

# Diary of events

Many of the old Pearl 'divisions' have Pensioner Associations. Look below for events coming up in your area and the person to contact for more information.

## A – Bishops Stortford

John McCarthy – 01277 224297

## B – Kent and South East

David Hitchcock – 0208 699 3951

20 July 2006 – Annual Dinner & Dance at the Grasshopper Inn, Westerham

23 November 2006 – Annual Meeting & Christmas Lunch at the Grasshopper Inn, Westerham

## C – Southern Area

Stan Lucas – 01747 853806

12 October 2006 – Autumn meeting (11.30 am) followed by lunch (1pm) at the Mayflower Hotel, Bournemouth. All welcome - just give Stan a ring on the number shown above

## CC – Cumbria

Allan Hodgson – 01900 603171  
Jim Jolly – 01946 810604

## D – Devon, Cornwall, Somerset

Mike Wall – 01395 274084

## E – South Wales

John Jones – 01267 221113

6 June 2006 - Guided tour of National Botanic Gardens of Wales

## F – Norfolk, Suffolk, Cambridgeshire

Ray Fradley – 01787 280043

13 September 2006 - Meeting

13 December 2006 - Meeting

## G – West Midlands

Geoff Barlow – 01922 477018

5 September 2006 – Autumn Lunch at The Royal Oak, Dudley Port

5 December 2006 - Christmas Lunch at The Royal Oak, Dudley Port

## I Division – West Yorkshire

Keith Beanlands – 01943 864742

17 May 2006 - Lunch at Ripon Spa Hotel

## K Division – Glasgow

Rena Matheson – 0141 339 4629

October 2006 (Date to be advised) - Autumn Lunch

April 2007 (Date to be advised) - Spring Lunch

## L Division – Northern Ireland

Ross Hussey – 02882 244368

April/May 2006 - Lunch at Canal Court Hotel, Newry

June 2006 - Visit to Bangor/North Down area

September 2006 - Visit to Omagh

December 2006 - Christmas Lunch at Quinn's Corner, Dungannon

All dates to be advised

## M & CC

Brian Mann – 01772 495257

## N – Nottingham

Peter Norris – 0115 981 4347

Summer outing - to be arranged

23 November 2006 - Lunch - Venue to be agreed

## P – Bristol

Gerald Horseman – 01179 865922

7 December 2006 - Christmas Lunch at Lansdown Golf Club

23 November 2006 - Lunch - Venue to be agreed

## S – Durham

Denis Parish – 0191 5868497

5 December 2006 - Christmas Lunch - Venue to be agreed

All welcome to attend meetings and functions - just ring Denis on the number shown above

## T – Yorkshire, Derbyshire, Nottinghamshire

Keith Smith – 0113 2812250

15 June 2006 - Visit to Black Sheep Brewery at Masham

July 2006 - Bowles match at Barnsley

7 December 2006 - Christmas Lunch at Holiday Inn (J36 A1)

## V – North & Mid Wales, Shropshire, Chester

Ralph Oddy – 01746 763477

20 September 2006 – Lunch at Plas Hafod Country House Hotel, Gwernymynydd

13 December 2006 – Christmas get together at Plas Hafod Country House Hotel, Gwernymynydd

## X - Northampton

Ray Ridout – 01582 665346

8 September 2006 – 4 days in Ostend

29 November 2006 – Christmas Lunch – Toby Carvery, Wootton, Northampton

25 April 2007 – Spring Lunch – Toby Carvery, Wootton, Northampton

## NPI

Paul Marsh – 01892 655230

7 June and 5 July 2006 – Pub Lunch

14 June 2006 – City and village tour of Hampstead and Kenwood House

19 July 2006 – Trip on M.V. Princess Pocahontas from Gravesend to Greenwich or Westminster

2 August 2006 – Goodwood Races

13 September 2006 – Visit to Buckingham Palace

18 October 2006 – Goodwood House

15 November 2006 – Trip to Calais

14 December 2006 – Christmas Lunch

## Croydon

Robert Rose – 01778 394389

## London Life

Ian Ferguson – 01780 720793

## Pearl Pensioners Club – Peterborough

Tony King – 01733 265589

2nd Thursday in each month (2.30 p.m.) – Meeting at Alwalton Village Hall

Every Monday (10 a.m.) – Snooker at North Bretton

Monthly Music Society

## Pearl Chief Office

Colin Jeffryes, 3 Loder Avenue, South Bretton, Peterborough PE3 9AB

3 October 2006 (12.30 p.m.) - Buffet lunch reunion at The Bonnington Hotel, London

8 May 2007 (2 p.m.) - AGM followed by buffet tea at The Bonnington Hotel, London



# Pensionnews

PEARL GROUP STAFF PENSION SCHEME JUNE 2006

## Inside



Congratulations to Jim & Mary



Your Pensioner Associations



Ray's pond project

Designed and produced by Wordshop, Sherborne, Dorset

## Your contacts

If you have a general query about your pension then you should contact the Staff Pensions Department in Peterborough:

Administration Helpline: 01733 474980 Email: Staff.Pensions@pgl.net

Payslip queries: Payroll Department Telephone: 01733 476716

# Welcome Pearl changes

Welcome to the June issue of Pension News, the magazine for Pearl pensioners.

This issue contains lots of your letters and pensioners' association trips and meetings – some of you have written in to ask us to remind former colleagues that they're always welcome to take part in the events if they would like to. A diary of events is printed on the back cover, to keep you posted on what is happening with each group and to provide contact details for more information.

We also have an account of a garden project, for those of you who have green fingers, plus an update on 'Some faces remembered' from the December issue, for which many names have now been kindly added.

As always, we are keen to hear your news and we know that your fellow pensioners are just as keen to read about it! Please keep your letters, photographs and responses coming in to the usual address,

Pension News

Staff Pensions

The Pearl Centre

Lynch Wood

Peterborough

PE2 6FY

We hope you enjoy the magazine – and of course, the summer!

Editor



Jonathon Moss

Jonathan was appointed as Managing Director of Pearl Life Services – Pearl, NPI and London Life - on 1 April 2006. His career with Pearl Group started in 1987 when he joined London Life. Since then Jonathan has held a number of roles including Appointed Actuary for National Provident Life, NPI Ltd and London Life. Since 2003, he has been Director of Finance for the group. Jonathan replaces Ian Laughlin, who has returned to Australia for family reasons.

Over the last three to four years Pearl has undertaken a major transformation since being closed to new business. The average cost to administer each policy has reduced, however, the business recognised that the cost per policy of administering a decreasing closed book would rise as operational costs are not able to reduce proportionally in line with policy run-off. Therefore, the opportunities of outsourcing were considered as a means of resolving fixed cost issues.

On 18 October 2005, Pearl Group announced that it was working closely with TCS, part of the TATA Group, on a plan to outsource much of its processing and administration work. A contract with Diligenta, a new subsidiary company of TCS, was signed in March 2006.

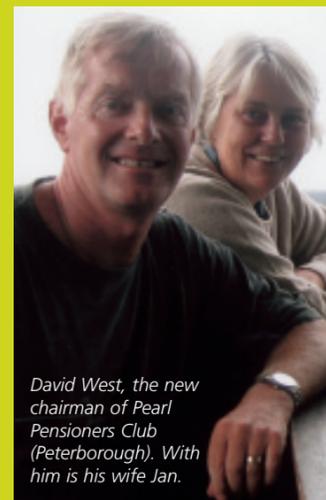
The Business Process Outsourcing contract provides certainty over a major portion of Pearl's cost base well into the future. Whilst of benefit to shareholders, it is very important protection for policyholders because over the long term the unit cost per policy will be maintained at competitive levels.

The arrangement also offers all staff strong job and career prospects – either in the Pearl core business, which will be very focused on strong financial management and governance, or in the new life and pensions administration business.

Jobs have been secured for all staff. Approximately 950 of Pearl's 1100 staff are now employed by Diligenta, the remaining have stayed with Pearl. Both businesses are located at the Pearl Centre in Peterborough.

Jonathan Moss, new Managing Director for Pearl Life Services, said: "We went through a rigorous process to select Diligenta and are very pleased with their intention to build a UK centre of excellence for the administration of life and pensions business in Peterborough. This is a start of a new chapter in Pearl's history and is good news all round for shareholders, customers and staff."

# The Pearl Peterborough Club



David West, the new chairman of Pearl Pensioners Club (Peterborough). With him is his wife Jan.

The two most notable events at the start of each year are the AGM in January and the Luncheon in February. Both were again well supported and reflected significant changes to the club.

After serving the club and committee for 13 years, Chairman Tom Dougall decided to pass the reigns over and the club were delighted that

Dave West agreed to take over the role, he was duly elected at the AGM.

Not only did Tom decide to take a seat facing the other way at all future meetings, but Brian Collins the Welfare Secretary, also felt it was time to take a well earned rest.

Brian had served the club in that capacity, again for 13 years, and there are a large number of members who have been grateful for his concerns over their well-being and quality of life. The pot plant industry of Peterborough could well suffer a decline with Brian's decision and it is

unfortunate that the club has not been able to find a replacement for Brian.

In addition, the move to become chair by David West has created a vacancy for a committee member as well, and the club would welcome offers to fill the positions.

Presentations were made to both Brian and Tom at the AGM and they and their spouses were also appointed Life Members, in recognition of their significant contributions to the club.

The luncheon was attended by 80 people which would have been 5 more if illness hadn't struck a great number of people on the morning of the event. John Hercocock was the guest speaker amusingly recounting his time with the Pearl and his life as a football scout for top league clubs.

The Pensioners Club has enjoyed a season of speakers all associated with working lives in Peterborough and we are now far more knowledgeable about farming, the police, Baker Perkins and wartime experiences.

The summer season will see the walkers and snooker players as active as ever, and outings to The Daily Telegraph in London, the Thursford Music Show and the Space museum in Leicester are all in addition to the regular monthly meetings at the Alwalton Hall.

Tony King

# London Life 1806 - 2006

For those of you that don't know, London Life was 200 years old on 1 May 2006.

## A bit of history...

London Life was founded in 1806 by James Renat Syms, the Common Cryer and Sergeant at Arms of the City of London. When he proposed the idea of London Life, his idea was well received. Life was difficult at the start of the 19th century, poverty and disease were widespread and the Napoleonic years had created economic uncertainty, so the notion of providing for the future was appealing. Although life insurance schemes had been introduced as early as 1706, the methods of calculating benefits were very speculative. When London Life was founded, more reliable ways were developed to calculate premiums and benefits.

Syms proposed that you should fix the amount payable at death and apply all profits in reducing premiums. The London Life agreement, dated 23 April 1806, was signed by 120 people; the first London Life office started to function on 1 May 1806.

A bicentenary party took place on 3 June 2006 at Jurys Hotel, Bristol when (at the time of going to press) it is thought approximately 400 former London Lifers celebrated the history. Watch out for an update and pictures in the December edition of Pension News.



*Pictured left to right: Yvonne Heath, Eric Heath, Roy Yates, Barry Davis and Pat Davis*

## Lansdown Golf Club

In June we enjoyed a lovely day out to Kew Gardens. Early December we had a splendid Christmas Lunch at Lansdown golf club. This venue is getting more popular each year because of the fine food and the setting. We have already booked our Christmas lunch at Lansdown golf club on Thursday 7 December 2006.

**Gerald Horseman**  
*Secretary of Bristol and District Pearl Pensioners Association.*

## Northern Ireland Pearl Pensioners Association

The Northern Ireland Pensioners Association held the first of their 2006 lunches on Wednesday 15th March 2006 in The Bayview Hotel, Portballintrae. There was a good turn out of pensioners from all over the province and many old acquaintances renewed. This particular location on the coast looking out over the Atlantic was a lovely setting for a day out. One of our stalwarts, Brian Mullan had been taken to hospital a few days earlier and on behalf of the Northern Ireland Branch, we wish him a speedy recovery.

We have experienced problems in contacting all of our pensioners due to the dreaded Data Protection Act and I would encourage any pensioner living in Northern Ireland or the border counties who is not receiving correspondence from me to contact me by e-mail [rossmichael6@man.com](mailto:rossmichael6@man.com) or telephone 02882244368 to ensure that they stay informed of our outings.

**Ross M Hussey**

## Another milestone!

A large number of the Pearl Pensioners Club (Peterborough) congregated as the club celebrated its 20th Annual Luncheon on 17 February 2006 at the Masonic Hall in Bretton, Peterborough. John Hercock, former Chief Office colleague, now a pensioner and London member, was the guest speaker.



*Pearl Pensioners Club (Peterborough) at their Annual Lunch 2006*

## Jim and Mary enjoy diamond of a day



*Jim and Mary receive congratulations from the Queen.*

Congratulations to Jim and Mary Jolly, who celebrated their Diamond Wedding Anniversary in November last year.

Among the cards taking pride of place at their home was one from Her Majesty the Queen. The couple were also the subject of an article in their local paper, which told the story of how Jim and Mary were married at St Johns Church, Cleator Moor, sixty years ago. The ceremony itself was performed by special licence, for Jim was on leave from the forces serving in the Royal Artillery, where he served as a wireless operator with driving duties, taking part in the D-Day landings at Dunkirk.

A year or so earlier Jim had met his wife-to-be, Mary, in Egremont at a dance on the YMCA, now the rugby league club, whilst on special pre-invasion training at the place known as The Piggeries and also Nethertown. Of his visits, Mary comments, "I only really saw him when he came home on leave, he used to be quiet but he has the gift of the gab today."

When the couple set up home in the Cleator Moor area, Jim began his career with Pearl Assurance, as an insurance agent. His job lasted for 35 years, covering all of the Cleator Moor area along with Egremont, St Bees, and Ennerdale.

Mary was born and bred at Wath Brow and worked for a time as a shorthand typist at High Duty Alloys.

Jim is secretary of the Cumbria Pearl Pensioners Association amongst other responsibilities, and also enjoys giving talks to schools and organisations on Morse code and wartime experiences.

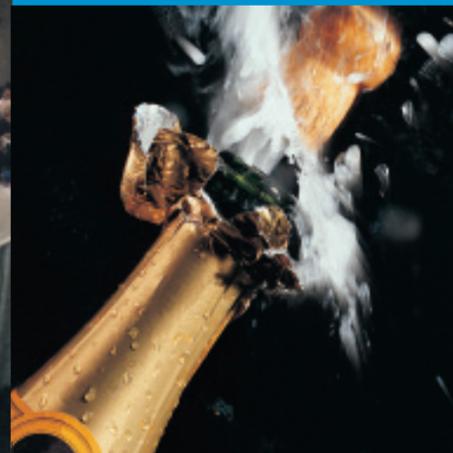
They have two sons and a daughter, plus seven grandchildren and eight great-grandchildren.

## 50 glorious years!

The chairman of the Pearl Chief Office Pensioners Association, Robin Bevitt and his wife Jean celebrated their Golden Wedding Anniversary on 3 April 2006.

Robin is former Company Director and Solicitor.

The congratulations of all Pearl pensioners are conveyed to the happy couple.



## Berrylands

I have enjoyed many hours of fun at the Sports Ground in Berrylands.

I worked at Pearl Head Office in High Holborn in the Mechanisation Dept from 1953 – 1959. Tom Lewis became Assistant Manager during that time. I left to marry and move to Birmingham.

Here is a photo of the ladies hockey team, winners of the 1st Division 1958 – 1959. This photo appeared on the front cover of the Pearl Gazette in May 1959.

### Anne Greaves

*Left to right:  
Front row: Brenda Wilson, Dawn Paddon, Jennifer Boyce*

*Middle row: Anne Carter (me), Ada Mason, Maureen Bealby*

*Back Row: J Middleditch, Pam Thomas, Janet Gray, Ruth Thomas  
Glenys Evans.*



## London Life pensioner reunion

*Group members (left) are John Steward, Terry Gaylor, John Moore, Pat Cook, Ian Ferguson and Judy Hudson, and on right, Gillian Jones.*

The annual pensioner reunion was held on Monday 8 May 2006, exactly 200 years and one week after the company was originally founded - the one week delay being caused by the Bank Holiday the previous Monday.

For the first time the reunion took place at Porters English Restaurant at Covent Garden in London. The event was attended by 35 pensioners from all over the country and ranging in age from 50 to late 80s. It was particularly pleasing to see all four longest servers present - John Moore (who joined in January 1938), Pat Cook (April 1939), Martin Gray (February 1946) and of course the indomitable Elsie Price (May 1946). In addition to those attending, well over half of all current pensioners got in touch with messages and apologies and a desire to be invited to the next one.

At the end of a very enjoyable traditional English meal (especially the puddings!), Chris Essex gave an update on events that have affected London Life over the last couple of years and read out some of the messages received. Ian Ferguson, on behalf of those present, thanked Chris for organising this and future events.

As has become customary over recent years, the next pensioner reunion will be held in Bristol in 2007, before returning to London in 2008. If anyone has not yet got in touch with Chris about attending future events, then please ring him on 01225 873878.

## Ray's pond project

When I retired in 2002, I decided to make a large pond on a field I owned near to home. A friend was selling his old JCB digger, so I bought it and spent some time renovating it before digging a test hole to see if the ground would hold water during the winter months. Despite being mainly clay, it did not hold water for long so I decided I would have to use a butyl liner.

2003 was a very warm and dry year so I was able to get on with the excavation of about 400 tons of soil. The butyl liner, which weighed about a ton, was rolled out and fitted with the help of some heavyweight friends. I then put in a layer of earth and half filled it with water. Because the field has a slight slope, I was able to use the soil from the excavation to landscape the site then I left the pond to fill with rainwater over winter.



People we knew gave us numerous water plants from their own ponds, and these thrived during 2004.

Lots of dragonflies, newts, frogs and other water creatures appeared and in early 2005 I introduced a few natural fish which have also thrived in their new home. The pond is now quite mature and we enjoy this peaceful

place which attracts so many creatures and, so far, has not needed too much maintenance.

PS: I sold the JCB in 2005 for more than it cost me!

**Ray Fradley**  
*X Division*

*The pond provides a peaceful setting.*



## More faces remembered!

In the December issue of Pension News we featured a photograph sent in by Joan Fisher, for which John Kiernan kindly supplied some names. Since then, Roy Isaacs has also taken the time to write to us, to identify more of those staff who appeared in the picture, which he thinks was taken when Ealing office amalgamated with Hammersmith.



1. Pat Collier
2. Roger Bennett
3. Robin Fisher
4. Joan Fisher
5. John Redgrave
6. Phil Faulkner
7. George Annan
8. Patrick Cross
9. Tony Pangbourne DM
10. John O'Sullivan ADM
11. Martin Appleby ADM
12. Shirley Crawford DOC
13. Mike Smith
14. John Saunders
15. Jim Jordan
16. Neil Hammond
17. Roy Issacs

## January trip

On a cold windy day in January, 35 'K' Pearl Pensioners enjoyed a visit to the King's theatre in Glasgow to see 'Cinderella' which was followed by a meal at nearby 'Elliot's' where we forgot the cold outside as we relaxed and chatted. Several more had booked to come, but unfortunately had to cancel. It's good to get together with former colleagues. Why not join us if you haven't already. Do get in touch.

**Rena Matheson**

## Window of Opportunity Managers 1992 (and earlier)

Since 1992 the above have met annually with their spouses to celebrate the great escape! Last year in October we met up at the Moat House hotel in Shepperton. Numbers are sadly dwindling mostly due to illness but those who attended had a great time and look forward to meeting up again this year.

**Bryan Casey**  
NPI

## Can you Help?

Roy Fogg, a former DM of H20, needs your help in relation to his campaign on inheritance tax. If you have any views, you should contact Roy direct on 0151 3367817.

## Pearl Pensioners' X Division go Dutch!



The intrepid travellers of X Division Pensioners have been off again and in September their destination was Woerden on the outskirts of Amsterdam. After a good crossing and a comfortable coach journey we arrived at our destination for the weekend.

Saturday saw us up early and off to explore the countryside. We visited a factory and were instructed in the traditional art of cheese-making, followed by a hilarious but informative demonstration on clog making. A leisurely trip on the canals was next on the agenda and in bright warm sunshine a very pleasant hour passed, gliding by stately mansions (once

owned by very rich merchants but now home to many embassies). Our courier also pointed out Anne Frank's house.

After visiting a shopping area in the afternoon and joining in the traditional pastime of having a drink (or an ice-cream) outside one of the pavement cafes it was time to rejoin our coach.

Sunday was again a busy day, firstly visiting The Hague where after a brief stroll our driver took us on a short coach tour of the city. Our next port of call was the seaside resort of Scheveningen, which has a very large beach of fine clean sand and a very elegant promenade some two and a

half miles long. Bungee jumping off the end of the pier was one activity taking place – but none of our party felt up to that one!

And, packing as much as possible into the weekend, we headed for Delft – a very pretty town. On taking a leisurely walk by the canals we arrived at the main square where a funfair was in full swing, with hundreds of people milling around enjoying themselves. The Town Hall is situated at one end of this square and the Nieuwekerk at the other with all the usual eateries and souvenir shops lining the other two sides.

All too soon the weekend was over and it was time to drive to the ferry for the return journey – however, not before the usual stop to make purchases of wine and chocolates to take home.

Our thanks again to our very hard-working secretary Ray Ridout and his wife Marion, for their excellent work in arranging a most pleasant weekend. And now the cry is 'Where to next year, Ray?'



# Branching out



My family were Londoners. My wife's family were Yorkshire through and through. For many years I would have said that both of those statements were true. That is until I started looking at my family tree!

I expect that there are a number of you out there who have got into this family history lark and have found that your preconceptions have been turned upside down at some point along the line. My immediate family did come from the East End of London but originally came from Suffolk, Essex, Hampshire and Somerset while my wife's came from Somerset via Wales, Lancashire and Nottinghamshire.

On the whole I don't think it's a very happy hobby. Yes, there are big smiles when you get a certificate that proves somebody is related but, so often when you look through the certificate, there's something sad to be recorded on your tree. For instance, my grandmother, Annie, appears in the 1871 census living with her parents and younger brother. In the 1881



census, she's living with her aunt and uncle. Why? Her father, James, died in 1872 and her mother, Elizabeth, and brother, John, died in 1873 so she was an orphan before she had reached the age of seven. And then you get the reflections of the social scene at the time, for instance, my great great grandfather died in Shoreditch in 1849 of cholera - in the East End of London at that time, there was no clean water and no sewage disposal system as we know it today.

Some successful research resulted when a cousin mentioned that his grandfather came from Sevenoaks. I already knew this gentleman's name and so, using the censuses from 1851 to 1901 (the 1841 census is on the way), I spent a day and a half producing over 100 names of my cousin's relatives, which is not a bad hit rate.

I also had luck with my maternal great grandfather, Jabez Matten. I think he is unique in the records. You may have heard of Friends Reunited. There is an off-shoot of this called Genes Reunited, where you can look up names such as Jabez Matten and find out if anybody else is looking for (or has found) this person. In the case of Jabez I found a lady who had him on her tree. When we checked, we found that Jabez was great grandfather to both of us so we are second cousins. And now we are good friends.

Another contact I found on Genes Reunited but this time on my wife's side, Fay, proved to be a seventh cousin. They have the same great great great great great grandparents. This family started off in Somerset but moved to a village called Abersychan in South Wales. I gave Fay details of the later migration of this Gullick family from Wales to Yorkshire to Middlesbrough and back to Yorkshire. Fay asked whereabouts in Wales so I mentioned Abersychan. "That's where I'm emailing from!" she replied.

The censuses can hold a great deal of useful information. From 1811 to 1831 they did little but record numbers but, from 1841, they have included a great deal of personal detail such as age, occupation, where they were born and, in 1891 and 1901, they show the number of rooms occupied by a family if less than five, so you may find a house divided up and quite large families living in just one or two rooms.

One internet web site has the censuses from 1851 to 1901 with 1841 coming

shortly, all the birth, marriage and death records from 1837 and many other databases of useful material. The Church of Latter Day Saints has also collected a worldwide database of births, deaths and marriages, largely derived from parish records and the like going back before 1837.

One Yorkshire marriage certificate came as a bit of a surprise. I knew my wife's great grandfather, Frances Hanstock, was born illegitimate to Ruth Hanstock but when I looked for Ruth marrying or dying, I couldn't find her anywhere. Eventually somebody told me that Francis Hanstock was living with Ruth and William Housley. So I checked the marriage records again and found William Housley's marriage but I still could not find Ruth's. Only the certificate showed why. Although it was beautifully written it showed the bride's surname as Anstock and, yes, look under Anstock and there she is. But why? In Yorkshire, as in London, they drop their aitches and so Anstock is what the vicar heard and nobody picked it up because bride, groom, and the two witnesses all put their marks - they couldn't read.

So there you have a few of the trials and tribulations of somebody who is hooked on family trees - roll on the 1841 census and the 1911 census.

**Paul Marsh**  
NPI

