



BIPC Newsletter -
Number 89
New Year 2021

MEMBER NEWS AND MEMORIES

VERY MANY THANKS TO EVERYONE WHO HAS PROVIDED CONTRIBUTIONS TO THIS NEWSLETTER

Responding to our request for any WWII memories **DAVID SUNRAY'S** wife **BRENDA** will never forget a day in June 1944. Brenda was walking down The Strand in her lunch break from the solicitors where she worked, wearing her new squared-toe red shoes, the latest fashion and the envy of the girls in the office, when she heard the chug chug of a doodlebug (German V1 flying bomb) overhead. By then a familiar sound but you were safe so long as the engine was still running. The danger was when the chug chug stopped because the bomb would then hurtle, screaming into the ground with an enormous explosion, as it did that day. Brenda was blown into a shop doorway, with bits of glass, lumps of concrete and dusty fragments flying everywhere. A glass fanlight above the door came crashing down on Brenda's head. She scrambled to her feet, shocked and worried about her brand- new square-toed shoes! Running back to the office she came across two paramedics who helped her up the stairs. Her coat was covered with shards of glass and cement dust, there were even glass fragments in her hair and ears, but incredibly she did not sustain a single scratch or bruise. Brenda recalls that the paramedics declared they had witnessed "a miracle". The incident was later reported as the "Bush House Bombing", 46 killed and over 200 injured. Nearly 80 years on Brenda still reminisces about those lovely red square-toed shoes.

JOE BARCLAY could not resist challenging **ALAN TRITTON'S** length of family association with the Bank. Joe's family connection started a bit earlier than Alan's when in 1733 James Barclay became a partner in Freame & Barclay, Bankers. Since then, until Joe retired in 1999, there was always a member of the family involved with Barclays Bank. Members may well recall Joe's cousins, **THEODORE, RICHARD** and **DAVID** along with his father **Sir RODERICK**, who was a non-executive Director of BBI. We believe this is game, set and match to Joe.

HOWARD BEBER'S contribution to No. 88 reminded **JOHN McDAVID** of his time in both Freetown and Makeni, Sierra Leone in the late 50's and early 60's, a very lively period on the diamond front. Both legal and illegal diamond trading were thriving with very large sums of cash involved. John spent a lot of time driving about Sierra Leone, once on Christmas Day, with large sums of cash to keep the pump primed. The illegal trade was very well developed, the lucky dealers rather than the illicit diggers making the most money, but various officials didn't do too badly out of the trade either. The late **DANNY LOBB** told the story of dealers keeping brand new Mercedes, Peugeots and VWs in their compounds and when an illegal digger knocked furtively on the door at dead of night with a good stone the dealer would offer him one of the cars on the grounds that they did not have cash available. The digger would very often accept the new car, which would have cost only a fraction of the value of the diamond on offer, but ownership of such a car gave the digger status. Altogether John enjoyed this period of his career, driving around a tropical country with large sums of money making an exciting change from calling over manual savings ledgers and the like in a branch.

Both **JIM SMITH** and **NEIL IRELAND** were interested in **STUART KEIRLE's** mention of Rodrigues sub-branch 350 miles of the coast of Mauritius. Jim was working in Head Office, London in 1978 when Gilbert and Ellice Islands were granted independence. The Gilberts became Kiribati whilst Ellice became **Tuvalu**. The Foreign Office wrote to Barclays asking if they would open a branch on Tuvalu, as we already had a branch on Fiji, which was a mere 670 miles away across the Pacific. Jim was tasked with putting up a case based on the grounds of social responsibility, those were the days, and eventually it was agreed that if the Tuvalu Government established their own bank, Barclays would take a 25 % share and provide someone to run it. Enter Neil Ireland on a two-year secondment to set up the National Bank of Tuvalu. The bank was started in a converted furniture store at the side of the grass/coral airstrip. This worried the Prime Minister as he thought someone might fly in and steal the cash, but Neil was able to reassure him that the cash holdings wouldn't have covered the fuel bill to fly from the nearest airport to steal it. Later, whilst based in Hong Kong, Jim was tasked with inspecting the National Bank of Tuvalu; but how was he to get there. Problem solved, Hong Kong to Brisbane, Australia, then a flight to Fiji to await the twice weekly plane to Tarawa in Kiribati and then on to Tuvalu.

Can anyone beat this example of isolated Barclay banking?

Talk of visiting Rodrigues reminded **TONY BETTS** of his time in the Bahamas in the 1960's when they ran a weekly agency at Nicholls Town on the island of Andros. Two staff would take an early morning DC3 flight from Nassau with a very large and heavy cash box. On arrival this would be chained to the back of a taxi for the 10-mile drive to the Government office, the home for the day of the agency. There was always a long queue awaiting their arrival although most of the transactions were simple cash deposits and withdrawals. On one occasion a lady asked to withdraw \$20 but when given a \$20 bill exclaimed "That's not mine, my \$20 had a little cross in the left-hand corner". On another visit the staff were held up at gun point on the way from the airport and had no choice but to hand over the cash box which the robbers then dragged off into the bush. The taxi was told to drive on so they went straight to the police station, the police recognised the robbers from the description and waited for them at their house until they arrived home badly scratched and bleeding having staggered five miles through the bush with the box.

Now living on the Island of Gozo, Malta **GRAHAM UNSWORTH** recalls squash matches on the courts in the basements of 54, 33 and 29 and the most enjoyable interlude they provided in the routine of players working lives. Sadly, Graham had to give up squash 10 years ago, a year after reaching the Malta Open Squash final at the age of 68, when prostate cancer came calling and 18 months of treatment halted his fitness routines. On the positive side Graham sees himself as lucky to have had the cancer caught early and excellent treatment both in Malta and Guildford, UK has resulted in him being free of cancer now for nine years. **Graham cannot stress strongly enough the message, "Please get checked out at the earliest opportunity if you ever suspect something is not quite right".**

In October 1998 **DAVID LEUNG** and **ALAN PEACHEY** undertook a treasury visit to the National Bank of Commerce, Dar Es Salaam, Tanzania to examine the Bank's treasury operations. During the visit they met up with **JOHN LISTER** who took them to a popular art and craft village where David was impressed by the craftsmen who exhibited wonderful skill. Beautiful objects such as birds and animals were carved from wood and sold and appreciated around the world.

In January 1975 **GAVIN GREEN** and **ALEX JABLONOWSKI** were sent to Cairo with just some headed notepaper, a portable typewriter, a promise of US\$10m capital and instructions to set up a bank. On the morning of 18 January 1977, Cairo Barclays was fully operational in a converted villa on Kasr Al Aini, a main thoroughfare joining Tahrir Square and the Peoples Assembly when news came of a well organised and armed protest against a 50% rise in the price of bread taking place just up the road on Tahrir Square. The bank was immediately shuttered up and the staff told to melt away, leaving one small problem: Gavin and Alex were

now alone in the office with Gavin's formidable Nubian driver **RASHED** and the bank Merc. From the roof they could see the rioters coming down Kasr Al Aini on their way to occupy the Peoples Assembly, which was defended by the Republican Guard firing tear gas. Behind them was a line of machine gunners but fortunately the tear gas worked and there was no shooting. In a lull Rashed, Gavin and Alex made their escape, but had to cross the Nile and the University Bridge which had a road block manned by rioters. Rashed approached slowly, but when he reached the road block gunned the car, stormed through the rioters and the way was then clear to get back to families. Gavin and Alex remained safely holed up, under curfew, whilst the Republican Guard and rioters shot it out. Two long days and nights later and the welcome sight of a tank at the end of the road indicated that calm was returning and life soon got back to Cairo normal.

EM and **CATRIONA LLOYD-DAVIES** first departed Sierra Leone, by conventional means, in 1979 after enjoying a three-year posting to a friendly country with beautiful beaches and a flourishing economy. Things were different when they returned in February 1994. Civil war had broken out in 1991, with Charles Taylor from Liberia providing troops to the RUF who were attempting to overthrow the Government. Overnight on 25 May 1997 RUF troops arrived in Freetown under cover of a crowd of civilians, which stopped Government and Nigerian troops directly confronting them. The RUF released the prisoners from Pademba Road prison and mass looting began. **BRIAN WORTH** was the other Barclays expatriate at this time. The British High Commission arranged an aircraft to evacuate dependents, but the situation deteriorated so rapidly that no sooner had this plane taken off than the BHC told the remaining Brits to get out any way they could. All foreigners congregated in a hotel on the Lumley Peninsular, where the Americans were advised that their navy was coming to evacuate them and US helicopter gunships were soon patrolling the Peninsular. Fortunately for Em the Deputy US Ambassador was known to him and she suggested he and four others relax over a beer whilst she tried to find space for them. They all had their passports but no baggage. Two hours later and the five of them were escorted to a helicopter and flown to the aircraft carrier USS Keasarge which was positioned just outside of territorial waters. The marines made them very welcome, fed them, gave them bunks and the next morning they were landed in Conakry, Guinea where the British Consul was supposed to meet them but as there was no sign of him, they went to the Air France office. Luckily one of their number was a travel agent with the means to get them on the next flight to Paris en route to Heathrow where Em's unconventional departure from Freetown came to an end. All the banks in Sierra Leone were closed for eight months and in 1999 Barclays exited the country selling their shares to the Government for just £1.

"Does and Don'ts", the booklet handed to all DC&O recruits before they went overseas declared that "Adventure Lies Ahead". It certainly did for Alex and Em and we would welcome hearing of other examples where this DC&O promise was kept.

Thanks to **IAN SHIPTON**, who in 1975 organised a small group to climb Mount Kenya, **TONY WILLIAMS** became hooked on walking and travelling in wide open spaces. After a spell on O&M, when **NIC POTTER** and **JOHN McDAVID** were his bosses, thanks to **ALEX TWEEDIE** Tony was able to visit the beautiful Okavango Delta in Botswana. The memory of swimming in clear cool water in a pool within the reeds, whilst hearing the hippos enjoying the pool next door is indelible. Then there was climbing Kilimanjaro, worth the effort (!), walking down and up the Grand Canyon, such a contrast to the flat 3,000 square miles of the nearby Death Valley; by the way he only walked a mile or two of this. Tony believes there is something special about vast open vistas, the sheer scale and the silence that such places create; a natural tonic.

Reading Tony's contribution, the Editor recalled that whilst on inspection in 1970 he stood on the Mount of Olives, looking down at the walled Old City of Jerusalem, the glittering golden Dome of the Rock and the shimmering silver El-Aksa Mosque and thought "I am being paid for being here". We would welcome contributions from other members who had similar experiences whilst on Bank business.

Rummaging through a box of memorabilia **EDRED BOWMAN** came across the programme for a performance of "The White Sheep of the Family" at the Community Centre, Accra, Ghana from the 30 July to 1 August 1959. The play was produced by **PAUL GODWIN** and along with Edred other Barclays actors were **RODNEY MILLER** and **ROBERT MENSAH**, the first Ghanaian Branch Manager and later a Director of Barclays Bank of Ghana Limited.

JIM LEVERMORE joined Ipswich Foreign at the time of the first moon landing in 1969 and in particular recalls one member of staff who combined his banking duties with ownership of a smallholding. The majority of the queue at his till were often more interested in ordering goats' milk from the small holding than in banking! The 1970s were the heyday of Ipswich Town football club and everyone was happy to deal with the long queues of supporters about to set off for various destinations to support the team on their European campaigns. Jim retired in 2005, enjoying himself on his allotment, which interestingly was a retirement present from his wife, and striding the golf fairways, his present to himself. Jim is currently President of Cainhoe Wood GC, a stunning 36 holes set in the undulating countryside of Central Bedfordshire.

GEOFF LOCK's first overseas posting in 1966 was to Jinja, Uganda the source of the Nile. The branch had an agency at **Iganga**, 30 miles to the east on the main road to Kenya. Cash was king in this cotton growing area and he would return to the branch in the Land Rover with tin trunks full of dirty shilling notes which the staff would then sit around a table counting. Some 30 years later Geoff returned to Jinja as a tourist and called at the branch. It was no longer Barclays but the Orient Bank Limited. The interior had not changed, the manager welcomed Geoff and said there was probably a member of staff who remembered him and low and behold there was, **FRANCIS**. The story did not stop there. Geoff and **CECILIA** retired to Bristol where they visit the Bristol Sweet Market off Stapleton Road in the ethnic part of the city. It is a real duka, the shelves piled high with spices of all sorts, canned foods from tropical countries, yam, plantain and all things exotic and it is the only shop that still sells Daz and Omo washing powder. One day whilst browsing Geoff spotted a faded photo with the inscription "Our family store in **Iganga**". The owners had left Uganda during the Asian exodus and are now the biggest supplier of ethnic food in South West England. Geoff's life had come a full circle.

In 1956 **BRIAN BAUGH** was stationed at Nyeri in the Kenya Highlands where **TED SWISS** was the manager and he and his wife **NANCY** had a fourteen-year-old daughter **JANET**. Brian left Nyeri in 1957 and did not see the Swiss family again. However, Brian recently lunched with **EDRED** and **IDA BOWMAN**, Edred was an usher at Brian's wedding in Accra, Ghana in 1958, and when Brian was reminiscing about his time in Nyeri, Edred mentioned that there was a lady named Janet Swiss living in their apartment block in Shaftesbury whose father had worked for DC&O. It turned out that this Janet was the fourteen-year-old daughter of Brian's manager in Nyeri back in 1956; it is a small world.

THE EDITOR WILL BE DELIGHTED TO RECEIVE NEWS & MEMORIES FROM MEMBERS AT ANY TIME FOR NEWSLETTER NO.90 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.

CLUB NEWS New Year 2021

Welcome to the latest edition of Club News.

Message from Andy Fair, Club Chairman

Dear Member,

Firstly, I wish you a belated Happy New Year! Last year was a topsy turvy one with the virus bringing lockdown, easing of restrictions, tiers, stricter tiers and now lockdown again. All very challenging for everyone and difficult too; being unable to see loved ones or getting out if you are vulnerable and shielding and lives generally placed under some quite tough limits. The shorter days don't help either.

I would ask you all to please lend your support to help others where help is needed, especially those living on their own or having no family nearby. Contact through a phone call, card or email would I know be welcomed!

Vaccines are now being rolled out and, by the time you receive this, the vaccination programme should be well advanced which provides us with the hope that we will emerge from this Covid nightmare in the not too distant future. I certainly believe that.

As far as our Club is concerned, 2020 was a non-event in that all our social gatherings had to be cancelled and your Committee has now regrettably had to take the decision to cancel or postpone all events for the first half of this year. The larger events take time to organise and, as things are now, venues cannot be at all sure if they will be open any time soon and, if they do open, under what conditions. Social distancing measures are likely to be in place for a while yet with wearing of face masks probable too; not conditions conducive to meeting up. We will review the situation in May and evaluate with our organisers whether we might be able to push some events into later in the year. I do hope so as our get togethers are very much the life blood of the Club.

In a similar vein, we should have held our 2020 AGM following the Autumn lunch in London in November. This had to be cancelled and our subsequent hopes that we could hold this following the Spring lunch have also been dashed. We had considered holding it virtually using Zoom but our experience in other gatherings and meetings has not been universally good, attendees finding difficulties with the technology, connectivity issues etc so discarded that thought.

Our constitution requires us to hold an AGM (although there is no laid down time frame in which we have to do this) but, given the extraordinary circumstances facing us all just now and the fact that our Club activity has been almost non-existent with little to report, your Committee has decided that our 2020 AGM will not take place.

We recognise however that members need to be informed of the health of the Club. The 2019 audited accounts were sent out with our last Newsletter and have also been posted on our

website. Lesley Mittins, our Honorary Treasurer, confirms that the Club is solvent. The current lockdown has prevented our Honorary Auditor from auditing the 2020 accounts but a copy of the unaudited accounts and those of the Benevolent Fund are attached to this Newsletter for your information.

The Committee and Benevolent Fund trustees who were elected at the 2019 AGM all remain in situ and will do so until our 2021 AGM which hopefully can be held this November. Additionally, Simon Culliford, elected as Honorary Auditor at the 2019 AGM, also remains in situ. I will carry on as Chairman until November when I will hand over as planned to Simon.

Your Committee has continued to meet virtually during the year. In addition to the usual routine administration of the Club and its website, including the issue of 3 Newsletters, we have/are:

- Embarked on an exercise to improve the database of members' email addresses (and we encourage as many members to let us have their addresses for more timely communication)
- Provided 2 volunteers (in conjunction with other pensioners clubs) to participate in focus groups run by Aon consultants to review communications between the UK Retirement Fund Trustee and pensioners
- Completed the distribution of grants under the Hurricane Dorian Appeal and successfully reclaimed some £2000 in Gift Aid from HMRC
- Investigating the possible use of secure online data storage for key permanent club documents to provide simpler access by members of the Committee.

Notwithstanding the lack of AGM, we understand that members may wish to pose questions to the Committee as they would do normally. These would be welcomed and should be sent in writing by post or email to either myself or Steve Merry, our Honorary Secretary (contact details below). We will publish replies to those queries in our next Newsletter which will go out in May.

While all this is not ideal, we feel we are at least adhering to the spirit of our constitution and we shall ask members at the 2021 AGM to retrospectively approve the action we have taken.

We have all had a difficult past 9 months or so but I am confident things will improve. I thank you for your continued support of the Club and I look forward to meeting up with as many of you as is possible later in the year when celebrations will be the order of the day!

Andy Fair

Contact

Andy Fair: 4 Woodway, Guildford, GU1 2TF Email: ah.fair@ntlworld.com

Steve Merry: 11 Farwell Road, Sidcup, DA14 4LH Email: honsecbipc@gmail.com

MEMBERSHIP

We are delighted to welcome the following new Members and Associate members who have joined the Club since the last Newsletter No.88

At 31 December 2020 the Club had 1,416 members - 1,243 Full and 173 Associate

NEW MEMBERS:

Mr	David A	BROWN	Pinner, Middlesex
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ASSOCIATE:

Mrs	J	HOLLIS	Poole, Dorset
Mrs	Candida	RODRIGUES	Edgware, Middlesex

IN MEMORIAM:

Mrs	AJ	BATTLE	Thundersley, Essex
Mr	Tony J	DOWLER	Bournemouth, Dorset
Mr	Clifford (Chris) T	DUNKLEY	Highcliffe, Dorset
Mr	Peter S	FORD	Crook, Cumbria
Mr	James R	HELMAN	Northallerton, North Yorks
Mr	Peter	HIND	Twickenham, Middlesex
Miss	Daphne	HONEYWOOD	Sidcup, Kent
Mr	David N	HUGHES	Hurstpierpoint, West Sussex
Mr	Mike	JACKSON	Felixstowe, Suffolk
Mr	Kenneth S	JOHNSON	Barnsley, South Yorkshire
Mr	Norman S	LEE	Bournemouth, Dorset
Mr	Derek AW	NEWMAN	Easingwold, North Yorkshire
Mr	Russell	PERRY	Broadstone, Dorset
Mrs	Barbara A	RAYMOND	Tooting, London
Mrs	Iris E	SANDERSON	Wanstead, London
Mr	Gerry	SUMMERS	Broadstone, Poole
Mr	JRV	TAYLOR	Worthing, West Sussex
Mrs	Barbara J	WREN	Ferndown, Dorset

NON-MEMBERS:

Mr	Roger C	CARPENTER	Nassau, Bahamas
Mrs	Pearl T	DWARKA	Trinidad, West Indies
Mr	Joseph	FARRUGIA	St Julian, Malta
Mr	Betty	FINNAGIN	Wife of Terry
Mr	Vinter A	LEONCE	Laborie, St Lucia
Mr	Michael J	MINGAY	Canada
Mr	Ahmed A	PALEKAR	Tanzania
Mrs	Noreen G	RAMSAMMY	Trinidad, West Indies
Mr	Theron AS	VAUGHN	St Michael, Barbados
Mr	Ivor G	MORGAN	Oudtshoorn, South Africa
Mrs	Marie	OWEN	Wife of Denis, ex-Nigeria

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

Members are very often the first port of call for families wishing to let us know when a member has sadly died. Members might therefore find it helpful to know that Willis Towers Watson, the Pension Fund Administrator has a very useful single page guide accessible under the "Reporting a Death" tab from their following homepage <https://epa.towerswatson.com/accounts/barclays/>

In particular, it explains the documentation that WTW shall require which can sometimes be more than just providing a copy of the death certificate especially if a surviving spouse pension becomes payable.

Members might also like to be aware of the government's "OneStop" service that is offered when registering a death that automatically handles most, if not all, state and local government-related matters e.g. State pensions, benefits, Council Tax etc etc. In particular, it also ensures that any bereavement benefit and/or allowance is automatically paid. I can personally vouch that having all that taken care of makes an executor's job a lot easier and quite often highlights allowances and benefits you might not ordinarily be aware of and miss out on.

SOCIAL

SOCIAL CALENDAR 2021

As Andy mentions in his Chairman's message above, unfortunately, the Covid-19 outbreak meant we had to cancel all of the organised events on the 2020 Social Calendar and also those usually held in the first half of 2021. It is likely that doing so will have a huge and direct financial impact on the Annual Grant we receive from the Bank in 2021 and, possibly 2022, as attendances at the previous year's organised events are by far the largest contributor of the three elements used to calculate the Annual Grant we receive although the Club's accounts remain in a prudently healthy state.

We would normally include the forthcoming year's Social Events Calendar and Invitations with this edition of the Newsletter. However, at the time of writing, the position is still unclear with the Covid-19 vaccination roll-out having just started. It is hoped that the Club will be able to organise some of its traditional events in 2021 and will keep members and organisers informed as the picture becomes clearer.

ADMINISTRATION

Annual General Meeting 2020

Approximately 40-60 members usually attend our AGM which normally follows immediately after the Club's London November lunch. Operating constraints placed upon the Union Jack Club, our usual venue, the national "lockdown" in November 2020 and the need to continue to heed "social distancing" meant we were unable to hold either the lunch or the AGM as normal. At the time of writing this edition the national "rollout" of the first vaccines has just started.

As Andy mentions in his Chairman's Message above, given the Club's recent relative inactivity the decision has therefore been taken to cancel the 2020 AGM. The Committee members have all agreed to continue in situ until we can hopefully convene the 2021 AGM in November 2021.

The AGM provides an important opportunity for Club members to bring issues to the attention of the Committee. In lieu of the decision to now cancel the 2020 AGM if there are any such issues members wish to raise please do let either Andy or myself know either by letter or email instead.

Committee Membership

Having been elected at the 2019 AGM the following have agreed to remain the current members of the BIPC Committee until the 2021 AGM and:

Club Chairman	Andy Fair	01483 576945
<i>(retires as Chairman at next AGM but has agreed to continue as a Committee member)</i>		
Club & Hon Secretary	Steve Merry	020 8302 2393
Hon Auditor (& Chairman elect)	Simon Culliford	020 8788 0814
Hon Treasurer	Lesley Mittins	01277 225780
Membership Secretary	Paul Dennis	01883 712161
Committee Secretary	Maria Heaney	01494 875410
Social Secretary <i>(retires at next AGM)</i>	Trevor Martin	01277 227404
Social Secretary elect <i>(wef next AGM)</i>	Barry Streets	01778 570928
Benevolent Fund	Richard Webb	01892 722570
MSN Coordinator	Hilary Turner	020 83939215
MSN Regional Rep	Adrian Field	01202 892508
MSN Regional Rep <i>(retires at next AGM)</i>	Mike Cummins	01234 825772
Welfare Rep	Margot Sutton	01628 629265
Welfare Rep <i>(retires at next AGM)</i>	Denis Flaherty	01268 455034
Website Manager <i>(ex-officio)</i>	Steve Kitson	steve.kitson@btinternet.com

Committee Membership Retirements/Recruitment

As Andy highlighted in his 2020 Chairman's Report, there should have been a number of forthcoming changes to the Club's Committee membership in the period leading up to and including the 2020 AGM. Following its cancellation, the changes will now take effect at the 2021 AGM.

As previously reported, after 5 years at the helm Andy has decided to step down as Chairman at the next AGM although will remain on the Committee allowing us to benefit from his continued wise counsel with Simon becoming Chairman.

Three vacancies become available to join the Committee at the next AGM following Mike's, Denis' and Trevor's wish to step down after a combined 50 years' service as Committee members.

The Committee would greatly welcome any interest from members who might wish to join us. The Committee usually meets four times a year in January, May, September and November and also attend the AGM. Committee meetings normally take place early lunchtime on a weekday in London to allow members to avoid peak travel times. However, during the Covid-19 virus outbreak we have successfully held virtual meetings with members' using the PC-based Zoom tele-conferencing application from their own homes.

Please let either Andy or myself know if you might be interested in joining the Committee and/or would like further information. If you think you might be, we usually invite members interested in joining to sit in on a couple of committee meetings before you need to "sign up". Meetings are always good humoured so, don't be shy, we'd love to hear from you.

Club Membership recruitment

We always welcome the opportunity to attract new Members to join the Club. In many instances, new members join after being introduced by existing members.

I outlined the Bank's membership criteria for joining our Club in Newsletter No.87 with the additional requirement that potential members must, of course, also either be in receipt of, or be entitled to, a deferred Bank pension. The Membership Secretary would welcome all enquiries from new members satisfying the criteria at memsecbipc@gmail.com

It is worth re-emphasising that it would still be to the benefit of both the new member and the Club to have new members join even if they are unable to attend any of the Club's organised events. New members would benefit from receiving copies of (and submit articles for) the Newsletters and have access to the various helpful information on the Club website, etc.

Unaudited "Club" and "Benevolent Fund" 2020 Accounts

The latest Covid-19 national lockdown and social distancing guidelines has delayed the usual audit of both the above accounts. However, enclosed with this Newsletter are copies of the respective unaudited accounts which will also be available on the Club's website. Copies of the audited accounts will be made available on the website as soon as their audits can be completed.

Barclays International Benevolent Fund

The Pensioners Club Benevolent Fund was set up in 1968 to assist pensioners "*who are in necessitous circumstances and the wives, widows, children and other dependents of such pensioners being in need of assistance*". (Taken from the Fund's rules as adopted at the Club's AGM in 1968.)

While some of the wording would not get past an editor's beady eye today, we wanted to stress that the Fund is available to all pensioners of DCO/BBI, not just Club members and dependents.

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 – spouses

We regularly remind members to contact BBUKRF, say every 5 years, to check what pension, in the event of their death, would be payable to their spouse.

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, contact BBUKRF 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/BBC TV Licence - could you be entitled to any state benefits?

Following a short postponement due the Covid-19 virus, as you will no doubt be aware the BBC re-introduced the TV licence fee for the over-75s with effect from 1 August 2020 unless in receipt of Pension Credit.

A report by 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.

Now might therefore be an especially good time to find out whether you could be missing out. Perhaps you're unaware of your eligibility for claiming benefits or maybe you're unsure where to start. Whatever the reason, it's always worth checking to see what you might be entitled to and how you can get the help and support you might need.

Advisors at the Bank Workers Charity can help:

- identify benefits and schemes that you may be eligible for;
- establish whether a previous claim (or claims) was incorrectly rejected and help to appeal;
- support you in completing application forms; and/or
- liaise with other organisations on your behalf.

"Connection" magazine: *Susan's Story* - you might be interested to read how the BWC was able to significantly increase Susan's income on page 8 of "Issue 76, Summer 2020" edition available under "News & Information" in the Members' section of the Willis Towers Watson ePA website. As you will read, "*the BWC helps thousands of Barclays colleagues, pensioners and their families every year*".

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

"Connection" magazine, Summer 2020 edition re "family connections"

In response to the challenge laid down by Barclays Bank Luton District Pensioners' Club on page 13 of this edition, available from the members section of the WTW website, look out for our successful response which we think might take some beating, certainly for "vertical" family ties who have worked for Barclays. Our repost was too late for the next edition (No.77) so should appear in Issue 78 but has in the interim been acknowledged with great grace by LDPC.

Scam avoidance:

Newsletter No.87 highlighted the various types of scams perpetrated by criminals to trick unsuspecting customers into parting with personal information and their money e.g. **purchase scams**, text-based "**smishing**", email-based "**phishing**" and unsolicited phone call-based "**vishing**".

Although also displaying many of the common scam traits, a recent example received by one of our Club members purported to be from a Managing Director of Barclays Investment Bank by name but we quickly recognised it as coming from a well-known scam account "**name @alice.it**".

In Newsletter No.88 I also highlighted "**spoofing**", emails akin to posting a letter to someone, signing it as Kevin and putting the return address as being Downing Street. In July last year, a small handful of members belonging to fellow Barclays Pension clubs received such an email purportedly from Willis Towers Watson. Investigation by WTW showed their firewall was secure and no more cases have been reported since. **Should you receive what you believe might be a "spoofing" email purportedly from WTW please do not either respond to, or delete, it but let me know and I'll put you in contact with the security team at WTW.**

Authorised push payment ("APP") fraud, where the victim is tricked into moving their money into a scammer's account, jumped by 45% in 2019 and resulted in losses of £456m.

Coronavirus-related scams - as at June 2020, **Action Fraud** the UK's national reporting centre for fraud and cybercrime reported that they had received reports from 2,378 victims with total losses reaching over £7 million. More recent scams have focused on the availability of the vaccines and, as of 7 January 2021, Action Fraud had received 57 reports in relation to the COVID-19 vaccine <https://www.local.gov.uk/spread-word-about-covid-19-vaccine-scam-protect-family-and-friends-councils-urge>

Pension scams - investors lost an average of £82,000 to in 2018.

Spam and Scam emails - some good advice on how to spot and avoid these and some tips for using email safely and securely can be found at <https://www.getsafeonline.org/protecting-your-computer/spam-and-scam-email/>

Bogus on-line adverts - following a successful three-month trial, in June 2020, the Advertising Standards Authority launched a UK Scam Ad Alert system to help tackle bogus ads that leave consumers out of pocket by allowing consumers to report suspect adverts. The new system will help get online paid-for scam ads taken down across multiple platforms such as Facebook, Google etc. Scam adverts on online platforms, such as social media sites and search

engines, have tricked almost one in 10 people into paying out for sham purchases. More information can be found at <https://www.asa.org.uk/news/ASA-launches-scam-ad-alert-system-to-help-better-protect-consumers-online.html>

Neighbourhood Watch groups provide an excellent source for finding out about current scams in your own local area through which your local Police Service are also able to quickly circulate details of reported scams, both national and local, and other local suspicious activity etc.

Dating signed documents 2021 not just 21 - Newsletter No.87 highlighted Metropolitan Police advice against the use of just "20" to denote the year "2020" when signing documents to avoid fraudsters adding a further two digits to make the document appear older than it was e.g. 14/1/20 being easily extended to read 14/1/2017. It would be wise to continue to follow this advice in 2021 avoiding the use of just "21" as the "1" could be so easily changed to "0" still allowing the fraudster to backdate documents.

HMRC - in a recent scam, instead of taking the victim's money the fraudster beat her to filing her tax return and initiated a tax refund of almost £7,000 into another account.

Willis Towers Watson ePA website – changed password reset process

As previously reported, in May 2020, following UKRF members' feedback, WTW changed the ePA website's frustrating and cumbersome 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 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.

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 contact Barclays Willsafe, PO Box 6255, Stratford Upon Avon, CV37 1NT, Telephone: 01606 313000. Guidance can also be found on the Club's website under "Members Support".

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 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 themselves and especially those members living abroad. Although the Club issues three Newsletters a year to members we can send an email broadcast out more frequently if the needs dictate.

Even though members generally change their email address less often, if at all, than their home address it is very important members keep us informed when changes do occur so we can ensure we keep ourselves up to date. Unfortunately, under data protection regulations WTW, our pension administrators, are unable to provide any data to us should we lose touch with your most recent home address.

If you do change your email address at any time please do remember to send an email as soon as possible to Paul Dennis, the Club's Membership Secretary at memsecbipc@gmail.com confirming your email address so we can update our Club records accordingly. Many thanks.

Newsletter

Our special thanks go again to John Bennett for all his hard work in producing the "*Member News and Memories*" section and to all those members who contribute their stories ensuring the Newsletter continues to reflect the broad global "reach" that was DCO/BBI. Do please therefore keep your stories and memories flowing in to John in 2021. Everyone has a tale to tell, so why not share some of your experiences whether good or bad, big or small and/or funny with us.

On behalf of the Committee please continue to keep safe.

Steve Merry

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