

December 2011

A photograph of a winter landscape. A snow-covered path leads through a field of snow-covered trees and a fence. The sun is visible in the sky, creating a soft glow. The overall scene is peaceful and serene.

# PENSION news

Pearl Group Staff Pension Scheme

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# Hello...

## Yes, it's that time of year again - already!

I hope this newsletter finds you well. We have had news and updates on 2011 from some of you, plus more reminiscences, including a photograph from Alan Cook (see page 12). If you are able to identify those shown whose names are missing, please contact me and I will publish in a future issue.

On page 4 you will find a picture of the First Actuarial team, and our new office at Minerva Business Park. We've settled in well – our full address can be found on page 4.

You will notice on the opposite page that we are asking for details of any holiday

homes which members would like to let – this is often a popular feature amongst other pensioner newsletters, and is a good way to advertise your rental property for free, if you wish to do so. In addition, we are keen as always to accept your contributions for the newsletter; updates on your group, features on your own interests or trips, and even puzzles and poems are all welcome and would provide an interesting read to others. Contributions should be sent to:

**The Editor, Pearl Pension News,  
First Actuarial LLP, First House,  
Minerva Business Park, Lynch Wood,  
Peterborough, PE2 6FT.**

Best wishes for the Festive Season.

**Editor**

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## Holiday homes for let

We are aware that there are some Pearl pensioners who would like to advertise their holiday homes for let to their fellow scheme members. We would be happy to include details of these in Pension News, so that contact can be established between members. Please forward any details, including photographs where possible, to the Editor at the address given on page 2.



## Beware of scams

**Police are warning the public to be aware of a particular scam involving landline telephones after a number of incidents were reported.**

The scam begins with a call to an individual's home from a person claiming to be a BT employee. The caller then states that there is an outstanding sum to be paid on the telephone bill,

which must be paid over the phone immediately, by credit card, otherwise the line will be disconnected and a reconnection fee will be charged together with the arrears at a later date.

If the caller is asked to prove their identity, they will ask the individual to hang up and try calling someone else. On doing so, the scammer will press their mute button and stay on the line; thus giving the impression that the line

is dead, and that no outbound calls can be made.

This scam is not about obtaining the sum requested in the call. Instead, the credit card details taken by the scammer will be used to make far larger purchases. Please remember **never** to give your credit card number, or other such personal details, to unsolicited callers. If you are suspicious about a call, you should contact the Police.

## Scheme Administrators' new office

We thought you might like to see our new office which we moved into on 29 July 2011, together with a picture of the Pearl team who administers your Scheme.

Just as a reminder, our new address is:  
**First Actuarial LLP,  
Pearl Group Staff Pension Scheme,  
First House, Minerva Business Park,  
Lynch Wood, Peterborough PE2 6FT.**

All other contact details are unchanged (see back page for full details).

From the back, right to left: Wendy Gilby (Administrator), Akif Shirazi (Systems Manager), Lesley Denny, Rebecca Thompson (Administrators), Denise Bellinger (Administration Manager), Lisa Weston, Nicola Moore, Rachel Coe (Administrators), Andrew Hall (Accounts Manager), Kay Williamson, Alison Crookes, Mandy Walther (Administrators), Matthew Laughlin (Team Leader), Lynne Coniff (Office Coordinator and Editor), Marian Barker (Administrator).



## PENSION PAY DATES 2012

25 January	25 July
24 February	24 August
23 March	25 September
25 April	25 October
25 May	23 November
25 June	21 December

The pay date for December 2011 is the 22nd of the month.

**Please remember to keep us advised of any changes to your own address/ circumstances so we can keep your records up to date.**

The Trustee Report to members for the year ended 30 June 2011 is anticipated to be available to all members of the Scheme by April 2011.

## Division E enjoys a taste of history

On 28 June 2011 a group of our members (pictured below) enjoyed a day out to Newton House and Dynevor Castle in Llandeilo.

John M Jones



**From left to right:** Faith Griffith, Malcolm Pickin, Joyce Cole, Margaret Lewis, John Cole, Gwyneth Jones, Elin Morgan, Margaret Morgan, Megan Cranham, Peter Hill, Mike Cranham, Jenny Jacob, Graham Bray, Brian Jacob, Nan Jones, John Jones, Maureen Manning, Jack Manning, Mair Lewis, Allan Morris, Norma Hutin, Anna Morris, Colin Huntine (camera owner).



## Division P news

On 30 June we were all looking forward to our annual coach trip. This time we had chosen to go to St. Fagans, South Wales, which is a Welsh heritage site. However, the night before we were due to go, I switched on the computer to find out a little more about the place and on the website there was a message saying that due to industrial action the place would be closed on 30 June! I quickly phoned Treasurer, Bill Foord, who had done a lot of the arranging, and he thought I was having a joke.

After reassuring him that I was telling the truth, we had to come up with an alternative destination; we chose Exmouth, South Devon. We didn't tell anyone on the coach until the last passengers were picked up and then we explained the change in circumstances.

On route to Exmouth we stopped for coffee at a pleasant garden centre near Taunton. We had a lovely day at Exmouth which included a trip up the river Exe, which everyone enjoyed – and not only for the scenery and the weather, but also for the opportunity to meet up again with friends. Many thanks to Bill Foord for successfully rearranging our day trip!

Gerald Horseman

## NPI Manager's Annual Dinner

On Friday 7 October, NPI managers who retired around the same time gathered at the Marquess of Exeter in Lyddington for their annual dinner, followed by a further get-together on the Saturday. This was the nineteenth such occasion at which these managers have gathered, where each manager from a different area organises the event each year.

**Standing** - Peter Savage, Bryan Casey, Peter Ind, Malcolm Crane and Bob Spruce.

**Seated** - Carole Mellor, Maxine Ind, Brenda Fairweather, Sue Casey, Hazel Savage, Trish Spruce and Muriel Crane.



## NPI update

**As I said last time, our year started with a pub lunch in May at the White Horse in Holt, which was enjoyed by all who attended.**

Then we had a trip to Kew. I say 'we', but my wife and I weren't actually on it, as we had returned late the previous night from Crete and so I must rely on Stan to provide me with an update for that. He reported: "The Kew trip was blessed with good weather and was well received. We had a fine day which made the boat trip a pleasure. One of the highlights was the very amusing and instructive commentary on the Thames. Kew was its usual self. The only downside was that the dry Spring meant that the summer bedding was delayed and there was a lack of colour

outside the glass houses. A good trip, although several feet were aching by the end."

Our most recent trip was 'A Taste of Suffolk'. Geoff had problems before he

even started, as one of the local roads was closed because of an accident. The weather forecast wasn't great and, for most of the trip up to Suffolk, Geoff had his windscreen wipers on, so not



an auspicious start but, by the time we picked up our guide in East Bergholt, where we had coffee, it was dry and improved further over the day, so that shirtsleeves were well in evidence by the end. We passed the Royal Hospital School, founded for the sons of sailors, and went on to a small museum dedicated to telling the story of HMS Ganges, a Royal Naval training ship. Well, originally it was a ship, but in 1905 it was established on shore, although the mast of HMS Ganges still remains. Just around the corner we had lunch of fish and chips.

We went on to a rather upmarket farm shop with a baker's and a fishmonger, as well as the usual farmer's market goods.



Next we went to Constable country where we visited Flatford Mill. It was amazing and a little weird to stand where Constable must have been and see the same scenes as he saw – well, almost. The famous Haywain was replaced by a couple of ducks sticking their bottoms in the air!

The rest of the scene is little changed with the cottage on the left (Willie Lott's cottage) virtually unchanged.

Yes, another enjoyable trip arranged by Stan.

**Paul Marsh**

## Holborn Chief Office reunion



The 2011 reunion of the Holborn Pensioners was held in London on 4 October with 69 members present. Although this was an informal gathering, time was taken to remember recently deceased colleagues, and these included Stan Coles who was only two weeks short of his 101st birthday.

He had worked in Overseas' Life since the Second World War and for 44 years in all. He was the oldest PCOPA member and it was recorded, with sadness, that our three oldest friends had all died within six months of each other.

The PCOPA Chairman, Colin Jeffryes, also made special mention of Kath Loy, who had died after a long illness. Kath was well known to all Chief Office people and had spent many years in the Registry Department before being seconded to the Pearl Union, a role in which she had assisted countless people in Holborn and Peterborough. Indeed, a life too short.

During the social side of the get-together a raffle and a 252 quiz were held. The quiz was won by a table with a strong GB bias, and all 10 were given lottery scratch cards. Unfortunately there was only one winner and their reward was just £2!

There are still a large number of ex-Holborn pensioners who are eligible to join the Association, and the address of the secretary and dates of the 2012 meetings are printed on page 23.

**Colin Jeffryes**

## Generations of Pearl Staff

In the late 1970s and early 1980s, I was working at our local hospital when Mrs Hiles, an elderly lady working with me, said she had worked at Pearl Assurance.

I was amazed, even more so when she said she had left in 1939 – before I was born! She showed me a photograph of the girls from the Secretaries Department where she had worked. They were all wearing white blouses, black skirts, black stockings and black shoes – very smart. Mr Hiles became manager of the Estates Department if I remember rightly.

I can never forget I worked at Pearl, even if I wanted to, as wherever I go I see a familiar face and nine times out of ten it is someone from Pearl.

Kind regards to anyone who may remember me.

**Jean Knight (nee Squires)**  
**Mechanisation Department**

If any of you have old photographs to share, we'd be delighted to print them. Please send to the address on page 2. Editor.

## Facing the future through a glimpse of the past

'What a fine body of men!' I hear you cry. This is a group of newly appointed Sales Managers attending a week's training at the Palms Hotel, Hornchurch. Unfortunately I don't have a note of when the course was held (some time in the 80s I think). The course was the first of its kind and was devised in order to equip us for the new roles we were about to undertake.

Throughout the week we had several guest speakers who addressed us on various subjects. One in particular comes to mind, when he spoke eloquently on making a good impression, etiquette, good manners and appearance – first impressions count for a lot. All the time he was speaking we noticed he had one blue sock and one brown sock on! No-one liked to mention it and to this day I don't think it was deliberate but we did give ourselves 10 out of 10 for observation skills. During a coffee break, one of the group said, "he's got another pair at home just like that". I would like to pass on my very best wishes to a great bunch of lads who made the week all the more enjoyable – happy memories. Apologies to the two lads whose names escape my memory.

**Alan G Cook**  
Division A



Back row – Jim McDonald, Les Cornwall, Chris Flack, ?, John Clouting, Colin Roberts, Vince Oakley, Keith Spear (A Div Marketing Sales Manager).

Front row – Micky Brooks, Jim Quinn, Me (seated on the arm), ?, John Edwards, Keith Bowdidge.

## Points of interest

### A promising partnership

**This September saw the launch of Age Action Alliance, a partnership of organisations working to improve the lives of older people in the UK.**

The Alliance aims to provide a stronger identity for older people, effectively giving them a more powerful voice and encouraging individuals to take a more active role in their community, in return for increased support.

Over the last century, average life expectancy has increased by 30 years, with one in four children expected to live to be 100. In the UK, there are now more people over State Pension age than there are children under

16 – this ageing population needs to be addressed, and it is hoped that the Alliance will help to do this effectively and lend weight to various projects through its many valuable connections.

Present partnerships include Age UK, the Cabinet Office, Carers UK, the Centre for Policy on Ageing, the Chartered Institute of Housing, the Citizens Advice Bureau, the Department for Work and Pensions (DWP), the Home Office, Sense and the Age and Employment Network.

To view the Age Action Alliance website and read the online declaration, visit [www.ageactionalliance.org](http://www.ageactionalliance.org).

## September CPI figures

The September Consumer Prices Index (CPI) rate rose from 4.5% to 5.2%, giving an indication of the amount by which State Pension and certain other benefits will rise next year.

Using these figures, the basic State Pension for a single person will increase by £5.31 to £107.46 a week, with the joint State Pension rising to £171.84 (an increase of £8.49).

Further details of all increases to State benefits will be published later in the year, and can be found on the government website at [www.direct.gov.uk](http://www.direct.gov.uk).

## Disability Living Allowance – vehicle tax

If you are currently claiming the Higher Rate Mobility Component of Disability Living Allowance (DLA), it is now easier to get your free vehicle tax. The previous Certificate of Entitlement to DLA has now been replaced by a reusable version, which can be used to apply for your free vehicle tax disc for as long as you are entitled to the Higher Rate Mobility Component of DLA.

For more details, visit [www.direct.gov.uk](http://www.direct.gov.uk) or call the Disability Living Allowance Unit on **0845 712 3456**.

## Contacting the Police

A single telephone number for reporting non-emergency matters to the Police across England and Wales is expected to be fully operational by the end of January 2012. To report non-emergency matters, callers should dial 101, instead of using the previous standard format numbers given out by local forces (generally these have an 0845 dialling code).

For a list of forces already using this new feature, visit [www.direct.gov.uk](http://www.direct.gov.uk) (see the 'Crime and justice' pages). The standard 999 number still applies for emergencies.

## Winter worries

The well-publicised worry over energy prices during the winter has drawn attention from several consumer groups and the government, who have decided to join forces to create a source of information for the public.

The 'Check, switch, insulate' scheme is intended to provide advice on how to get the best energy deals and maximise the energy efficiency of your home (to reduce energy costs and also to lower the carbon emissions which result from high usage of non-renewable energy). For more information visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk).



## Lasting Power of Attorney

We take so many everyday actions for granted – paying bills, writing cheques or signing forms. But if you lack mental capacity to make a particular decision, it may be necessary for someone else to make that decision on your behalf.

Someone might lose their mental capacity to make certain decisions if, for example, they have a stroke, are suffering from mental illness or develop dementia.

Without legal documents that were signed while you were of sound mind, family and friends will not be able to take over and make decisions for you. The family must then apply to the courts, who will appoint someone to run your financial affairs. This can be expensive and time consuming, and very distressing for your family. That is why you should give serious consideration to granting a power of attorney.

### Powers of attorney

You might want someone to look after your financial affairs because you are going abroad for a while or going into hospital. If this is the case you can set up either an Ordinary Power of Attorney or a Lasting Power of Attorney.

An Ordinary Power of Attorney gives someone else the power to handle your financial affairs on your behalf. However, this comes to an end if you lose the mental capacity to make decisions about your finances. If you want someone to be able to continue looking after your finances even if you lose mental capacity, you should

consider setting up a Property and Financial Affairs Lasting Power of Attorney (LPA). This power replaced the previous Enduring Power of Attorney (EPA) in 2007.

You can request LPA forms by calling **0300 456 0300**, or from **[www.direct.gov.uk/mentalcapacity](http://www.direct.gov.uk/mentalcapacity)**. It is possible to do this without a solicitor's help and there is helpful advice on the websites of the major charities such as Age UK (**[www.ageuk.org.uk](http://www.ageuk.org.uk)**). If you do ask a solicitor to prepare the document, they are likely to charge between £300 and £500 for each of the powers.



## RETIREMENTS AND OBITUARIES

### RETIREMENTS

Best wishes to those members who have recently retired from the Pearl Group Staff Pension Scheme.

#### PEARL

Mrs D Atkins	Giltbrook, Nottingham
Mr K Atkinson	Sidford, Devon
Mr S Ayling	Sutton-On-Trent, Nottinghamshire
Mr E Baker	Plymstock, Plymouth
Mr D Bray	Hythe, Hampshire
Mr DWA Bull	Dagenham, Essex
Mrs L Connellan	Ballymena, Co Antrim
Mr D Conway	Burnley, Lancashire
Mr P Cousins	Woodbridge, Suffolk

Mr DL Crookes
Mrs E Cullen
Mrs KR Darnley
Mrs DJ Dawson
Mr J Delve
Mrs GE Fassbender
Mr IP Flack
Mr N Forsyth
Mr DJ Fuller
Mrs SJ Green
Mrs M Gunnarsson
Mr E Hargreave
Mr A Hattrick

Scawsby, Doncaster
West Parley, Dorset
Banbury, Oxon
Middlesbrough, Cleveland
Chilwell, Nottingham
New Zealand
Lincoln
Stamford, Lincolnshire
Aldershot, Hampshire
Honiton, Devon
Isle Of Skye
Poringford, Norwich
Gloucester

Mrs LY Honeyfield-Ruscoe Falmouth, Cornwall  
 Mr G Hough Barnsley, South Yorkshire  
 Mr J Howat Lincluden, Dumfries  
 Mrs D Hunt Old Coulsdon, Surrey  
 Mrs J Jeffs Peterborough, Cambridgeshire  
 Mr P Jones Appleby-In-Westmorland, Cumbria  
 Mr JE Kerr Fivemiletown, County Tyrone  
 Mr PI Lilley Goole, Humberside  
 Mrs JJ Macmillan Drumsagard, Glasgow  
 Mrs WJ Madge Warmley, Bristol  
 Mrs SA Manley Stockport, Cheshire  
 Mrs MD McCallan Southampton  
 Mr AM McKelvie Peterborough, Cambridgeshire  
 Mrs LM Mulhern Horley, Surrey  
 Mr D Neath Shipston-On-Stour, Warwickshire  
 Mr DCE Newport Bungay, Suffolk  
 Mr AC Noonan Ellesmere Port, Merseyside  
 Mrs C Olds Paulton, Bristol  
 Mr LP Porter Fareham  
 Mr DJ Saunders Basildon, Essex  
 Mr D Simpson Sunderland, Tyne And Wear  
 Mr M Stephens Aberdare, Mid Glamorgan  
 Mr DJ Steven Hertford  
 Mr GT Swann Turkey  
 Mr G Sweeney Bradshaw, Halifax  
 Mr BA Tolley Blackpool, Lancashire

Mr K Tully Harwich, Essex  
 Mrs BM Upham Cullompton, Devon  
 Mr AD Washbrook Kidderminster, Worcestershire  
 Mrs PJ White Eaton Constantine, Shrewsbury  
 Mr RJ Williams Gravesend, Kent  
 Mr RD Winter Saltfleet, Lincoln  
 Mr AD Woodward Cossington, Somerset

#### LONDON LIFE

Mrs LMF Chapman St Leonards, East Sussex  
 Mrs ML Davey Kingswood, Bristol  
 Mr DJ Fenna Westbury On Trym, Bristol  
 Miss LH Green Sutton, Surrey  
 Mr C McGonnell Sale, Cheshire  
 Mrs AI Saunders Banstead, Surrey

#### NPI

Mrs M James Clevedon, North Somerset  
 Mr N Weiner London

**In addition to those listed above, there have been 62 early retirements from Pearl, one from London Life and none from NPI.**

## OBITUARIES

We regret to announce the death of the following Pearl Group pensioners.

Name	Address	Age			
Mr AWF Alexander	Iver, Bucks	84	Mr C Cornelius	Sketty, Swansea	90
Mr B Arnold	Clowne, Chesterfield	91	Mrs MA Cornelius	Sketty, Swansea	88
Mrs FM Avery	Mottingham	87	Mr A Courtney	Chelmsford, Essex	94
Mrs SJ Baldwin	Hereford	86	Mrs EM Cross	Newport, Dyfed	95
Mr FS Bangs	St Albans, Hertfordshire	80	Mr BA Davies	Derbyshire	75
Mr AJK Barkham	Lightwater, Surrey	65	Mr JFJ Dillon	Westcliff-On-Sea, Essex	69
Mrs MSM Barnes	Kilsyth, Glasgow	64	Mr I R Donald	Caswell, Swansea	70
Mr C Bradley	Consett, County Durham	89	Mr J Doran	Claverton, Bath	70
Mr FJ Branton	Broadstairs, Kent	71	Mr WW Drummond	Chippenham, Wilts	87
Mrs PM Bray	Bromley, Kent	91	Mr RH Elliott	Newton Abbott, South Devon	86
Mr E Breeze	Runcorn, Cheshire	91	Mr CA Evans	Middlesbrough, Cleveland	85
Mr JH Brooks	Cowes, Isle Of Wight	76	Mrs EM Evans	Slough, Berkshire	90
Mrs M Brooks	Thrybergh, Rotherham	76	Mrs J Evans	Bridgend, Glamorgan	75
Mrs AM Brown	Musselburgh, East Lothian	91	Mrs GJ Featherstone	Hedon, Hull	81
Mr RTW Burke	Weymouth, Dorset	91	Mrs HF Fleming	Peterborough, Cambridgeshire	87
Mrs A Calder	March, Cambridgeshire	60	Mr ED Freat	Finsbury, London	72
Mrs JM Childs	Nr. Pershore, Worcestershire	86	Mrs JM Fuller	Nr Minehead, Somerset	77
Mr SW Coles	Sidmouth, Devon	100	Mr A Grant	Portadown, Co Armagh	78
Mrs EJ Coombs	Dagenham, Essex	92	Mrs BS Greenway	Shrewsbury, Shropshire	90
Mr G Cork	Newcastle Under Lyme, Staffs	81	Mr TG Griffiths	Aberystwyth, Dyfed	84
			Mr MG Harcus	Cheshunt, Herts	68
			Mr D Hart	Seaford, Sussex	88
			Mr EH Hay	Downend, Bristol	73
			Mr E C Hayter	Exmouth, Devon	83
			Mr GE Hill	Caterham, Surrey	85
			Mrs M Holland	Ashtead, Surrey	84

Mrs EW Holman	Newport, Gwent	86	Mrs MJ Murray	Swansea	79
Mr FA Honeysett	Northwood Middlesex	81	Mr R Ormond	Melton Mowbray, Leicestershire	87
Mr HWT Huckle	Nr Ringwood, Hants	88	Mrs JP Oxley	Norwich, Norfolk	86
Mrs IR Hughes	Whiteley, Fareham	91	Mr T Parr	Felixstowe, Suffolk	75
Mrs JG Hunt	Seaton, Devon	74	Mrs MP Penberthy	Hornchurch, Essex	84
Mrs LM Jackson-Robbins	Whyteleafe, Surrey	97	Mrs D Penton	Whittlesey, Cambridgeshire	84
Mr J Jones	Ammonford, Dyfed	59	Mrs EM Phillips	Ledbury, Hereford	78
Mr NH Jones	Clyne, Neath	80	Mrs PD Phillips	Lincoln	80
Mr E J Kelly	Liskeard, Cornwall	76	Mr NM Pleded	Barton-On-Sea, Hampshire	66
Mrs ME Kirkland	Stoke-On-Trent, Staffordshire	63	Mr W Reynolds	Abergale, Clwyd	85
Mr G Laina	Kidlington, Oxfordshire	67	Mrs I Rimmer	Barrow-In-Furness, Cumbria	79
Mr DH Layt	Newmarket, Suffolk	62	Mr G Robertson	Ayr	85
Mr PR Lloyd	Burnham-On-Sea, Somerset	87	Mr AW Rotheram	Onchan, Isle Of Man	85
Mrs RM Lovell	Bideford, N. Devon	79	Mrs IL Ryan	Pontyclun, Mid Glamorgan	85
Miss KL Loy	Peterborough, Cambridgeshire	78	Mrs S Scobie	Tweedmouth, Berwick-Upon-Tweed	87
Mr F McAnulty	Hamilton, Strathclyde	68	Mr CJ Shaw	Bridlington, East Yorkshire	89
Mr MA McLaughlin	South Wootton, Kings Lynn	68	Mr CD Sheldon	Llandrindod Wells, Powys	82
Mr WR McMullan	Ballymena, N. Ireland	80	Mr DA Sibley	Kingsteignton, Devon	84
Mr DA Meakin	Heanor, Derbyshire	88	Mrs A Simeon	Finsbury Park, London	69
Mrs MB Melvin	Peterborough, Cambridgeshire	91	Mrs BA Simpson	Bexleyheath, Kent	99
Mr N Mendham	London	81	Mrs HP Smith	Sutton Coldfield, West Midlands	81
Mr T Michell	Aberystwyth, Dyfed	74	Mr JD Smith	Chesterfield, Derbyshire	83
Mr CK Mitchell	Huntingdon, Cambridgeshire	72	Mr J Sowerby	St Sampson, Guernsey	
Mrs E Mitchell	Milton, Cambridgeshire	87		Channel Islands	71
Mrs J Morman	Cowdenbeath, Fife	60		London	86
Mr C Mosley	Dalbeattie, Scotland	83	Mrs BM Sproule		

Mrs VE Stanley	Norwich	92
Mrs A Stocks	Thornton, Fife	83
Mrs MD Sutherland	Elgin, Morayshire	87
Mr W Swidenbank	Ynysddu, Gwent	84
Mrs I Thomas	Burry Port, Dyfed	90
Mrs ME Todd	Tweedmouth, Berwick-Upon-Tweed	93
Mr FA Tonkiss	Corsham, Wiltshire	99
Mr G Topping	Westward Ho!, Devon	64
Mr GF Trower	Quedgeley, Glos	79
Mrs PLM Tucker	Dawlish, Devon	92
Mrs D Tye	Bexhill-On-Sea, East Sussex	102
Mr I Walker	Swindon, Wiltshire	62
Mr P Wallace	Penrith, Cumbria	74
Mrs GM Wickham	Richmond, Surrey	74
Mr S Wilkins	Doncaster, South Yorkshire	95
Mrs M Williams	Cornwall	85
Mrs D Willows	Knutsford, Cheshire	86
Mrs M Wood	Barnsley, South Yorkshire	103
Mrs P Woodward	Ainsdale, Southport	73

**LONDON LIFE**

Mrs BE Blackman	Broad Oak, Rye	86
Mr FA Honeysett	Northwood, Middlesex	81

**NPI**

Mrs MVJ Johnson	Cyprus	70
Mr D Parker	Lightwater, Surrey	73
Mr LJ Simmons	Tunbridge Wells, Kent	75
Mrs DV Warrener	Hailsham, East Sussex	71

## 2011 Remembrance Service

On Friday 11 November the local Royal British Legion again conducted the annual memorial service at the statue of St. George and the Dragon at the Pearl Centre, Peterborough. Many of you may remember the statute stood in the courtyard of '252' in London before it was moved to Peterborough on the relocation of Head Office in 1989. The statute commemorates the loss of Pearl staff in the First World War and the plaques commemorate those lost in the Second World War.

Poppy wreaths and posies were laid by Pearl (now a group of Phoenix), Diligenta (back office to Phoenix) and Pearl Pensioner Representatives from London and Peterborough.

As Pearl completes the relocation of staff to the Phoenix London and Birmingham offices, Diligenta has agreed to continue with the annual ceremony for the time being. It is anticipated that the Memorial will remain on the Lynch Wood site.



## DIARY OF EVENTS

### **A – Bishops Stortford**

John McCarthy – 01277 224297

### **B – Kent and South East**

Mike Howlin – 01843 867531

### **C – Southern Area**

Frank Lewry – 02380 69546

### **CC – Cumbria**

Allan Hodgson – 01900 603171

David Green – 01900 824289

7 December 2011 – Christmas luncheon at Hundith Hill Hotel, Lorton Vale, Cockermonth

### **D – Devon, Cornwall, Somerset**

Mike Wall – 01395 274084

### **E – South Wales**

John Jones – 01267 221113

29 November 2011 – Christmas luncheon at Gower Golf Club, Swansea

April 2012 (date to be arranged) – AGM

May/June (date to be arranged) –

Summer trip

### **F – Norfolk, Suffolk, Cambridgeshire**

Ray Fradley – 01787 280043

30 November 2011 – Christmas lunch at Diss Golf Club

### **G – West Midlands**

Geoff Barlow – 01922 477018

13 December 2011 – Christmas lunch at Royal Oak, Dudley

### **I Division – West Yorkshire**

Keith Beanlands – 01943 864742

### **K Division – Glasgow**

Rena Matheson – 0141 339 4629

April 2012 (date and venue to be confirmed) – Spring luncheon

### **L Division – Northern Ireland**

Ross Hussey – 02882 244368

### **M & CC**

Brian Mann – 01772 495257

12 December 2011 – Christmas luncheon (venue to be arranged)

### **N – Nottingham**

Peter Norris – 0115 981 4347

25 April 2012 – Luncheon

### **P – Bristol**

Gerald Horseman – 01179 865922

9 December 2011 – Christmas luncheon at Lansdown Golf Club, Bath

### **S – Durham**

Rodney Booth – 01325 789030

6 December 2011 – AGM and Christmas luncheon

8 May 2012 – AGM and Spring luncheon

27 November 2012 – Christmas luncheon (all at The Chilton County Pub & Hotel, Fencehouses, Co. Durham)

### **T – Yorkshire, Derbyshire, Nottinghamshire**

**Keith Smith – 0113 2812250**

1 December 2011 – Christmas luncheon at Holiday Inn J36 A1 Doncaster

5 January 2012 – Sleeping Beauty, Lyceum Theatre, Sheffield

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

**Ian McHarrie – 01352 759997**

7 December 2011 – Christmas luncheon at Plas Hafod Hotel, Gwernymyndd

### **X – Northampton**

**Ray Ridout – 01582 665346**

25 April 2012 – Spring luncheon at Toby Carvery, Wootton, Northampton

### **NPI**

**Paul Marsh – 01892 655230**

### **CROYDON**

**Robert Rose – 01778 394389**

23 April 2012 – Luncheon at Croydon Bowling Club

### **LONDON LIFE**

**Chris Essex – 01225 873878**

14 May 2012 – Reunion at Porters English Restaurant, Covent Garden, London

2013 – Reunion in Bristol (date to be arranged)

### **Pearl Pensioners Club – Peterborough**

**Tony King – 01733 265589**

7 December 2011 – Victorian farce ‘Dandy Dick’ in Stamford

13 December 2011 – Christmas in Hampstead – guided tour

2 to 5 July 2012 – Trip to Chester staying at Queen Hotel, Chester

Further information of all trips can be obtained from Terry Moon on 01733 262382 or terry.moon@virgin.net

24 February 2012 – Annual luncheon

Every Monday (2pm) – Snooker at Orton Southgate Club

Monthly Music Society  
Second Thursday in each month (2.30pm) – Meeting at Alwalton Village Hall

### **Pearl Chief Office**

**Ken McAleer, 212 Lynmouth Avenue, Morden, Surrey, SM4 4RP**

8 May 2012 – AGM

2 October 2012 – Reunion (both taking place at Victory Services Club, London)

# YOUR CONTACTS

If you have a general query about your pension then you should contact the Scheme Administrators in Peterborough:

Telephone: 01733 393020 Fax: 01733 393049

Email: [pearl@firstactuarial.co.uk](mailto:pearl@firstactuarial.co.uk)

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

For payslip queries contact the Payroll Department: Telephone: 01733 393020

For policy queries, contact Helpline: Telephone: 0845 882 8121



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