; and
- on pages 16/17, extracts from an edition of the "*DCO Quarterly*" magazine provided from Group Archives with memories of Queen Elizabeth II's coronation by staff based in Oceanic House, Cockspur Street.

NEW: Government "Cost of Living" support website

2022 was a challenging year for many, with the rise in cost of living and the increase in energy bills, which are set to increase again in 2023. This may be particularly worrying if you're already struggling to make ends meet. 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. Eligibility for one State benefit sometimes also automatically makes you eligible for other benefits e.g. Council Tax reduction.

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

NEW: Tip from Age Concern re Attendance Allowance

Age Concern is another great source of help and assistance and I am grateful to members' feedback for highlighting the support offered by Age Concern including checking draft applications as well as suggest attachments that might speed up the process. A particularly useful tip is to make sure receipt of the application is acknowledged so that when the allowance is finally authorised, payment will be back dated to receipt of the application, which in some circumstances could be months.

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

NEW: Old-style postage stamps

In 2022, the Royal Mail introduced bar-coded style postage stamps. Although old-style stamps without a bar-code are no longer valid for use after 31 January 2023 (originally after 1 January) they can be exchanged at Post Offices for the equivalent new style stamps. More information can be found at [Know where your old stamps are? | Royal Mail Group Ltd](#)

Scam avoidance:

With Office for National Statistics reports showing that fraud now accounts for 40% of all crimes recorded it remains reassuring to remember that although scams are getting more and more sophisticated, 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.

"Confirmation of Payee" ("CoP")

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. When sending an electronic payment banks use CoP to 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.

Barclays Safe Custody service - Wills and House Title Deeds

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

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

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

Change of 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

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

Newsletter

Our special thanks as always go to John Bennett for all his hard work producing the "Member News and Memories" section and also to all those members who have contributed their stories. Whether from home or abroad please do keep your stories, memories and experiences 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 2023 organised events.

Steve Merry

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