

June 2013



# PENSION news

Pearl Group Staff Pension Scheme

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# Hello...

...and welcome to the June 2013 issue of Pension News.



## To come later in the year:

Report on the Actuarial Valuation  
as at 30 June 2012

Member Nominated Director elections

I'm pleased to report that the contributions for this issue were plentiful. Group updates, poems, a recap on our recent photograph articles and some topical news are all included. We also have tributes to two former members who sadly passed away at the end of last year; both men will be greatly missed.

This year, the Scheme has seen its membership numbers swell to beyond 10,000 (see page 18). So, that's a lot of stories, poems, pictures and experiences amongst you to share with your fellow Scheme members!

You can send your contributions to me at:

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

Have a lovely summer.

**Lynne Coniff  
Editor**

**IMPORTANT – keeping our records up to date. It is important to inform the Scheme Administrators if there is a change in your personal circumstances or address. Contact details are shown on the back page.**

## NPI update

Apologies to those of you who missed my jottings in the last issue – I forgot! Put it down to old age, it's amazing how much you can get away with using that excuse.

As for the past few months, it's been rather quiet as there was a pub lunch in January. Another was planned for March but, when the couple that had organised it tried to confirm the

booking, they couldn't get through on the telephone. In desperation they visited the pub only to find that it was being pulled down! Fortunately the message went out before anyone went there.

Another lunch is being planned for 15 May but this report will be out of my hands before then (provided I don't forget).



A river trip from Westminster Pier to Hampton Court has been arranged for Wednesday, 5 June and the Christmas Lunch will be on 12 December at Dale Hill Hotel, Ticehurst.

**Paul Marsh**



## AMP wrinklies' lunch

At last the sun appeared on 22 April for the AMP wrinklies' annual lunch at Croydon Bowls Club. 60 former staff of AMP Croydon enjoyed lunch of melon, boeuf bourguignon and apricot pie, with the new chef producing a superb meal. Thanks again to Sue Graham and her team for organising the event. For those with a 2014 diary, next year's date is Monday 28 April, at the same venue.

**Robert Rose**

## Pearl Chief Office Pensioners Association

**On 14 May, 65 former Pearl, Holborn staff were welcomed to the 48th Annual General Meeting by Colin Jeffryes, PCOPA Chairman. In particular, he pointed out that those present included Don Mathews and James Elmslie, both now in their nineties.**

The meeting then paused to remember those members who had passed away since the last meeting.

Particularly sad was the recent death of Roger Stitson, who was only 69. Roger was a former editor of the Pearl Gazette, the magazine of the Pearl Office Guild, a union organisation which, at that time, boasted of a 96% membership within the building.

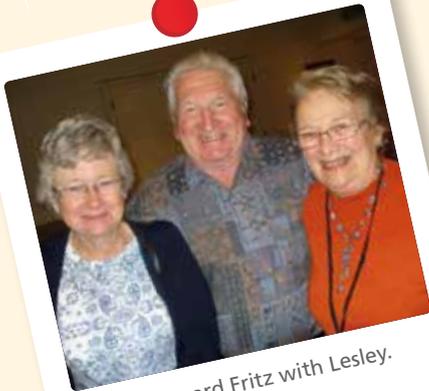
With the assistance of Lynne Coniff at Peterborough, an update of our records is continuing but this and, sadly, a larger than usual number of deaths during the past year, had reduced the membership figure to around 400. Nevertheless, there remain a good number of ex-Holborn pensioners who are reading this report but have not yet joined their Association. They are invited to contact the Secretary via the address on the back page, and are reminded that the life time joining fee is only £10.

The search for more ex-Chief Office people will become even more important as we move towards October 2015 when it is planned to hold a special lunch to mark the 50th anniversary of PCOPA. We hope to put

this on at the hotel which now lives inside the shell of much loved 252 High Holborn. If we are successful, this may well be the last time that such a large gathering can be organised inside a building which holds so many memories for hundreds of people. It is hoped that the function will be well supported by ex-employees and their partners.

In the meantime, readers can enjoy the accommodation at this five star hotel by taking advantage of the special Pearl pensioner overnight room price concessions (subject to availability). The rate is currently £125 plus VAT per room including breakfast. Please note that as the hotel will be closed for refurbishment in August and September and reopened as Rosewood, London in October, these rates are due to be reviewed. Early booking and a flexible approach as far as dates are concerned are needed (020 7829 9888).

**Ken McAleer**



Ann & Bernard Fritz with Lesley.

## Pearl Pensioners Club (Peterborough)

The winter weather may have been bad but the Peterborough Club continued to flourish with a full winter program of speakers, an entertaining Christmas Social, a very well supported AGM and a hugely supported Annual Luncheon.

The sad passing of Tony Kenning and Roger Stitson lost the club 2 valued and respected members, but the addition of a number of new members including Peter Beuken, Martin Fletcher and his wife Jean, Dawn Titterton, Michael Fish, Rick Allen, June Copeland and Stuart Mackenzie has ensured the club's continued well-being.

In February a presentation was made to former chairman Don Matthews in celebration of his 90th birthday and the club's monthly Newsletter continues to list those celebrating birthdays and anniversaries.

At the AGM attended by 66 members the chairman, David West took the opportunity to thank not only the committee for all their hard work but the membership for supporting the club and all its activities. The committee was re-elected en bloc and the annual subscription remains unchanged.

Another important aspect of the club's functioning is the work carried out by Welfare Secretary Colin Leary, who keeps in touch with members not enjoying the best of health at the time and to notify the club of the well-being of those members.

Monthly meetings are held in the Alwalton Village Hall and considering 15% of the membership live too far away to attend the meetings, the actual attendance is often in excess of 60, well above 40% of the remaining members. The subjects covered by the speakers ranged from Beekeeping and War Memorials to an hilarious finish with a talk entitled "Privies Past and Present" given by a former Mayor of Oakham, Joyce Lucas.

The Annual Luncheon on the 1 March attracted 104 people back to the Greetham Valley Hotel and Golf Club for the social highlight of the year. The event's success relies firstly on the quality of the facilities and food and secondly on guests making the most of meeting and talking with Pearl colleagues. A display of pictures from the years' events was put on show and an amusing vote of thanks was given by the President Tom Dougall to round off a very happy day.

### Tony King



Pictured here at the Luncheon: Mike and Pauline Green, David and Pat Carter, Brian and Irene Bates and Peter Battams.

## 2013 London Life Pensioner Reunion

The annual pensioner reunion was held on Monday 13 May 2013, for the third time at Holland House Hotel and Spa in central Bristol. The event was attended by 33 pensioners from all over the country. Unfortunately, last minute issues prevented John Pockett, Vic Bush, Steve Seeley, Graham Horrocks, Alan Flack and Simon Hadley from attending.

However, it was particularly pleasing to see quite a number of pensioners who were attending for the first time – Alan Burgess, Myra Finch (Reading Office and keeping a check on Ashley), Diane Hunter, Bob Pandya, Ann Pearson, John Turner (all the way from Essex) and Polly Watts (up from London).



Pictured above are some of those who attended, slightly worse for wear at the end of the lunch – from left to right: John Turner, JJ O’Sullivan, Chris Essex, Dave Treleaven, Ann Pearson, Bob Pandya, Dave Bing, Les Cooper, Mike Earle, Pete Osborne, Dave Fenna, Terry Gayler, Mike Wadsworth, Polly Watts and Alan Burgess.

The full list of those attending were Dave Bing, Alan Burgess, Dave Chapman, Les Cooper, Mike Earle, Steve Elliott, Chris Essex, Cilla Evans, Dave Fenna, Janet Fenton (nee Woodley), Myra Finch, Terry Gayler, Ashley Hopkins, Diane Hunter, Richard Lloyd, Kathleen Matthews, Keith McGeoch, Peter Osborne, JJ O'Sullivan, Bob Pandya, Ann Pearson, Alan Robinson, Carol Rowe, Ben Thompson-McCausland, Dave Treleaven, John Turner, Mike Wadsworth, Richard Wales, Tony Watkins, Polly Watts and Brian Wilson.

At the end of a very enjoyable three course meal and wine, Chris Essex read out the names of all pensioners who had died during the last year, lots of messages from those unable to attend and gave a brief update on events that have affected London Life/Phoenix Group over the last year.

As is customary, the next pensioner reunion will be held in London in 2014, before returning to Bristol in 2015. If anyone has not yet got in touch with Chris about attending future events, then please ring him on 01225 873878 or contact him by e-mail on [essexes@aol.com](mailto:essexes@aol.com). In the meantime, a group of ex-staff meet regularly at the Ostrich in Bristol on a Friday lunchtime and details can always be found on the website at [www.exlondonlife.com](http://www.exlondonlife.com). The next meeting is on Friday 28 June 2013 and then not until 13 September 2013.



## New Secretary for 'A' Division

Many thanks to John McCarthy for all his hard work over the many years working as Secretary to the 'A' Division association. John has decided to "retire" from these duties and hand over to a 'younger man', Brian Perlow, whose contact details are shown under Diary of Events.

## Past memories

David Brown of Lincolnshire thought you might be interested to see this photo of the opening of G5 Pearl House, Birmingham in 1960. David says the opening ceremony was conducted by the Company Chairman, Sir Geoffrey Kitchen, but the picture is of a private moment of the staff during the celebration. The first lady on the left was the secretary to the divisional manager whose name unfortunately escapes him but the rest of the G5 staff is as follows from left to right:

Phil Cooke, John Waldron, Sam Rogers, John Low, Frank Ises, Cliff Dartnall, Norman Saunders, Harold Tatler (divisional manager), Ian McKay, Pam Sandford and Jack Jones (district manager).



## Spot the face

In our December issue we printed this photo and asked for your help in identifying those shown. Our thanks go to Don Morris, Steve Simpson and Jim Jameson for rising to the challenge!

1. Phil Cresswell 2. Paul Cummings 3. Mike Fisher 4. Geoff Phillips 5. David Ruskin 6. Brian Ruscoe 7. Les Hedges 8. Bill Gurney 9. Scott Howell 10. Tom Kavanagh 11. Geoff Langman 12. Don Morris 13. John Raybould 14. Bob Gery (course leader) 15. Tony Cave 16. Kevin Buckland 17. Dick Clayton 18. Brian Thomas 19. Steve Simpson.





Following the publication of this photo in the last issue, we received this letter:

I read with interest the article on page 6 of December 2012 Pension News which referred to the visit to Brooklands Museum where an old London Routemaster bus was on display with the 'Face the Future with Pearl Assurance' poster on the side.

It was my late father Walter Field (1913-1993) who, in the early fifties when I was six years old, came up with that slogan as a result of the internal competition held for all Pearl employees. (Pearl Assurance – an illustrated history 1864 – 1898, page 138.)

## Face the future with Pearl Assurance

My mother Maisie, now 91, remembers it well. My father, who worked his whole life at the Pearl Central Office in Holborn, received a cash prize of £50, which my mother promptly spent on an oatmeal Harris Tweed long skirt suit 'The New Look' – which I can remember her wearing on 'special occasions'.

Below is a family photograph taken in December 2011, when mother Maisie was 90 years old (centre), with myself (left), my wife (right), our two daughters, sons in law and our three grandchildren – three of the seven great grandchildren my mother has.

**Dr Stuart Field**



## From insurance agent, to district manager, to author

John Walling (ex DM Grimsby)



Photo courtesy of Cleethorpes Chronicle

John had ambitions to be a draughtsman but was called up into the Royal Navy towards the end of the war. He enlisted at HMS Royal Arthur, the site of Butlins holiday camp in Skegness, the day before the Japanese surrender in August 1944, so he always jokes that he was the man who stopped the war!

When John left the service he was too old to get an apprenticeship as a draughtsman but as luck would have it he was offered a job with Pearl, which was to be the start of a lifetime career.

John now lives in retirement and has spent the last few years at the keyboard turning out a succession of historically based books, at least two of which focus on his part-German ancestry. His fifth and latest book entitled 'Loose Ends' was published in November 2012 and is about a Detective

Inspector who finds he has a murder of an American GI to solve a few months before his retirement and just before the end of the Second World War. Diamonds are a key to the mystery, which unfolds in his hometown of Glasgow. After he retires from the force, he recalls another case of a missing person in the 1930s in Paisley, which was never solved. He revisits the town where he began his career as a police constable in an attempt to unravel his other mystery and recalls the tragic cinema disaster of 1930.

Readers' comments: 'very well written – holds the reader throughout – chapters not excessively long but filled with excitement – great suspense and its finish is a masterpiece'.

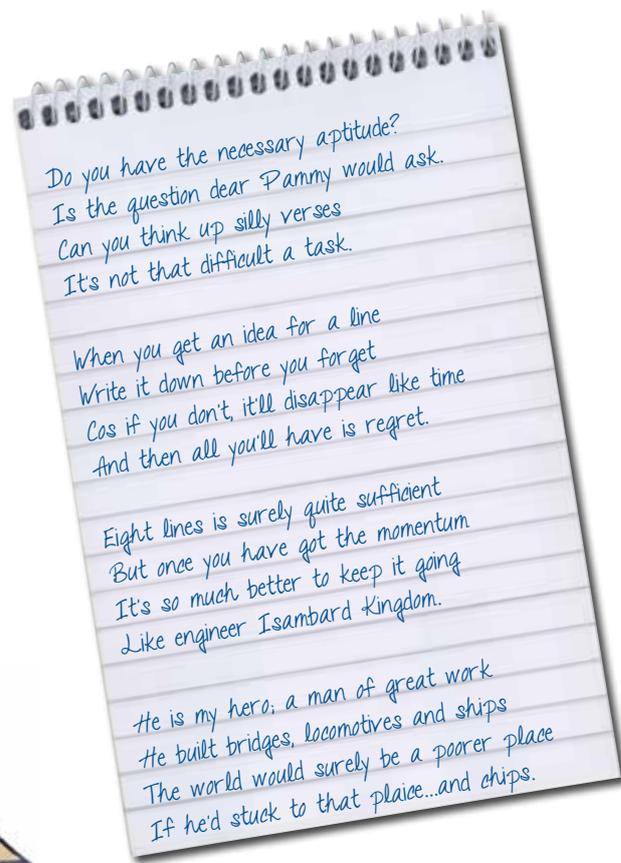
If you would like to purchase a copy of 'Loose Ends' at a cost of £9.95 plus £1.45 P&P please contact John Walling on 01472 587344.

## Poetic malarkey

I taught geography at Henbury High School near Macclesfield from 1971-82 and joined Pearl in 1987 as agent for the Hurdsfield and Tytherington areas. As the company evolved the district office closed and I first reported to Stockport, then Sale before I left the company in 1996. Various ventures followed, none of which were very lucrative, and I spent the last six years in the motor trade, retiring at the end of November 2012...not a great success financially, but I'm very fortunate to have a good marriage, two great children and as yet two equally great grandchildren.

Pam Ayres is as responsible as anyone for my poetic malarkey. My wife, Ann, and I saw her at the Lowry, I wrote her a poem, she wrote back encouragingly and off I went! My grandchildren have been the subjects of many a verse.

**Andy Muncaster**



Do you have the necessary aptitude?  
Is the question dear Pammy would ask.  
Can you think up silly verses  
It's not that difficult a task.

When you get an idea for a line  
Write it down before you forget  
Cos if you don't, it'll disappear like time  
And then all you'll have is regret.

Eight lines is surely quite sufficient  
But once you have got the momentum  
It's so much better to keep it going  
Like engineer Isambard Kingdom.

He is my hero; a man of great work  
He built bridges, locomotives and ships  
The world would surely be a poorer place  
If he'd stuck to that plaiice...and chips.



Grandkids are great, they'll always make you laugh  
 Whether its balls in the garden or bubbles in the bath  
 Milo with his Bampa Face or Ella with her smile  
 Always there for a cuddle, so nice to be tactile.

A second or two hesitation when first we meet  
 And then the penny drops; it's the bloke off the street  
 Well his father-in-law anyway, does it really matter?  
 Especially as Milo says he'd rather have the latter...I wish.

Ella Bella Boo really is a bootiful little girl  
 At her NCT group she stands out as the Pearl  
 Not just in looks you understand but stuff she can do  
 The other mums were aghast at the signs that she knew.  
 Milo is indoctrinated by his Dad's love for wheels

Thinks the Capri is ace, in the driving seat he squeals  
 Just wait 'til I can drive, I'll send you round the bend  
 Oh and while you're here - have you five grand you can lend?!

We meet at M&S in the café at the back  
 Always get a comfy seat to enjoy our tasty snack  
 Or a mega-meal in Burger King and Milo's fit to burst  
 If we'd known what fun grandkids are  
 We'd definitely have had 'em first...eee, it's grand!

## A helping hand

### The Insurance Charities

Many in the insurance industry may not be aware of the good work done by the Insurance Charities.

This charity was formed by the 2004 merger of the Insurance benevolent Fund (itself dating back to 1902) and the Insurance Orphans Fund. It gives vital financial and practical support to past and present employees of the insurance industry and their dependent relatives.

Eligibility is based on insurance service, financial circumstances and the existence of an element of misfortune. Applicants have to have worked in the industry in the British Isles and/or the Republic of Ireland for five years or more and not have savings in excess of £8,000 (£9,000 for a couple).

The charity helps both young and old, those struggling to make ends meet and those faced with a sudden calamity or illness.



It will help those trying to cope with a child's special needs, whether these are the result of a disability or special educational requirements. Expert advice is available, which will help people find the right support, and direct financial assistance is provided to meet a wide range of needs.

If you think you may qualify for help, or know someone who does, just call 020 7606 3763, apply online at [www.theinsurancecharities.org.uk](http://www.theinsurancecharities.org.uk) or write to The Insurance Charities, 20 Aldermanbury, London EC2V 7HY.

### Harding Fund

Pearl Pensioners are also reminded that there is still in existence a small charity which is known as the Harding Fund. Modest grants are made to those experiencing unforeseen expenditure.

Applicants can contact John Landers by email at [john.stella@btinternet.com](mailto:john.stella@btinternet.com), or if computer access is unavailable telephone Lynne Coniff at First Actuarial on 01733 393036.



## Topical news

### The single-tier State pension

Government plans for a new single-tier State pension are to be brought forward by a year, with the revised launch date of 6 April 2016 having been announced earlier this year.

The new system will be worth around £144 a week to someone who has a minimum of 35 years of National Insurance contributions (depending on an individual's own NI record, and whether they have been contracted-in to additional State pension over their working life).

**Those who will enter the single-tier State pension are women born on or after 6 April 1953 and men born on or after 6 April 1951.**

Anyone who reaches State pension age before the changes take effect will remain on the current system. Opting to defer your State pension until after 6 April 2016 will not affect which system you join; this will be based on the fixed date at which you reach State pension age, whether or not you claim State pension from that date.

For more information on the proposals, visit [www.gov.uk](http://www.gov.uk) and enter 'single-tier State pension' in the search box at the top of the screen.

### Replacement of Disability Living Allowance

On 8 April, Personal Independence Payment (PIP) was introduced, with the aim of gradually replacing Disability Living Allowance (DLA) **for claimants aged between 16 and 64 as at 8 April 2013.**

The launch began with new claims being taken in 'controlled areas'; this is a selection of postcodes identified by the Department for Work and Pensions. Following on from this, the rest of the UK will see new claims for PIP being taken from 10 June. Those already receiving DLA and who meet the age criteria above will receive a letter outlining when they will be invited to claim PIP (and when they can expect their DLA to stop). It is not possible for those within the selected age range to opt to continue receiving DLA instead of PIP.

At present, there are no plans to extend PIP to children under 16, or individuals who were 65 or over as at 8 April 2013. These claimants will continue to receive DLA (children under 16 will be advised to claim PIP once they reach their 16th birthday, at which point their DLA will stop).

For information on how PIP may affect you, visit the website [www.gov.uk/pip-checker](http://www.gov.uk/pip-checker)

## A tribute to John Boulton

Here is a lovely picture of John and Ann Boulton taken just prior to them both retiring from the Chipping Sodbury District office in November 1982. It is with great sadness to report that John passed away on 13 September 2012 at the age of 90.

John commenced work with Pearl as a District Agent in Chippenham in 1951 and was later promoted to District Manager at Chipping Sodbury. Ann started working for Pearl as a DOC in Holyhead in 1942 and after completing two years' war service in Bristol she returned to Holyhead, later transferring to the Bristol Divisional office to become Divisional clerk.

Obviously it was through Pearl that John and Ann met, and they married in 1963.



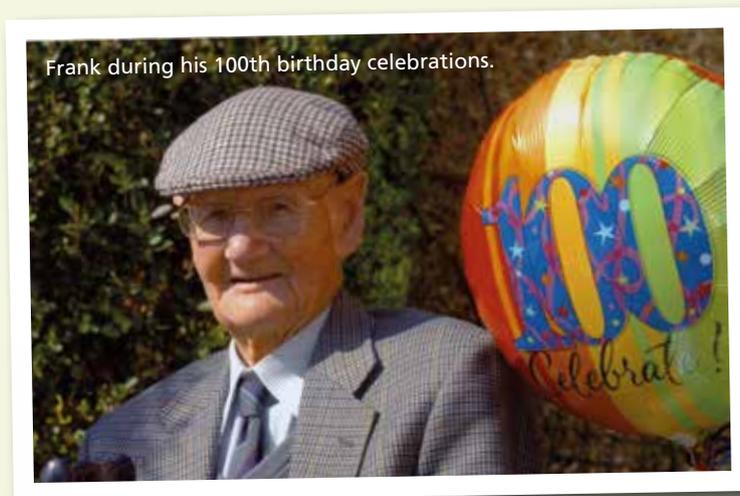
At that time John was a widower with four children and Ann gave up work to become full time mother to them but in 1971 returned to work as a DOC clerk with John at Chipping Sodbury. Initially this was only to be on a temporary basis but eventually Ann was persuaded to work on a permanent basis. Ann always said her husband was the boss at the office but at home the role was forgotten.

John loved sport – he was a football referee and refereed in Ceylon with the RAF. He loved cricket, fishing and gardening. He also carried a lot of responsibility at his local Church as Treasurer and Chancellor and nursed the Church through many projects as a result of his enthusiasm and support. John was kind and caring and very much a family man with a big heart who will be greatly missed by his family and colleagues.

## Goodbye to one of our oldest pensioners

Regretfully Frank Durden passed away on 28 December 2012, at the exact age of 103 years 10 months and 6 days. Frank was a Pearl agent from the late 1930s to 1974 working in and around the Surrey area and, in the early days, did all his rounds on a bicycle in all weathers collecting from the local villages, the Barracks where he was issued with a pass, the large Brookwood Mental Hospital where he was locked in while he collected from the staff and the famous International Brookwood Cemetery where members of staff were his clients.

When World War II broke out he was recalled to the Merchant Navy, during which time his ship was torpedoed off what was then Coco (now Cape Canaveral Space Station) and he was extremely grateful his job at Pearl had been kept open for him following his return home. Unfortunately, Frank lost his first wife, Jessie, and their 3 children but was lucky enough to meet Mary, who he married in 2004, and they continued to live in the same house occupied by Frank since 1938. Mary says Frank always maintained that he had 'a very lucky life' having lived through the most interesting times, and always put his longevity down to exercise and fresh air - he will be greatly missed.



## What are the odds of THAT happening?

**Earlier this year the number of our pensioners passed 10,000 for the first time ever. That is nearly twice the capacity of the Albert Hall or enough to fill around 25 Jumbo jets.**

It also means that on average 26 other pensioners share YOUR birthday (unless of course it's February 29th!)

But with over 60 million people in the UK surely the chances of discovering that a casual acquaintance is in fact another one of our pensioners must be pretty small?

Yet it does happen surprisingly often – the person in the next bed in hospital, the couple you got chatting to on holiday in Tenerife, perhaps even your new neighbour.

So have you ever got talking to a complete stranger only to discover that you share not just an interest in bird watching, or golf or going on cruises but also you used to work for the same organisation?

If so, we would be delighted to hear from you and will publish some of the best stories in future editions of Pension News. Pictures are most welcome and you can be assured they will be returned to you.

Please send your contributions to:  
The Editor, Pearl Pension News,  
First Actuarial LLP,  
First House,  
Minerva Business Park,  
Lynch Wood,  
Peterborough  
PE2 6FT.

We look forward to hearing from you.





## RETIREMENTS

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

### PEARL

Mrs FA Adcock	South Bretton, Peterborough	Mr I Craik	Nottingham
Mr SG Allan	Grantham, Lincolnshire	Mr MT Dargan	Walsall, West Midlands
Mr NP Almquist	Montrose, Angus	Mr RW Earl	South Croydon, Surrey
Mr G Bagley	Sheerness, Kent	Mr C Eccles	Southampton, Hampshire
Mrs SD Ballard	Epsom Downs, Epsom Surrey	Mr A Elcock	Lincoln, Lincolnshire
Mrs LM Bellinger	Sutton, Surrey	Mrs PA Evans	Nursling, Southampton
Mr MJ Bisset	Broadstairs, Kent	Mr BK Evans	Bourne, Lincolnshire
Mr GJP Brown	Leatherhead, Surrey	Mr DJ Evans	Woodfield, Northamptonshire
Mr FJA Burns	Rhyl, Denbighshire	Mr PM Fanner	Barnard Castle, Co. Durham
Mr MW Chambers	Whitby, North Yorkshire	Mrs M Findlay	Buckie, Moray
Mr H Coggins	Milton Keynes, Bedfordshire	Mr MG Fish	Werrington, Peterborough

Mr T Fisher	Basildon, Essex	Mr RL Killick	Llantwit Major, Vale Of Glamorgan
Mrs C Fitzsimmonds	Folksworth, Peterborough	Mr WM King	Mold, Flintshire
Mrs YM Ford	Sudbury, Suffolk	Mrs P Kipling	Canada
Mr AL Foster	Penzance	Mrs DM Kirby	Hoddesdon, Hertford
Mr PA Francis	Culcheth, Warrington	Mrs PE Lambert	March, Cambridgeshire
Ms SR Francis	Barnsley, South Yorkshire	Mrs BK Larrington	Longthorpe, Peterborough
Mr RG Godwin	Bicester, Oxon	Mr DJ Mairs	Glasgow, Lanarkshire
Mrs KI Grimes	East Claydon, Buckingham	Mr KG Mitchell	Norwich, Norfolk
Mrs PA Haire	Orton Wistow, Peterborough	Mrs M Motherwell	Perthshire, Scotland
Mr N Hammond	West Kensington, London	Mrs C Nicholettos	East Hunsbury, Northampton
Mrs S Hart	Redcar	Mr AP Nield	Bath
Mrs A Hayes	Isle Of Tiree, Argyll	Mr GD Norton	Chalfont St Peter, Buckinghamshire
Mrs MR Hendrick	Manchester	Mr BR Oldrey	Tadley, Hampshire
Mrs JL Hodgson	Peterborough	Mrs H Peacock	Bingley, West Yorkshire
Mrs DB Houghton	Alverton, Nottingham	Mr IC Pearce	Basingstoke, Hampshire
Miss EM Hughes	West Ewell, Surrey	Mr GI Phillips	Presteigne, Powys
Mr GR Jacklin	Spain	Mrs C Phillipson	Settle
Mrs CM Jackson	Preston, Lancashire	Mrs EC Playle	New England, Peterborough
Mrs J Jackson	Spalding, Lincolnshire	Mr DJ Rayment	Maidstone, Kent
Mr VH Jones	Holywell, Clwyd	Mr PA Richards	Uffculme, Cullompton
Mrs L Keeley	Guildford, Surrey	Miss S Rodd	Morden, Surrey
Mr IGM Keith	East Yell, Shetland	Mr PE Sevier	Portsmouth, Hampshire
Mrs E Kennedy	Freuchie, Fife	Mr PH Shearsmith	Southampton, Hampshire

Mr DR Skelton	Bridlington, East Yorkshire	Mr JS Halliday	Ashton Under Lyne, Lancashire
Mr SA Turner	Holmer, Hereford	Mr PD Howes	USA
Mr AA Varcoe	Beaconsfield, Buckinghamshire	Mr PJC Klaassen	Salisbury, Wiltshire
Mr CN Wallis	Reading, Berkshire	Mrs GL Marshall	Southport, Merseyside
Mrs SG Ward	Llanfairfechan, Conwy	Mrs CA Matthews	South Croydon, Surrey
Mrs J Waters	Orton Longueville, Peterborough	Mrs PA Mountney	Cheltenham
Mr AJF Webb	East Cowes, Isle Of Wight	Mrs JK Price	Nailsea, Bristol
Mr BA Webber	Chelmsford, Essex	Mrs SL Thacker	Gloucester
Mr SR Weclawek	Exmouth, Devon		
Mr P West	Luton, Bedfordshire	<b>NPI</b>	
Mrs CD Whalley	Yaxley, Peterbrough	Mr NE Armstrong	Faversham, Kent
Mr JL Wilde	Stanground, Peterborough	Mr AJ Bouch	Tunbridge Wells, Kent
Mrs JE Williams	Holme-On-Spalding-Moor, Yorkshire	Mrs CFL Briggs	Speldhurst, Kent
Mr P Wilson	Stalybridge, Cheshire	Mrs JAJ Ricketts	Barry, Vale Of Glamorgan
Mr DWJ Winter	North Halstead, Essex	Mr JD South	Santon, Isle Of Man
Mrs M Wroe	North Anston, Sheffield	Mr EC Sturdy	Llandaff, Cardiff
		Mr RM Valentine	Crowborough
		Mrs AK Wainwright	Clifton, York
		Mr RJ Woods	Sawtry, Huntingdon
<b>LONDON LIFE</b>			
Mrs DS Anderson	Worle, Weston-Super-Mare		
Ms PM Brandon	Bradley Stoke, Bristol		
Mrs L Branson	Ashton, Bristol		
Mr A Fernandez	Frodsham, Cheshire		
Mrs L Giles	Chippenham, Wiltshire		

**In addition to those listed above, there have been 79 early retirements from Pearl, 6 from London Life and 7 from NPI.**



## OBITUARIES

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

Name	Address	Age			
Mr LC Allaker	Stanley, Co Durham	82	Mr LA Bonny	Salisbury	93
Mrs EG Allan	Kilwinning	82	Mr AD Borland	Mablethorpe, Lincolnshire	72
Mrs G Anstee	Port Talbot, West Glamorgan	87	Mr J Boulton	Valley, Anglesey	90
Mr WB Aspey	Westwood, Peterborough	73	Mr R Brain	Trearddur Bay, Anglesey	72
Mr BR Atwell	Cwmbran, Gwent	83	Mrs EM Brookman	Chalfont St Peter, Buckinghamshire	88
Mr C Bailey	Altrincham, Cheshire	66	Mrs MF Brothers	Barnet, Hertfordshire	93
Mr CE Baker	Dover, Kent	90	Mrs M Brown	Oulton, Leeds	82
Mr WA Barton	Worcester, Worcestershire	73	Mrs JI Buckland	Banstead, Surrey	92
Mrs KM Baxter	Basildon, Essex	77	Mr PL Buckley	Heanor, Derbyshire	81
Mrs PMH Beetham	Falmouth, Cornwall	86	Mr LF Burdge	Kislingbury, Northampton	85
Mr B Biddulph	Congleton, Cheshire	94	Mrs DS Butler	Kirkwall, Orkney	96
			Mr RV Careford	Letchworth, Hertfordshire	82

Mr VP Carey	Ballymena, County Antrim	77	Mrs ME Gilliat	Ewell, Surrey	87
Mrs M Chappell	Ryton, Tyne & Wear	84	Mrs DM Glover	Stoke Sub Hamdon, Somerset	89
Mr WD Chetland	Cheam, Surrey	91	Mr PE Gorman	Australia	86
Mrs IM Clark	Epsom, Surrey	88	Mrs HDJ Gower	Bexhill On Sea, East Sussex	93
Mrs SM Clarke	Evesham, Worcestershire	80	Mrs PE Griffiths	Plympton, Plymouth	76
Mr FB Cook	Westward Ho!, Bideford	76	Mrs BL Guy	Yeovil, Somerset	84
Mrs ML Cookney	Barnstaple, North Devon	91	Mrs J Hall	Chester Le Street, County Durham	77
Mr FA Cooper	Stourbridge, W.Midlands	83	Mrs EM Hannawin	Witney, Oxon	83
Mrs VI Coppolo	Billericay, Essex	82	Mr WAJ Hargrave	Minehead, Somerset	89
Mrs B Craggs	Kinoulton, Nottinghamshire	86	Mr WGW Hawick	Hillswick, Shetland	89
Mrs JAL Cumming	Inverurie, Aberdeenshire	97	Mr CG Heaysman	Oxted	83
Miss D Daly	Bishopbriggs, Glasgow	57	Mr W Henderson	Ryton, Tyne And Wear	72
Mr A Dawson	Chester Le Street, Co Durham	75	Mr RS Hewitt	Perth	78
Mr PA Day	Dunchurch, Warwickshire	74	Mrs SJ Hewlett	Worcester	93
Mr TA Dines	Ongar, Essex	63	Mr RL Higgs	Kington, Herefordshire	78
Mrs A Donald	Inverurie, Aberdeenshire	81	Mrs DM Hills	Folkestone, Kent	86
Mr GW Dunster	Reading, Berkshire	90	Mrs J Holloway	Stamford, Lincolnshire	83
Mr HF Durden	Woking, Surrey	103	Mrs A Hollows	Brierfield, Lancashire	92
Mr WCS Durrand	Thurso, Highland	72	Mr DL Hornsby	London	94
Mrs M Earl	Great Bookham, Surrey	91	Miss EJH Houghton	Wallsend, Tyne & Wear	90
Mrs AV Evans	Pontarddulais, Swansea	86	Mrs DH Hughes	Rhiwbina, Cardiff	90
Mrs OB Fazakerley	Croydon, Surrey	93	Miss EE Hughes	Walsall, West Midlands	82
Mr BW France	Hull	73	Mr GG Hughes	South Molton, N.Devon	94

Mrs GE Hulme	Isleworth, Middlesex	99	Miss CO Milton	Bembridge, Isle Of Wight	92
Mrs M Jenner	London	98	Mr AH Mockeridge	Dukestown, Tredegar	89
Mrs AS Kearsay	Witney, Oxon	97	Mr RW Moore	Horsforth, Leeds	84
Mrs BV Kemp	Farnborough Village, Kent	91	Mrs PM Morrish	Bideford, North Devon	91
Mr AD Kenning	Oakham, Leicestershire	78	Mrs JL Munday	Lymington, Hampshire	76
Mrs AD Knight	Chelmsford, Essex	87	Mrs AK Mundell	Heathhall, Dumfries	81
Mrs E Laband	Tamworth, Staffordshire	85	Mrs EH Murphy	Leeds, W. Yorkshire	92
Mrs PM Laney	Andover, Hampshire	96	Mr JP Nelmes	Bath, Avon	80
Miss IM Lee	Eastbourne, East Sussex	84	Mr E Oates	Spain	91
Mr M Linnane	Kislingbury, Northamptonshire	64	Mr EW Ogden	Basingstoke, Hampshire	85
Mrs GL Littley	Swadlincote, Derbyshire	85	Mrs DD Owen	Bargoed, Mid Glamorgan	90
Mrs FH Livingstone	Island Of Mull, Argyll	84	Mr S Parker	Leeds	86
Mrs C Loney	Glasgow	97	Mrs BE Parsons	Staines, Middlesex	82
Mr JO Mackin	Hornsea, East Yorkshire	68	Mrs J Psaila	Malta	78
Mr AD Mackintosh	Dingwall, Ross Shire	72	Mr R Purkiss	Crowborough, East Sussex	94
Mr K J Maddams	Leicester	82	Mr DV Pye	Dereham, Norfolk	93
Mrs MBE McCaffery	Exmouth, Devon	77	Mr HC Pymm	Melton Mowbray, Leicestershire	82
Mr A McClure	Ayr, Strathclyde	78	Mr R Richardson	Driffield, East Yorkshire	84
Mr J McGregor	Alloa, Scotland	86	Mr T Rickaby	Bishop Aukland, Co. Durham	88
Mrs ML McLean	Glasgow	90	Mrs E Ritchie	Heaton, Newcastle-Upon-Tyne	74
Mr W Measures	Australia	91	Mr JJ Rodgers	Ballynahinch, Co Down	70
Mrs MR Meese	Flint, Flintshire	77	Mrs HJ Russell	Pendeford, Wolverhampton	88
Mrs NM Mills	Australia	90	Mrs BM Saunders	Dudley, West Midlands	83

Mr JGD Saunders	Acton, London	78	Mrs AJ Ventura	Thorpe Bay, Essex	73
Miss M Seabrook	Bexleyheath, Kent	90	Mr RG Warne	Dorking, Surrey	87
Mrs B Shaw	Hinkley, Leicestershire	86	Mrs EM Warren	Camberley, Surrey	90
Mr DG Shearman	Worthing, W.Sussex	89	Mrs DE Wheeler	Paignton, Devon	103
Mr D Shepherd	Wallsend	83	Mr AHR Whiting	Cottingham, North Humberside	93
Mr PH Singleton	Golcar, Huddersfield	85	Mr C Williams	Fleetwood, Lancashire	69
Mr WM Skillett	Vale, Guernsey	72	Mrs NP Williams	West Cross, Swansea	84
Mr WR Slaughter	Guestling, East Sussex	83	Mrs M Wylie	Newton Abbey, Co Antrim	89
Mr D Slaven	Coylton, Ayrshire	68			
Mrs DL Sleet	London	93	<b>LONDON LIFE</b>		
Miss AM Smolarz	Packmoor, Stoke-On-Trent	63	Mrs SM Lee	Henbury, Bristol	77
Mrs AF Spenceley	Norwich, Norfolk	91	Mr MH Malik	Peasedown St John, Bath	82
Mrs JM Stait	Southend On Sea, Essex	84	Miss JG Sabbage	Morden, Surrey	66
Mrs PM Stevens	Totnes, Devon	88			
Mr BE Stimson	Peterborough	56	<b>NPI</b>		
Mrs JM Stirling	Bexley, Kent	86	Mrs BW Cookson	Groby, Leicestershire	91
Mr RM Stitson	Orton Wistow, Peterborough	69	Mrs J Evans	Broadwas-On-Teme, Worcestershire	75
Miss MV Sutton	Leigh-On-Sea, Essex	67	Mr I Macdonald	Glendaruel, Argyll	65
Mrs A Tester	Gourock	93	Mrs VH Walker	Cupar, Fife	86
Mr RC Thomas	Perranporth, Cornwall	82	Mr LA Warren	Isle Of Sheppey, Kent	84
Mrs JE Thompson	Stamford, Lincolnshire	67			
Mrs ES Thorburn	Aberdeen	87			
Mr WA Toseland	Peterborough	86			

## DIARY OF EVENTS

### A – BISHOPS STORTFORD

Brian Perlow – 0208 501 4376

11 September 2013 – Lunch at The Chequers, Cambridge Road, Ugley, Essex.

### B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

21 November 2013 (12 for 12.30) – Christmas lunch at the Grasshopper Inn, Westerham, Surrey.

This will be the 50th anniversary of the group. Non-members, plus a guest, are also very welcome to come along to celebrate this occasion, just contact Mike on the number shown above.

### C – SOUTHERN AREA

Frank Lewry – 02380 695461

### CC – CUMBRIA

Allan Hodgson – 01900 603171

David Green – 01900 824289

21 November 2013 – Lunch at Broughton Craggs Hotel, Gt. Broughton, Cockermouth, Cumbria.

### D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

### E – SOUTH WALES

John Jones – 01267 221113

2 July 2013 – Day outing visiting St. Fagans Welsh Museum and lunch at Plymouth Arms, St. Fagans.

3 December 2013 – Christmas lunch at Gower Golf Club, Three Crosses.

### F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

### G – WEST MIDLANDS

Geoff Barlow – 01922 477018

### L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

28 June 2013 – Lunch meeting at Parliament Building, Stormont.

### M & CC

Brian Mann – 01772 495257

### N – NOTTINGHAM

Peter Norris – 0115 981 4347

20 November 2013 – lunch.

### P – BRISTOL

Gerald Horseman – 01179 865922

27 June 2013 – Coach outing.

28 November 2013 – Lansdowne Golf Club, Bath.

New members always welcome

**S – DURHAM**

Rodney Booth – 01325 789030

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**T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE**

Keith Smith – 0113 2812250

5 December 2013 – Christmas lunch at the Holiday Inn, Doncaster.

January 2014 – Pantomime to be arranged.

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**V – NORTH & MID WALES, SHROPSHIRE, CHESTER**

Wilf Beaumont – 01352 710848

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**X – NORTHAMPTON**

Ray Ridout – 01582 665346

4 December 2013 – Christmas lunch at Toby Carvery, Wootton, Northampton.

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**NPI**

Paul Marsh – 01892 655230

5 June 2013 – River trip from Westminster Pier to Hampton Court.

12 December 2013 – Christmas lunch at Dale Hill Hotel, Ticehurst.

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**CROYDON**

Robert Rose – 01778 394389

28 April 2014 – Lunch at Croydon Bowls Club.

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**LONDON LIFE**

Chris Essex – 01225 873878

12 May 2014 – Reunion at Porters Restaurant near Covent Garden, London.

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**PEARL PENSIONERS CLUB – PETERBOROUGH**

Tony King – 01733 265589

14-17 July 2013 – 4 days in Bath staying at Hilton Hotel.

20 August 2013 – ‘Dad’s Army’ at Tolethorpe Open Air Theatre.

9 September 2013 – Visit to Lord’s Cricket Ground and Kenwood House.

Further information of all trips can be obtained from Terry Moon on 01733 262382 or email terry.moon2@virgin.net

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

Second Thursday in each month (2.30pm) – Meeting at Alwalton Village Hall.

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**PEARL CHIEF OFFICE**

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

13 May 2014 – AGM.

8 October 2014 – Reunion.

Both to be held at Victory Services Club, London.

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# 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 the Helpline: Telephone: 0845 882 8121



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