



The popular version of this quotation is often followed by "for tomorrow we die". Being a Pensioner may make you increasingly conscious of your mortality but, as a Club, we tend to focus more on making the most of still being here - and it seemed to me that the first part of the quotation pretty much sums up a lot of what we do.

This document paints a picture of how our Club sets about things.

It works for us. If you think it might work for you, help yourself!

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## A BIT ABOUT US

We're not quite sure when it all began, as some of the early records are a bit thin. We can however trace the accounts back to 1976, to find brief details of a Christmas Lunch when 91 souls were fed at a cost of £3.24 per head, subsidised 50% by Luton Local Head Office.

Proper minutes and an *ad hoc* Committee seem to have emerged round about 1986, by which time a Summer Lunch was also in place, and additional events began to appear slowly in subsequent years. The Club adopted a formal Constitution (along the lines suggested by the Bank) in 1998, and that (apart from minor tweaks) has remained largely unchanged ever since.

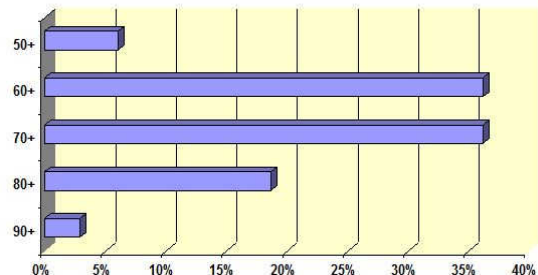
## OUR MEMBERS

Our catchment area embraces those who live and/or worked in the former Luton District - broadly speaking, most of Bedfordshire, Buckinghamshire and Hertfordshire, and a smidgeon of Essex.

Those criteria mean that we have a wide range of Members whose careers spanned a variety of branches, departments, and subsidiaries, and who range from former Branch Messengers to Managers and above. Former status, of course, is now completely disregarded!

In round terms we have 1250 Members - 750 of whom are Barclays Pensioners and 500 their spouses or partners. Our Club has always classified the latter category as Members (who are equal in respect of all social and welfare activities to Barclays Pensioners) and it continues to do so.

The spread of age groups, as shown in the chart opposite, embraces one lively centenarian, and a few youngsters at the bottom end who have just turned 50.



Our numbers have remained stable over the past five years. Although there have been about 20 each year who have gone to meet their Maker or resigned for other reasons, the number of new Members gained has pretty much compensated for the losses.

What's the explanation? No magic formula I'm afraid, just a combination of

- continual encouragement to existing Members to bring others into the fold (from time to time we set them a challenge to bring a former colleague along to an event)
- maintaining an interesting calendar of events (to attract existing Members, who can then tell others that the Club does some enjoyable things)
- taking advantage of chance encounters (you can bump into people in the most unexpected places, and there's usually a chance to tell them about the Club) , and
- following up enquiries through *connection* magazine, from people responding to articles they've read, or getting in touch from the details in the Clubs' list.

As Club Secretary I rely heavily on a master database - the somewhat pretentious name I've given to a simple MS Excel spreadsheet - which includes for each Pensioner Member

|                                                                     |                       |
|---------------------------------------------------------------------|-----------------------|
| <b>NAME, POSTAL ADDRESS AND PHONE NUMBER</b>                        |                       |
| <b>EMAIL ADDRESS</b> <i>(if they have one)</i>                      |                       |
| <b>DATE OF BIRTH</b>                                                | <b>MARITAL STATUS</b> |
| <b>RETIREMENT DATE AND LAST ROLE IN BARCLAYS</b>                    |                       |
| <b>PARTNER'S NAME AND DATE OF BIRTH</b> <i>(where applicable)</i>   |                       |
| <b>ADDITIONAL RELEVANT INFORMATION SUPPLIED BY THE MEMBER</b>       |                       |
| <b>DETAILS OF TYPES OF EVENTS IN WHICH THE MEMBER IS INTERESTED</b> |                       |

Most of this information (which we hold with their consent under the Data Protection Act to use "for the purposes of furthering the social and welfare aims of the Club") is gathered at the time they join. In 2008-2009 we wrote to every Member, showing what information we held for them, and asking them to update the records. Providing a prepaid envelope and "Return to Sender if not known" stickers worked wonders, and it was amazing what came out of the woodwork. We managed a 70% response from the mailing exercise, and then sent the Welfare Officers out to check on the rest, eventually "writing off" the people that we couldn't trace, who had moved away, or who asked us to remove them from the records. We continue to try to trace people who appear to have disappeared.

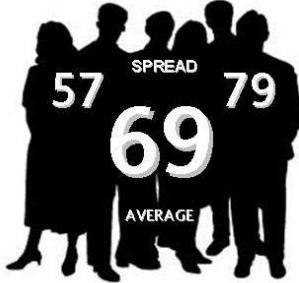
We also issue frequent and regular reminders that the onus is on Members to tell us if anything changes. That message seems to have taken a few years to sink in, but is now working well, although some people still assume that if they've told the pensions administrators, the details will be passed on to the Club. We do a weekly trawl of the Obituaries on the Barclays Pensions website, and scan *connection* in case we've missed any names. We also pick up "intelligence" from time to time from family members and other Club Members, particularly where deaths are concerned. We've distributed our own leaflet called "*When I die . . .*" to all Club Members (which includes our contact details), and keep a copy on the Club website to download.

The master database is organised in a format which makes it easy to sort information. Every item has a separate column, so compiling distribution lists for mailings, for example, or lists of Members resident in a particular area is only a few clicks away. Ancillary databases are also maintained for "gains and losses" as well as details of deaths for people who lived in our patch (which are cut and pasted from the Barclays Pensions website) and both form part of Committee reports.

Talking of which . . .

## OUR COMMITTEE

There are currently 15 Committee Members, who each serve a three-year term and (including the Officers) can stand repeatedly for re-election thereafter. 10 of the Members are male, and the 5 ladies include the spouse of one of our Pensioners. We have a good spread of age (*see opposite*), experience, viewpoints and skills, which together give us useful and different perspectives.



Over the past 27 years (since records began) the Committee has only had 44 different Members. Our Officers have been capable and long-standing, so we've been fortunate to maintain a good measure of stability and continuity. All of the Committee Members bar one have an e-mail address, which helps considerably when distributing information or seeking views.

The Committee meets quarterly at a Barclays Branch over coffee and biscuits. Meetings last for an hour or so - depending on how much we've got to talk about. We try to circulate as much information as possible beforehand on any new or

developing topics so that Members can give the matters some thought before the meeting. This helps to keep "presentation" time to a minimum, so that we can focus on discussion, and the two-hour limit in the adjacent supermarket car park provides an incentive for potential filibusters!

The bones of our Agenda are always:

### **Reports from the Secretary**

*(correspondence; membership; and other activities)*

### **and the Treasurer**

*(update on the accounts and the impact of future expenditure)*

### **Pensioner & Related Issues**

*(the latest news from or about Barclays; the UKRF; the PFAC; and the Welfare Team)*

### **Completed and planned activities**

*(feedback on events held since the last meeting; review of Attendance Statistics: arrangements and proposals for future events)*

### **Welfare**

*(grant applications; local payments; individual reports from Welfare Officers)*

Matters arising from the Minutes are invariably covered under one of the above headings, and it's unusual to raise "any other business".

Our Constitution gives the Committee the power to co-opt if a vacancy needs to be filled, but (unless there's a crisis) we usually wait until the Annual General Meeting. At that time we invite nominations, but (human nature being what it is) we rarely get any! Our usual precaution is to seek out and persuade the required number of people beforehand, so that we don't have to scratch around on the day.

There was a culture in the old Luton District, encouraged by the Local Directors, that one should challenge things which didn't seem right or make proper sense, and that ethos has stayed with many of us in retirement. Hence our Club Members know that we're always willing to take up a valid cudgel on their behalf - and those with whom we deal as a Club soon come to realise that we don't necessarily take things at face value; that they can expect our Committee to ask the sort of questions which other Clubs are afraid to ask; and that we're like dogs with a bone if we don't get satisfactory answers!

## WELFARE OFFICERS

Each Committee Member is an *ex officio* Welfare Officer.

The number of Club Members and their geographical spread makes it impractical to contact people individually to unearth any problems which they may have - so we rely largely on encouraging people to come to us. New Members are given our "*What we're here for*" leaflet, which makes it clear that one of the two purposes of the Club is to provide welfare support. We then remind everyone about our welfare role as frequently as we can.

Our last Annual Newsletter for example contained this message:

### welfare: *n.* the health, happiness, and fortunes of a person or group

There are all sorts of things which affect health and happiness, and while the Club doesn't have the key to all of them (*who does?*) we may often be able to help in some way when problems arise.

The first thing we need to know though, is whether or not you could do with a bit of help - and we won't know that unless somebody tells us. That person could be you, but if for any reason you don't feel able to broach the subject direct, then please ask a friend, a member of your family, or another Club Member to get in touch. Similarly, if you know that one of your fellow Club Members is in difficulty, just tip us the wink.

We know that some people are reluctant to come forward, but we'd much rather find out and try to do something about it, than discover that someone has been suffering in silence and we haven't had the chance to make things better for them.

It then went on to illustrate what sort of help we're able to provide. Quite often it's the simple things which work - a friendly ear, a bunch of flowers, or a small donation from Club welfare funds - but at the other end of the scale we've helped Members to get substantial charitable grants for items which have changed their lives.

Our Welfare Officers know quite a lot of our Club Members anyway, and they pick up information from general conversation. It's normal for at least one Welfare Officer to attend our events (we don't organise it that way, it just seems to happen) and they will often get approaches because of that. The main Club contact details - a dedicated phone line and e-mail address - are included permanently on our website and on every item of written correspondence, and these provide easy additional channels for people who need help to get in touch.

Each Welfare Officer is allocated a geographical area, generally close to where they live. Our master database reflects this information, so it's easy to produce a list of names of Members in each Welfare Officer's patch. We can then allocate responsibility for support to the nearest person, although the lines are blurred where there is a reason to get a specific Welfare Officer involved. We've produced our own Guidelines for Welfare Officers, so that they've got their own "pocket support", and they have an individual budget so that they can dispense small sums instantly. Larger sums are approved by a quick conversation with the Club Officers (if urgent) or at Committee Meetings (if not). We also share experiences through our standard Committee Agenda, so guidance is always available if anyone gets stuck.

There is one exception to the allocation of areas. We're fortunate to have a Committee Member who has an interest (and a good deal of skill) in working with computers - from solving software and performance problems to replacing parts and refurbishing tired machines. He covers our whole area, through phone calls, home visits, or a handy program which allows him to sort out problems by taking remote control of someone else's computer from his own home (with their permission, of course). He's kept quite busy.

## EVENTS

If you've managed to get this far, you've probably begun to wonder where "Eat, drink and be merry" fits in. Look no further. We have a full calendar of activities designed to satisfy both the body and the soul. The aim is to arrange things which people enjoy, and to make sure that they don't starve along the way!

The list of events in a typical year will include

**18 COFFEE MORNINGS** - mostly in Garden Centres (with in-built retail therapy)

Guild Halls to Gardens; Warner Bros. Studio to White Water Rafting - **7 OUTINGS**

**6 RAMBLES** - four or five miles and a pub lunch

Bring your laptop and solve your problems - **4 COMPUTER COFFEE MORNINGS**

**2 CREAM TEAS** - is it jam before cream, or *vice versa*?

"Who Do You Think You Are?" for experts and virgins alike - **2 GENEALOGY GROUP MEETINGS**



**2 LUNCHES** - Spring and Autumn (or Summer and Christmas)

Sightseeing; sometimes steam; and a snooze on the way home - **2 RAIL TRIPS**

**2 WEEKEND BREAKS** - UK hotel deals; choose your own attractions

A social event with business kept to a minimum - **1 ANNUAL GENERAL MEETING**

**1 CAROL SERVICE** - sing your heart out, and work up an appetite for lunch

Take away the plants you like, whether or not you brought any - **1 GARDENERS' SWAP SHOP**

**1 GOLF DAY** - 18 holes at Ashridge, or join the players for the five star lunch

We try as far as possible to hold events at a spread of locations throughout the area, to give as many Members as possible the chance to attend. There is inevitably some occasional conflict of dates when we're at the mercy of the availability of venues, but by and large the framework we've established keeps these to a minimum. People travel to events under their own steam and share transport where they can. If anyone is stuck for a lift we do our best to find someone to get them there.

Organisation of the events is spread between Committee Members and Club Members, who follow a simple process for confirming dates against the master calendar; sending information to the Secretary to distribute (see below); taking bookings; collecting money; and recording attendance. We feed the names of those attending into a separate database, so that we know for whom we can claim a Social Grant, and that throws up statistics to help us keep track of what remains popular and what doesn't.

Members don't pay any subscriptions to the Club. Lunches are subsidised at around 50%, and we pay a subsidy of £5 per head for other events - which manifests itself in reductions to ticket prices; £5 in the hand for a pub lunch; or free coffee mornings and cream teas.

## COMMUNICATION

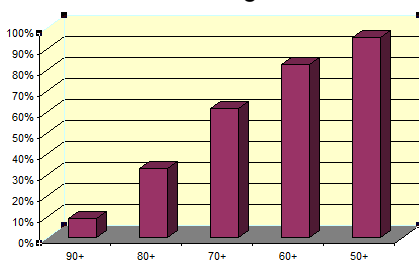
None of this would hang together of course without a proper framework for communication, which we control through a central hub - called The Secretary!

Any incoming messages or queries go to our dedicated phone line or e-mail address, from where they are answered or redistributed according to need - for example

- administrative issues and items from Barclays are dealt with, or referred to the Committee
- requests for welfare help are passed on to the appropriate Welfare Officer
- news of deaths and funeral arrangements are distributed by e-mail, with a request to share the information to friends who can't access cyberspace.

Outgoing messages also follow a pattern. We've worked hard over recent years to get as many Members as possible to use e-mail, while at the same time trying not to disadvantage their colleagues who (for a variety of reasons) are stuck with "snail mail".

At the last count 64% of our Members had e-mail addresses - and as the chart below shows, it's not just those at the younger end of the scale. The benefits are that, by using distribution lists, we can get messages out to a large number of people cheaply, quickly and easily; we can attach documents in PDF format (which everyone can use); and we can also send out information which we would hesitate to do if the job had to be done by surface mail. Leaving aside the writing of the message, we can distribute electronic mail to nearly 500 people



in five minutes. Printing, collating, stuffing, stamping and posting the same number in letter format would be almost a day's work!

Whatever the method of receipt, every Member gets a copy of our Annual Newsletter (which usually includes a list of known events for the following year) and an invitation to the AGM. If we pick up enough news in the interim, those on e-mail get interim newsletters, with a request to share the news with those who aren't.

The majority of outgoing communications are connected to our events, which are promoted in an informative and attractive way. Our master database contains details of the types of events Members are interested in, and enables us to maintain distribution lists of e-mail or postal addresses. For the latter the MS Word mail merge facility comes in very handy, and we use C5 window envelopes to save messing about with labels, and to save time and postage costs. The letters we send give as much detail as is feasible (including information about venues; maps and travel directions; detachable booking forms; and contact details for the organiser).

Inevitably our internet users get more, because we can link communication to our Club website, and we've had one of those in various forms since the turn of the Millennium. Our current site ([www.bblldpc.org.uk](http://www.bblldpc.org.uk)) costs us about £80 per year for domain registration and hosting, with an initial outlay of £30 for the Serif WebPlus X6 software which we use for design and maintenance. Those on e-mail get a simple message when details of new events are available, with a hyperlink which directs them to individual website pages (which themselves offer electronic booking; PDF downloads; links to Bing maps and to external websites relevant to the event).

There's the added bonus that the website contains a lot of other useful information, which users can browse at their leisure or refer to when in need. All in all, people seem to like it - and there are plenty of Members with eagle eyes who point out any errors, which also helps.

So, that's how we do things - and we hope to stay merry for a bit longer yet!

The screenshot shows a website page for the Barclays Bank Luton District Pensioners' Club. The main heading is "BENTLEY PRIORY" followed by "BATTLE OF BRITAIN MUSEUM" and "Thursday 14 November 2013 at 11.00". There is a small image of a biplane. Below the heading, there is a paragraph of text describing the event and a "Booking Form" button.

Doug Dix  
Hon. Secretary  
October 2013