



# MARTINS BANK

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## **GRASSHOPPER PENSIONERS' CLUB NEWSLETTER**

Spring 2018 Edition

**WELCOME** to the Spring 2018 edition of your Newsletter which we trust will be of interest to you. That said, we would like to hear your views about what aspects of Martins Bank you would like to hear: More later, but first a report on our day at the:

### **PENSIONERS' CLUBS 2017 NATIONAL FORUM (Thursday 23 November)**

Everyone will remember this function as 'THE CHAIRMAN'S BRIEFING', which was held annually. The annual meeting has now been changed to a biennial meeting to which Bernard Lovewell and I travelled on behalf of our Club. Previously, questions used to be asked of the Chairman by representatives of individual Pensioners' Clubs; but no longer were we to learn.

With significant changes being proposed to the funding of our Retirement Fund, Bernard and I were surprised to hear this when we walked through the door of the meeting room. But we were not alone: Virtually everyone with whom we spoke was of the same opinion; that they would like to hear the reasons behind the decision. However, that was not the only surprise.

The Chairman was so busy that he was unable to attend as was everyone else. We were also advised that all of the Pension Fund Trustees were too busy to attend. Can you believe that? After a gap of two years, no-one could spare an hour or even 30 minutes to meet the Chairmen and Secretaries of the Pensioners' Clubs to explain the reasons for their decisions which could affect us all!

Bernard and I did manage to catch **David Fitch**, *Barclays' Director of Pensions and Benefits* to ask certain questions which I am now able to share with you.

**Q:** Why weren't members of the UKRF advised individually about the changes to

the funding of the Scheme?

**A:** Everyone was advised of the proposed changes in the Annual Pensions Newsletter.

**Q:** Why have the Trustees agreed to reduce Barclays' payments to support the Fund?

**A:** The Trustees took independent advice and after hard negotiations have managed to obtain additional security in support of the Fund as well as agreeing a revised deficit reduction plan.

**Q:** Why has the format changed from an annual Q&A session with the Chairman to what it is today? (which was: Coffee; a brief introduction by David Fitch; Lunch; a series of 'workshops' led by certain Pensioners' Clubs; Tea/Coffee, more 'workshops' and finally more Tea/Coffee and 'networking').

**A:** All of the Board were too busy to attend as were any of the Pension Fund Trustees but I take on board your comments about the structure of the meeting.

**Q:** Why does it take so long for Willis Towers Watson (WTW) to respond to queries?

**A:** They deal with all of our 250,000 members; all queries are logged\* and then forwarded to the appropriate person to provide a response.

\* **What was not mentioned, but has been ascertained since (from a response to a question raised at the 2015 Forum) is the fact that the initial contact with WTW is in Malaysia and not Redhill.**

So that was it! Coffee on arriving followed by an address by David Fitch; then a buffet lunch before the workshops started after being given a 'goody bag' which contained a pen, notebook and insulated coffee cup. Brilliant! Just like being back at work!

And what of the 'Workshops'? We were sat at tables and had to introduce ourselves before the workshop started during which I was critical of Willis Towers Watson but swiftly chopped down by one of David Fitch's staff who sang their praises.

## FORTHCOMING EVENTS

As we are all too aware, our funds and income are limited and we, your Committee are here to act responsibly in arranging meetings whereby you, our members, can meet in surroundings to enjoy the company of their former colleagues and friends.

With this in mind, we have had to take the decision that our November Lunch cannot continue to be held at the Royal Overseas Club, simply because of the cost of the subsidy was far too great to justify. As a result, and the efforts of Arthur Rowe, the November Lunch will be held later than usual at **The Union Jack Club on November 27th 2018**; further details will be provided later this year once the details have been finalised.

Whilst on the subject of lunches, our Spring Lunch will once again be held at: **Barnsgate Manor Vineyard on Thursday May 17th** when our **Annual General Meeting will be held before the meal**. However, because of the location of the vineyard, your Committee have reluctantly taken the decision that this will be the final lunch that the Club will hold at this popular venue but trust that as many of you as possible will make the journey as well as attending the AGM. The menu and 'Reply Slip' can be found on the last two pages of this edition and also on our website:

[www.martinsbank.co.uk](http://www.martinsbank.co.uk)

To date, we have yet to organise an event to replace the popular 'Thames Cruise' and would welcome any suggestions that you might have as an alternative.

## TWO SIGNIFICANT DATES

Friday December 12th 1969 and Monday December 15th 1969. Do you remember what you were doing on these dates? Where were you working? We would like to hear from you with your memories of the last day of Martins Bank as we knew it and the first day of working for Barclays as would Jonathan Snowden, our excellent webmaster, who will publish your memories on our website. Please don't hold back as your memories of working for OUR BANK are important and part of the history of banking in the United Kingdom.

Although December 2019 is still almost 2 years ahead, December 12th falls on a Thursday: As this will be the 50th

anniversary of the final day of Martins Bank existing as an entity in its own right I believe that we need to start planning for this auspicious occasion as soon as possible. Once again, ideas, locations and suggestions would be appreciated.

## LETTERS TO THE EDITOR (OR SECRETARY)

We cannot forget that this isn't my Newsletter but yours and, if you have any comments or interesting information about your time working for our bank, please feel free to share it with everyone.

## WILLIS TOWERS WATSON

Love them or hate them, it appears that we're stuck with them since the people who count (not we pensioners) think that they are brilliant at their job and, as previously mentioned, will not accept any criticism of their performance.

**If you have any experience of dealing with them (either good or bad) then I would be pleased to hear from you either by 'snail mail' or email.**

A prime example of their pedantic approach follows after I emailed WTW requesting that an up-to-date booklet be provided:

*Dear Sirs,*

### **'Help is at Hand' Booklet**

*As our Welfare Office only has a copy from 2013, I should be obliged if you would arrange for her to be provided with an up-to-date copy of the 'Help is at Hand' booklet and confirm when this has been done.*

*My thanks in anticipation of your assistance with this matter.*

*Yours faithfully,*

*David Baldwin, Secretary, The Grasshopper Pensioners' Club.*

to which I received the following response:

*Dear Sirs*

*Thank you for your e-mail below.*

*Unfortunately we cannot provide you the information you have requested as we do not hold a letter of authority from Mrs Sutcliffe.*

*In order for a letter of authority to be sufficient it needs to meet the following criteria:*

**-Signed and dated within the last three months (letters of authority are only valid for 6 months from the date of receipt).**

**-Contains three of the following forms of identification. The member's National Insurance number, date of birth, staff number or address details.**

**-Must make reference to The Barclays Bank UK Retirement Fund.**

*Please note that we must be in receipt of the original document as we require a wet signature, sending by fax or email is not sufficient and will not be accepted.*

and I thought that it was a simple request!

Which brings me on to another interesting area:  
**Security scams, rogue traders, identity and online fraud** was the workshop, led by our own Basil Bush. However, the US Government website provides the following information about how to: 'Prevent Identity Theft'  
*Take steps to protect yourself from identity theft:*  
*Secure your Social Security number (SSN). Don't carry your Social Security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary. Don't respond to unsolicited requests for personal information (your name, birth-date, Social Security number, or bank account number) by phone, mail, or online.*  
Despite Willis Towers Watson being a US Company, in emails to them we state our name as a matter of course but, with incoming emails we are only advised:  
Be suspicious of any unsolicited emails, even if it appears to be from a company you know of. Don't open the

attachments or click on links within unsolicited emails, and never disclose any personal or financial details.

**Now for my questions:**

**Q1.** Why are we constantly reminded that emails are not secure and that we must never send any *personal data* via email?

**A1.** Because they are not secure. Just look at how much has been lost by transferring funds to solicitors where emails have been hacked into and account details changed.

**Q2.** Why, when making contact with Willis Towers Watson must we divulge the following information, which can be hacked into by fraudsters:

*[correspondence must contain] three of the following forms of identification.*

- *The member's National Insurance number*
- *Date of birth,*
- *Staff number or address*
- *Must make reference to The Barclays Bank UK Retirement Fund.*

**A2.** You tell me. Please!

Should you be the target of a scam, then contact:



### **RESERVATION FOR OUR SPRING LUNCH**

**Please detach and send to Alistair McKintosh (Address overleaf)**

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### **RESERVATION FOR SPRING LUNCHEON THURSDAY 17<sup>TH</sup> MAY 2018**

Venue: Barnsgate Manor Vineyard, Herons Ghyll, Uckfield, E. Sussex TN224DB

Time: Pay Bar from 12.15p.m. Luncheon at 1 p.m.

Cost: £17.00 each for full members and 1 guest of each full member  
£29.00 each for Associate members and any additional guests

**Price includes table wine and gratuity**

#### **MENU**

##### **Starter**

Cream of Wild Mushroom Soup (V)  
Home Cured Salmon Gravalax, Mustard & Dill Sauce  
Cajun Chicken and Noodle salad  
Tiger Prawn Cocktail with Brown Bread and Butter

##### **Main Course served with fresh seasonal vegetables**

Roast Chicken with Asparagus & Lemon Crème Fraiche Sauce  
Slow Cooked Lamb Shank with Root Vegetables  
Grilled Halibut Steak with Caper and Lemon Butter  
Baked Goats Cheese with Roasted Butternut Squash and Beetroot (V)

**Selection of Desserts; Fresh Filter Coffee or Tea with Chocolate Mints**

**Please return your Reply Slip to arrive before the closing date of  
26<sup>th</sup> April 2018**

**Death Notices**

It is with regret that we have to announce the deaths of our former colleagues and members:

**Kathleen (Kitty) Bryon** (On 13 January 2018 aged 97).

Although secretary to one of the directors, perhaps more interestingly, from your perspective, she was the archivist at the Lombard Street branch. Her greatest find, which hit the national



press, was uncovering an original hand written manuscript by Lord Byron of his famous poem Child Harold which was first published in 1812. (received from Paul Wiscombe, Kitty's nephew).

**Robin (Rob) Jessup** (October 2017) Jill Jessup rang to advise me of the death of her husband Robin.

**Michael Pettit** (On 26<sup>th</sup> December 2017) Mike Pettit worked at 68 Lombard Street when Ros and Joe Edwards were there in the late 1950s and early 1960s. Mike also worked with Malcolm Coombs and John Chapman but left the bank around the time of merger. Like most of us at that time he

**Please Send Reply Slip to:**

Alistair McKintosh, 21 Springvale, Wigmore, Gillingham, Kent, ME8 0JG

**email:** janalimck@outlook.com

**'Phone: 01634 325077**

Please reserve ..... places for the Spring Luncheon on Thursday 17<sup>th</sup> May 2018 for which I enclose my cheque payable to Grasshopper Pensioners Club for £.....

Names of those attending (capital letters please)

Contact number/email address

Seating preference (Cannot be guaranteed and names please, not Branches)

.....

**Menu choices:**

**Starter:** Soup (V) [ ] Gravalax [ ] Chicken [ ] Prawn Cocktail [ ]

**Main:** Chicken [ ] Lamb [ ] Halibut [ ] Goats Cheese [ ]

found his work for the bank an enjoyable part of life and was always ready for a chat and a joke or three. It is sad to hear of his death but he had a long and happy life. (Ros Edwards).

**David John Fryer** (on November 6th 2017 aged 88).

David was not a member of the Club but he was Securities Clerk at Keighley branch when I joined our bank in August 1966. He sat at his desk all day perfecting security for our advances, puffing away on his pipe until around 4.30 in the afternoon when he would call me across



and say: 'An ounce of Bruno and a Telegraph' (The Bradford Telegraph & Argus being our local evening paper) before giving me the correct change. Great times as we

will all remember in our own ways.

These are the deaths of our former colleagues about which we have been advised but please do not hesitate to advise me about the deaths of any of our former colleagues, irrespective of whether they were Club members or not so that we can remember them.