

December 2013



PENSION news

Pearl Group Staff Pension Scheme

INSIDE: • Pearl buildings transformed **page 11** • Bill's adventures in Asia **page 14**



To come in 2014

- **February – results and official appointments of Member Nominated Trustee Directors**
- **March/April – Trustees' Report to members for year ended 30 June 2013**

...and welcome to the December 2013 issue of Pension news.

Once again, we've been delighted with the volume of contributions we've received for the newsletter. It's lovely to be able to share your news, stories and photographs, and in the case of one member in this issue, even a trip to South Korea and Japan!

It's good to see that so many of you have been keeping busy, and the various groups have lots planned by way of Christmas celebrations, so we can look

forward to your reports on those for the next issue. As always, please send your contributions to me at:

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

Here's to a very Merry Christmas – I do hope you enjoy it.

**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.

2014 pension pay dates

The pension pay dates for 2014 are as follows:

24 Jan	25 July
25 Feb	22 Aug
25 March	25 Sept
25 April	24 Oct
23 May	25 Nov
25 June	22 Dec



Recently the Northern Ireland Pearl pensioners decided to go a little bit out of the ordinary and held their gathering at Parliament Buildings Stormont, where, following a tour conducted by Ross Hussey, the members were treated to a spectacular lunch in the members' dining room. John Grant, former K15 (Newry) District Manager was celebrating his birthday on the day of the visit and certainly had the grandeur of the Northern Ireland Assembly to add to the day, which will be remembered fondly by those that attended.



Pearl Chief Office Pensioners Association

On 8 October, the Pearl Chief Office Pensioners' Association 2013 Reunion was held in London. Whilst this is not a business meeting, Chairman Colin Jeffryes took the opportunity to report on the investigations that he and the Secretary had made into the possibility of holding a special Anniversary Lunch on 10 October 2015 to mark PCOPA's 50th year in existence.

The project is to hold this function at the old Chief Office at 252 High Holborn, with invitations to all who had worked there. This would include their partners in those few cases where they did not meet at the Pearl marriage bureaux! An approach has been made to what is now a five star plus hotel.

In fact, new owners have only recently come on board; the hotel is currently closed for refurbishment and will reopen in March 2014. The new management want it to be London's best hotel and the redeveloped

areas that the PCOPA officers saw on a guided tour suggest that they will attain this goal. The previous transformation of 252 was quite impressive but the current upgrade is truly spectacular.

It was pleasing to note that there is a wish to rediscover the vintage feel of this structure and some nice Pearl features are being reintroduced, albeit on a grand scale.



(L-R) Bill Willson, Keith Cannon and John Speight.

For example, there will be new matching revolving doors either side of the main archway! There is also a wish to maintain a link with the previous occupants of this magnificent building.

However, all these changes will mean that our prized concessionary room rates may rise considerably and that the possible cost per head of the planned function may take the event beyond the reach of our pensioner membership.

It was clear from a straw poll conducted as part of the invitation to the October reunion, that there is a lot of support for a special lunch amongst PCOPA membership but to what extent depends on an affordable price per head and/or the 252 location and we will decide at the AGM in May. The Secretary's address is on page 27 if you want to add to the debate in the meantime. As the P.O.G used to say, negotiations continue!



Peter Dowdell
and Jill Caines.

Colin also made reference to those colleagues who had died since the last meeting, and in particular to Eric Stromberg, who had remained steadfastly upbeat during a long illness and who will be remembered for his enthusiastic personality and the role he shared with Henry Radford as unofficial Pearl photographer.

This being a social function, the meeting broke up into chatting groups but not before a quiz on the Holborn area and Pearl life had been held. This time photo questions were included and this was popular and worth repeating. In the now customary raffle, Bill Bower, who audits PCOPA accounts, won a free pass to the next meeting. Not an attempt to bribe, I promise!

Ken McAleer

Peterborough Club news

The summer period has been a great success, not only with the weather but with the activity and meeting functions of the club.



Greta and Don Matthew.

Sadly, the loss of long standing members Eric Stromberg and Pat Casbolt has cast a small shadow over recent times, but contrary to that a continuing membership of 250 and a full program of events has given the club every incentive to continue thriving.

Golden Weddings have been the order of the day with celebrations for Don and Greta Matthew, Hazel and Malcolm Pegg and most recently Bob and June Vajda.

Don was a founding member of the Peterborough Club and served as its president for 15 years before then taking on the role of Chairman for a further year.

The busy schedule of outings took members on a tour of Suffolk in June, a four-day stay in Bath in July, a trip to the outdoor Tolthorpe theatre in August and finally a tour of Lords Cricket ground in September.

The traditions of the Long Room at Lords, the spectacular view from the Press Gallery and the history and competition surrounding the now rather fragile wooden urn (The Ashes) made for an interesting and entertaining morning (spoilt only by typically English pouring rain).

The walkers have enjoyed not only the fine weather, but also some fine strolls around Cambridgeshire, Lincolnshire and Rutland, taking in Stilton, Barnack, Easton on the Hill, Ashton (the Conker Championship venue!) Uffington and most locally Wansford. Each walk starts and finishes at a local pub selected for its provision of a good value lunch and drink as well.

Monday afternoons see members chalking their cues and trying to pot the black at the local club in Orton Southgate, and the music loving members continue their monthly season of presentations, with members putting on a variety of music to entertain all.

Highlights of the season are always the visits of local Operatic Societies who provide two live evenings of music from shows and operas. Now that the summer season has been completed, the winter visit of speakers has begun with talks on blindness and on the work of Mercy Ships already completed.

A recent innovation for the club has been the production of their monthly newsletter running to four pages and in colour!

Further meetings will include talks on The Lyre, the National Trust and the Canals, as well as our traditional Christmas party in December and the AGM in January.

Tony King

Please see page 27 for events taking place in 2014 – Editor



Vera Hester

We were saddened to learn that Mrs Indira Naomi (known as Vera) Hester, aged 91, passed away on 14 August 2013 at the Alexandra Care Home, Hemel Hempstead.

We believe that Vera was one of the first lady insurance agents employed by Pearl and worked at the Kentish Town Office in the 1950s. Our sincere condolences are sent to her family.

Lynne Coniff

NPI Division

In June, we had a trip on the Thames from Westminster Pier to Hampton Court. The weather was chilly, but some of us brave souls decided to go on the upper deck. The sun was shining but we didn't realise that, despite the chilliness and the strength of the wind, the sun was getting through and a number of us finished up with sunburn!

On Friday 11 October the NPI managers who retired around the same time gathered at the Eaton Hotel, Birmingham for their 21st annual dinner, followed by a buffet lunch at the host's home on the following Saturday. This year's gathering was hosted by Sarah and Patrick Bookey. Each year the group meet at a different venue hosted by the local manager.

Standing – Murial Crane, Sue Casey, Trish Spruce, Maxine Ind, Bryan Casey, Malcolm Crane, Peter Ind, Patrick Bookey, Bob Spruce & Peter Savage.

Seated – Hazel Savage, Sarah Bookey, Don Robson, Brenda Fairweather and Julie Robson.

Paul Marsh/Peter Savage



P Division

On 27 June, a coach load of Pearl pensioners as well as family and friends enjoyed our summer day out. The trip took us through the beautiful Wye Valley where we stopped for morning coffee before moving on to Worcester. The rain came not long after we arrived in Worcester but it didn't spoil our day. The excellent company more than made up for the rain. Our thanks go to Bill Foord for arranging this very enjoyable day.

Gerald Horseman

B Division - TLC Ladies' Day

A number of ex B Division employees formed the 'Tuesday Luncheon Club' in 1995 with the intention of keeping in touch by meeting up on the third Tuesday of the month. Since then, some still meet up, and despite the day now being often other than a Tuesday (we are all so busy); the title remains the same but now known as the 'TLC'.

Every year we have our 'Ladies' Day' which we take turns in organising, in addition to our Christmas lunch of course, when it is our pleasure to welcome the ladies to join us for a hopefully pleasurable day out and for many years we have been blessed with superb weather. Last year we were very unfortunate with the weather on our visit to the Brooklands Museum (you may remember the article which included a photograph of the London bus with the famous 'Face the future with Pearl Assurance' poster?), when the heavens opened all day and spoilt our fun.

On 20 June this year, we visited Chartwell, the former home of Sir Winston Churchill in Westerham, Kent. The weather forecast told us that it was due to be very wet later in the day, so we made an early start and we were lucky in as much that the rain started to fall about 1pm just as we all met up again to move on to our lunch. We had been able to see all that we wanted to see, in the house itself, the studio and the gardens of course. What a wonderful collection of history and an insight into the life of a quite remarkable man!



Bernie and Angie Heath, Dave Cox, Jan Davidson, Robin Read, Pam Littler, Geoff Phillips (between Lady and Sir Winston Churchill) Sue Phillips, Betty Harwood and John Houlden. Not in photo, Sue Cox taking photo, Vic and Sue Moss still in the gardens.

We then went to The Grasshopper Inn at Moorhouse, just a short drive down the road, where we had an excellent lunch in the aptly named Churchill Room, which we had booked for our private use. This turned out to be a very enjoyable and relaxing day.

Maybe we shall find time for another lunch or two before winter really sets in.

John Houlden

London Life reunions

The next annual reunion will be at Porters English Restaurant, Covent Garden, in London on Monday 19 May 2014. If anyone isn't already in touch with me about coming to this reunion or the one in Bristol in 2015, then please e-mail me at essexes@aol.com or ring me on 01225 873878.

In addition to the annual reunion a small group of us also meet on a regular basis in Bristol at the Ostrich pub – see website for more details www.exlondonlife.com.

Look forward to seeing you.

Chris Essex



Pearl Court, Eastbourne – can you help?

The Secretary of the Peterborough Club recently received a telephone call from a member of the public who lives in a building in Eastbourne called Pearl Court. Pictures of the building are on the internet.

The caller wanted to know more about the building, which contains a series of apartments varying in size from one to four bedrooms.

Are there any pensioners with any knowledge of the premises, which it is suggested was built to provide accommodation for Pearl staff visiting the area?

If you have any information, please contact Tony King, the Peterborough Secretary, using the contact details on page 27.

And another transformation!

We received this article, taken from the Plymouth Herald, from John Jones, formerly of D Division. It covers the refurbishment of Pearl Assurance House in Plymouth, which has now been converted into housing for students in the busy city.

Landmark building is now home to students

A LANDMARK building has been given a £1million facelift for a new generation of students.

Central Point, on the corner of Armoys Way and Royal Parade in Plymouth city centre, now provides a home for 244 students.

The old Pearl Assurance House, owned by the student accommodation provider UNITE, has been given an extensive facelift inside and out, but the original 1930s features remain. It will have a distinctive Art Deco facade, marble staircase and walk-in bank vault in the basement.

All 224 bedrooms have been refurbished, with income 90% for all students. Ten new rooms have been created from existing unused space in the building, and there is a new reception and common room.

The building, with views across to the Hoe and the Sound, is a five-minute walk from the university campus.

The refurbishment project took only eight weeks from start to finish, in an effort to reduce landfill. UNITE gave old but still serviceable furniture to Plymouth's Community Enterprise.

This led on to the grant organisation and provides NVQ training for people who would otherwise struggle to find work; reduce local landfill; and save cheap working domestic appliances and furniture to close to hand.

Stephen McDonald, operations manager at Plymouth, UNITE, said: "This was a challenging refurbishment project as the building is not only old, but has an unusual layout."



"We knew from the beginning that we wanted to retain the original features, so that meant working around them. It's important to us to preserve the history of the building."

UNITE's chief executive, Mark Allen, has a historical link to the building - his father used to work there.

Central Point is already sold out for the 2012/13 academic year. The property has 24-hour security and 24 utilities and insurance are included in the rental costs. All rooms are ensuite and are a combination of studio flats and shared flats.

UNITE has the property, with a total of 1,100 rooms, in Plymouth.

Views, above, of student accommodation at Central Point, here, better known to Plymouth locals as the old Pearl Assurance House

Photo credit:
Plymouth Herald.

So, what are the odds of this happening?

In the last issue, we reported that we now have over 10,000 pensioners in the Scheme, and asked you if you had ever met any fellow Pearl pensioners unexpectedly since retirement. We received this letter from Andy Muncaster, who has had the good fortune not only to meet a fellow Pearl pensioner, but to forge a good friendship from that meeting!



(L-R) Andy Muncaster and John Austin.



(L-R) Trish Austin, Andy Muncaster and Ann Muncaster.

Around 10 or more years ago, Ann and I went on holiday to Tenby. As we packed she said "Take a tie, you need to look smart at the evening meal", and I threw in the first one that came to hand - my old Pearl tie. I think it had a really old classic car near the bottom.

On the first night of our trip, we got dressed up and went to the bar to get drinks prior to entering the dining room and the guy next to me said, "I'm sure I had one of those", and pointed to my tie.

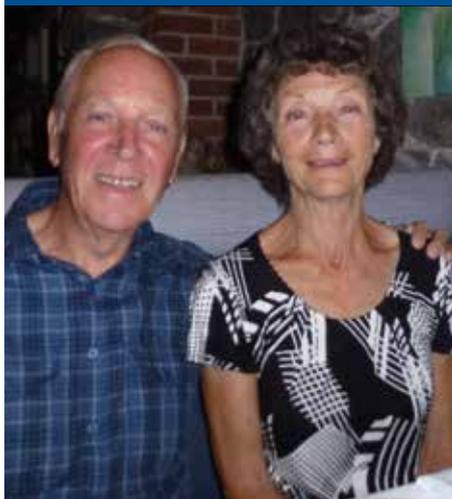
That was the start of a valued friendship with Trish and John Austin. John was head of training at Peterborough and we worked out he had been there, and had put together my initial agent training in August 1987.

Ann and Trish got on very well too both having been doctor's receptionists. We have shared each other's company on several occasions and I hope there'll be many more; they are lovely people.

Andy Muncaster

Congratulations

Gerald and Rosemary Horseman were married on 14 September 1963 at St. Barnabas Church, Knowle, Bristol and celebrated their Golden Wedding Anniversary in September by going to Guernsey. Gerald is Secretary of P Division – Bristol.



Pearl Athletics sections

Alan French, who worked in the Actuarial Department at Old Holborn from 1950-1958, thought you might like to see a photo he recently found of the Pearl Athletic sections enjoying a celebratory dinner after they had won the mens', ladies' and junior sections trophies at the annual championships Motspur Park in 1952/3.

I am sure many of you will recognise some faces.



Bill's adventures in Asia

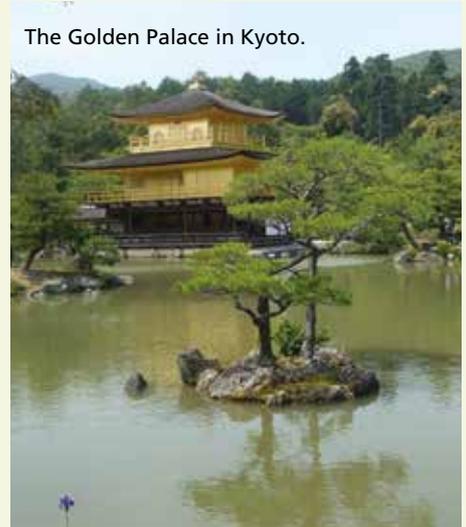


New King of Korea!
Bill worked for Pearl for 31 years as an electrician, in both the London and Peterborough offices.

Since knowing my girlfriend, Sae Wha, I had heard many things about South Korea, and with her wishing to go back to see her mother I asked if I could join her. Everything she had told me proved to be true. Korea is a beautiful country.

Our first day took us to the de-militarised zone where the local farmers live tax-free and many rice-growing plots could be seen along with numerous notices warning of mine fields. Along the roadways there appear to be bridges, but in fact they are loaded with explosives to act as tank traps, should the north invade. The north has drilled many tunnels under the zone of which only three have been discovered after a defector gave the information to the authorities.

Next we travelled to Yong-In to visit Sae Wha's family. It was Buddha's birthday and as such, a bank holiday weekend. Many live attractions such as tightrope walking



The Golden Palace in Kyoto.

and traditional bands, fortune telling and dancing were taking place. The village covers a substantial area. Traditional housing was either daub and wattle with straw roofing, wooden, or stone with what appeared to be carved slate similar to those you see in pictures of the Forbidden City in Peking.

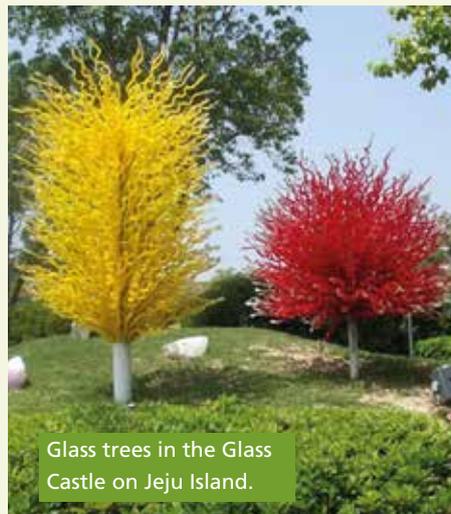
Moving on from Seoul, we visited the rural island of Jeju. On the afternoon we landed, the island was covered in a thick sea mist, obscuring the beautiful countryside of tangerine trees and tea plantations. Jeju is several miles off the south eastern coast of the Korean mainland and part way to Japan, and consists of 30 extinct volcanoes.

Our next expedition took us up a 600-foot hill (very important in the history of battles with the Japanese over centuries), before descending to watch the lady divers, the oldest of whom was 84. We ate at one restaurant where, a Korean man came over and gave me some rice wine. Between questioning of my nationality and eating, they really pulled my leg about the size of my nose! Koreans, like most oriental people, have small noses, and they claimed the size of mine meant I was rich (if only) and that I would be easy to find if they came to England!

We paid a visit to the Glass Castle where everything is dedicated to glass, many

examples from Europe, rooms reflecting images, in the grounds a glass maze, glass flowers, glass trees with glass fruit, a lake containing glass lily pads with glass frogs on them, a glass weir with glass salmon trying to leap up it.

From Daegu we travelled back to Seoul and took our flight to Osaka in Japan.



Glass trees in the Glass Castle on Jeju Island.

From there, we took the train to Kyoto for a guided bus tour of the city. This took us to the Golden Palace, once the residence of the Emperor in the former capital, set in a lake which reflected the golden colour and amidst yet another beautiful garden – the scene was breathtaking.

All the temples we visited in Korea and Japan seemed to be at the top of tree-lined hills and perched on the edge of cliffs. The temples all had springs claiming that if you drank the water you would become 10 years younger – we visited so many in each country that I now suck my thumb!

Next day we took the bullet train to Tokyo. We visited the main attractions of the city, the old and new telecommunication towers. From Tokyo, we flew back to Seoul and then home. Fourteen days of amazing sights and adventures, meeting some lovely people and barely having time to change clothes between destinations.

Bill Willson

Are you entitled to Attendance Allowance?

You could get financial help in the form of Attendance Allowance, a State benefit from the Government, if you're over 65 and need some help with daily living. This can include things like needing help to get into or out of a bath or shower, dressing, eating, going to or using the toilet, or telling people what you need or making yourself understood.

Attendance Allowance can also be paid to people who need someone to watch over them, to stop them endangering themselves or other people (for example, someone with dementia who might forget to take their medicine). Attendance Allowance isn't means-tested, so your savings and pension income won't usually be taken into account.

The current weekly rates for Attendance Allowance are £53.00 (lower rate) and £79.15 (higher rate), and this is a non-taxable form of benefit. The lower rate is paid to people who require help at particular times of the day, while the higher rate is paid to those

who need help at all times. Also please note that even if you're eligible for Attendance Allowance, you don't have to use the money you receive to pay for help.

When filling out the claim form, please make sure that you detail the problems you have very clearly, including the effect on your life and any help you need to get around. It can be very useful to ask another person for help with completing the form, as it can be easy to miss important points, and you may find it helpful to have someone read the form before you send it. You will not usually need a medical examination when you claim for Attendance Allowance.

If you need additional help filling in the claim form, the Citizens Advice Bureau can help, as can the charity Age UK in some cases. Contact details will be in your local phone book as well as online, or you can visit the websites www.citizensadvice.org.uk or www.ageuk.org.uk.



From the web

Age UK

The charity Age UK has a very user-friendly website packed full of information and valuable resources on subjects including health, money, travel, care and work.

The site also holds a range of factsheets and guides, and covers topical areas in the news where older people are affected, and a fortnightly newsletter is published which may be of interest.

In addition to the website, the charity runs a helpline service that can provide advice and guidance on a range of queries.

To visit the website, go to www.ageuk.org.uk

To call the helpline, telephone 0800 169 6565.

The University of the Third Age (U3A)

The U3A is an organisation for retired or semi-retired people to take up educational, creative and leisure opportunities. Local branches of U3A are spread out across the country, and the membership draw upon each other's knowledge, experience and skills to provide interesting and informative sessions for fellow members. U3A branches operate as charities in their own right, and are run entirely by volunteers. The learning which takes place through the U3A is purely for pleasure – there are no assessments or qualifications involved.

To visit the website, go to www.u3a.org.uk

Money Saving Expert

You may be familiar with the Money Saving Expert – also known as Martin Lewis – who appears on regular television and radio slots with tips on how to save money in various circumstances.

The Money Saving Expert website is packed full of articles, news and latest deals to help you as a consumer. It also includes a user forum, where you can register with the site to ask other members questions on a variety of topics, both money-related and otherwise.

The site produces a weekly email, which users can subscribe to for free, to keep in touch with the latest deals and money matters.

To visit the website, go to www.moneysavingexpert.com



Changes to care provision

A consultation on the care reforms proposed earlier this year ended on 25 October, and the responses are currently being considered.

It was announced in February that a new cap of £72,000 on eligible care costs would be put in place from 2016, with additional help for those with less than £118,000 in assets (including their home).

The purpose of the consultation is to consider the practical side of the planned reforms.

The proposals include:

- Financial advice to help everyone understand their needs and plan for the future.
- Annual 'care account' statements to project when someone will reach the cap or qualify for additional financial support.
- The option of joining a not-for-profit 'deferred payment' scheme, where the local council pays people's residential care fees and the person is able to repay from their estate, allowing them to keep their home during their lifetime. (This is expected to begin in 2015.)
- Possible new products from the financial services sector who are responding to these reforms by looking at how pensions and expanded life or health insurance could help some people plan.

The subject of a care cap figure for people under State pension age who have eligible needs will also be considered, to decide at what level such a cap should be set.

The government has provided £335 million for 2015/16 to cover the cost of implementing the new cap, and the requirement to offer deferred payments for residential care. It is estimated that the deferred payment scheme alone will help around 40,000 people each year who sell their home to pay for residential care.

The consultation confirms how the reforms are expected to take effect, although the responses may shape the plans, and legislation still needs to be passed to finalise the reforms.

You can view the full press release from the Department of Health (published on 18 July 2013, the day the consultation opened) on the website www.gov.uk.

The single-tier State pension

The latest Pensions Bill (2013-14) entered Parliament on 9 May this year and is being debated upon by the government. This Bill aims to legislate for a number of changes, with the most recognised being the introduction of the new single-tier State pension system that has been widely reported on in the press.

The proposals involve simplifying the existing system of basic State pension plus additional elements, in order to make a single weekly payment, removing the need to calculate a set of separate figures for each person based on their circumstances and add these together (for example, working

out basic State pension plus State Earnings Related Pension Scheme, plus State Second Pension in order to reach a final figure). Under the single-tier system, those with a minimum National Insurance record of 35 years would receive around £144 per week. This simple system will help individuals to plan for their retirement as they will have a clear idea of what State pension income to expect. In turn, they can deal with their own retirement savings more effectively, ensuring that they are saving enough to provide a suitable level of income when they retire.

Other important points which form part of the Bill include:

- The accelerated schedule for increasing the State pension age to 67, plus a system of automatically reviewing the State pension age in the future, to reflect changes in society
- The introduction of 'Bereavement Support Payment', a new benefit to

replace existing bereavement benefits for new claimants

- A new system of automatic transfers for small pension pots, aimed at helping people take their pension savings with them when they change jobs (and minimising the number of lost pension pots in the future)
- A number of amendments to existing legislation for private pensions. These include the scrapping of 'short service refunds' (a refund of contributions made into a money purchase scheme where the member leaves within two years of joining) and a review on the activity of the Pensions Regulator and its role.

The new single-tier State pension will take effect from 6 April 2016 – anyone reaching their own State Pension Age (SPA) before this will receive their State pension under the current system. To find out your own SPA, visit www.gov.uk/calculate-state-pension





RETIREMENTS

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

PEARL

Mr DR A'Court	Huntingdon, Cambridgeshire	Mr CK Brown	Buxton, Derbyshire
Mr W Alich	Redruth, Cornwall	Mrs RA Brown	Peterborough, Cambridgeshire
Mr NJ Allen	Lincoln, Lincolnshire	Mrs V Burstow	Worthing, West Sussex
Mrs SM Anderson	Kings Lynn, Norfolk	Mr AP Butt	Somerton, Somerset
Mrs LM Annett	Whitchurch, Cardiff	Mrs PA Cable	Sacrison, Co Durham
Mr DA Ashwin	Bath, Somerset	Mrs JV Chapman	Kirkby In Ashfield, Nottinghamshire
Mrs H Baah-Sackey	London	Mr G Collins	Newton Abbot, Devon
Mrs EM Balch	Tavistock, Devon	Mr MSP Colwell	Ulverston, Cumbria
Mrs SM Bartlett	St Albans, Hertfordshire	Mrs SM Connell	Reading, Berkshire
Mr C Baseden	Faversham, Kent	Mr B Conrad	Liverpool
Mrs GA Boyd-Levy	Orpington, Kent	Mrs J Cooper	Wallasey, Merseyside
Mr D Briggs	Blofield, Norwich	Mr G Corker	Sheffield

Mr SC Cox	Nr. Chorley, Lancashire	Mr GP Lester	Coventry, West Midlands
Mr S Cross	Stoke Gifford, Bristol	Mr J Liggins	Hyde, Kent
Mr AP Davis	Cranbrook, Kent	Mrs LJ Lock	Bexley, Kent
Mr PK Dicken	Penrith, Cumbria	Mrs G Mackridge	Stockport, Lancashire
Mr G Disandolo	Peterborough, Cambridgeshire	Mrs LA Maddocks	Shirley, Surrey
Mr RA Falarczyk	Caerphilly, Mid Glamorgan	Mrs CM Manning	Old Coulsdon, Surrey
Mr ML Farrer	Wellingborough, Northamptonshire	Mrs F Marsh	Peterborough, Cambridgeshire
Mr R Fettes	Kings Lynn, Norfolk	Mr PL Matthews	Billericay, Essex
Mrs LA Fyfe	Australia	Mrs LA May	Kidderminster, Worcestershire
Mr RI Heggison	Hamilton, Lanarkshire	Mr KP McGrath	Abermule, Powys
Mrs JT Henderson	Wishaw, Scotland	Mr DG Mead	Stevenage, Hertfordshire
Mr S Hewitt	Pontefract, Yorkshire	Mr I Mitchell	Oswaldtwistle, Lancashire
Mrs MA Hill	Ammanford, Carmarthenshire	Mr DC Morris	Kidlington, Oxfordshire
Miss M Holman	Epsom, Surrey	Mrs L Nicholls	Stamford, Lincolnshire
Mrs PA Holt	Paignton, Devon	Mrs SA O'Brien	Hockley, Essex
Mr CR Innes	Inverness, Scotland	Mr KR Parker	Hull, Humberside
Mr N Jackson	Telford, Shropshire	Mr JH Parr	Northwich, Cheshire
Mr DF Jones	Australia	Mrs HM Perry	Stanley Common, Derbyshire
Mrs SL Jones	Harlow, Essex	Mr K Pickering	Burnley, Lancashire
Mrs PM Joyce	Purley, Surrey	Mr B Pye	Seaford, East Sussex
Mrs AH Knapton	Doncaster, Yorkshire	Mrs MJ Reece	Peterborough, Cambridgeshire
Mr TA Knapton	Doncaster, Yorkshire	Mr J Savage	Huddersfield, West Yorkshire
Mrs J Kurt	Newtown, Powys	Mrs B Scorer	Stevenage, Hertfordshire
Mr IH Leslie	Aberdeen, Grampian	Mr RW Seaman	Dunstable, Bedfordshire

Mr M Selbie	Leven, Fife
Mrs ED Shaw	Peterborough, Cambridgeshire
Mrs ME Sheard	Whitby, North Yorkshire
Mrs LF Slater	Radcliffe On Trent, Nottinghamshire
Mrs J Smith	Ipswich, Suffolk
Mr TC Smith	France
Mr C Smith	Braintree, Essex
Mr I Stewart	Workington, Cumbria
Mrs T Thorne	Dunstable, Bedfordshire
Mr MJ Thorp	Sompting, West Sussex
Mr TJ Thrower	Peterborough, Cambridgeshire
Mr JG Tidy	Peterborough, Cambridgeshire
Mrs HM Townrow	Dartford, Kent
Mrs KE Webb	Cranham, Essex
Mrs J E Wells	Chichester, West Sussex
Mr AJ White	Poole, Dorset
Mr GW Whitehead	Ruddington, Nottinghamshire
Mr D Whittle	Chorley, Lancashire
Mr NI Wilson	Luton, Bedfordshire
Miss J Wood	Sutton Coldfield, West Midlands
Mr MG Woolnough	Ipswich, Suffolk
Mr A C Wright	Rushden, Northamptonshire

LONDON LIFE

Mrs PA Bowden	Gosforth, Newcastle Upon Tyne
Mrs S Demosthenous	Barnet, Hertfordshire
Mrs BM Euesden	Loughton, Essex
Mrs S Lewis	France
Mrs G Mcleod	Blyth, Northumberland
Mrs H Ridge	Edinburgh, Scotland

NPI

Mrs P Catford	Tunbridge Wells, Kent
Mrs WJ Cockerill	Wadhurst, East Sussex
Mr KS Dadey	Barry, Vale Of Glamorgan
Ms PJ Golden	Royton, Oldham
Mrs B Hedegaard Andersen	Denmark
Mrs J Measom	Hove, Sussex
Mr AM Morwood-Leyland	Basingstoke, Hampshire
Mrs JE Norman	Pembury, Kent
Mr JP Wilson	Crowborough, East Sussex
Mrs JM Woodgate	Tunbridge Wells, Kent

In addition to those listed above, there have been 97 early retirements from Pearl, 3 from London Life and 4 from NPI.



OBITUARIES

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

PEARL			
Name	Address	Age	
Mr LJ Ager	Haverhill, Suffolk	75	Mrs RK Boyd Stranraer, Dumfries And Galloway 72
Mr HL Allinson	Margate, Kent	94	Mrs MF Cadwell Stonehouse, Gloucestershire 89
Mr SF Allitt	Exmouth, Devon	95	Mrs L Candlish Kintore, Inverurie 79
Mrs J Arnold	Clowne, Chesterfield	87	Miss I Cash Selly Park, Birmingham 88
Mrs JP Atkinson	Peterborough, Cambridgeshire	97	Mr M Chater Amersham, Buckinghamshire 84
Mr LJ Barker	Wells, Somerset	77	Mrs PCM Cheshire Bexhill-On-Sea, Sussex 86
Mr SD Barker	Blisworth, Northamptonshire	73	Mrs EM Chopping Worcester Park, Surrey 90
Mr D Barofka	Forest Row, East Sussex	79	Mr A Cole Reading, Surrey 73
Mrs ME Basterfield	Chard, Somerset	98	Mrs MC Collins Newry, Co Down 75
Mrs MH Blackman	Aldwick, Bognor Regis	97	Mrs KE Dowsett Bishops Stortford, Hertfordshire 98
Mrs JK Blakeway	Brokenhurst, Hampshire	93	Mrs AR Du-Casse Windlesham, Surrey 89
			Mr HD Duggan Llanelli, Dyfed 93
			Mr AR Dyer Woolacombe, Devon 92

Mrs FA Edwards	Upminster, Essex	87	Mrs MJ Kimbel	Ryde, Isle Of Wight	89
Mrs BE Elliott	Newton Abbott, South Devon	83	Mrs HA Kingdon	Barnstaple, Devon	98
Mr JI Farquhar	Blackburn, Lancashire	77	Mr DW Kirk	Barnsley, South Yorkshire	67
Mrs JW Ferguson	Waltham, South Humberside	83	Mr J Langan	Argyll, Stathclyde	79
Mr B Fletcher	Lewes, East Sussex	93	Mr D Larkin	Maghull, Merseyside	78
Mrs CR Flynn	East Twickenham, Middlesex	83	Mrs SEA Lawman	Peterborough, Cambridgeshire	77
Mr J Foy	Nelson, Lancashire	89	Mr EA Levey	Hoddesdon, Hertfordshire	85
Mrs KM Furnidge	Woodthorpe, Nottingham	95	Mr GN Lewis	Farnham Common, Buckinghamshire	84
Mrs RL Gillespie	London	80	Mr WJ Lewis	Dinas Powys, South Glamorgan	83
Mr WE Goldhawk	Great Bookham, Surrey	94	Mr AG Lines	Stockton On Tees, Cleveland	74
Mrs HB Grayson	Yeadon, Leeds	64	Mr TH Luffman	Salisbury, Wiltshire	93
Mr N Groves	Garforth, Leeds	97	Mrs FA Lyttle	Londonderry, Northern Ireland	87
Mrs JE Hall	Pembroke Dock, Dyfed	89	Mr RD Macbeath	Stornoway, Outer Hebrides	91
Mr RGT Hallett	Buckfastleigh, Devon	88	Mr A Mateer	Keighley, West Yorkshire	85
Mr BJ Hancock	Sneyd Green, Stoke On Trent	74	Mr J McGranaghan	Bury St Edmunds, Suffolk	78
Mr GF Hardwick	Wandsworth, London	95	Mr D McGrath	Hartlepool, Cleveland	89
Mr J Harrison	Downend, Bristol	84	Mr MJ Morrison	Westerham, Kent	89
Mrs EE Hartley	Great Sutton, South Wirral, Cheshire	94	Mr AM Muir	Doonfoot, Ayrshire	80
Mrs IN Hester	Hemel Hempstead, Hertfordshire	91	Mr CJ Murphy	Leyton, Greater London	63
Mr GC Hewetson	Lingwood, Norfolk	69	Mr DW Naylor	Denton, Manchester	78
Mr RM Hibbins	Peterborough, Cambridgeshire	60	Mrs B Nelson	Cleadon, Sunderland	92
Mr W Hopkins	Merthyr Tydfil, Mid Glamorgan	86	Mrs HB Noble	Dalkeith, Midlothian	86
Mr K Hopkinson	Brighouse, West Yorkshire	85	Mrs MCB Olsen	By Dingwall, Ross-Shire	87
Mr W Hunter	Broughty Ferry, Dundee	73	Mrs E Ovens	Hyde, Cheshire	89

Mrs OM Porter	Aberdeen, Scotland	88	Mr PE Wakeling	Langton Green, Kent	92
Mr LR Pritchard	Birchington, Kent	83	Mrs ME Walters	Leicester, Leicestershire	64
Mrs VJ Puckering	Llandudno, Gwynedd	77	Mrs J Waters	West Malling, Kent	51
Mr T Reeds	Brickhill, Bedfordshire	77	Mr JH Watson	Matlock, Derbyshire	89
Mr R Roberts	Almondsbury, Bristol	89	Mr DW Webber	Watchet, Somerset	77
Mr M Rogers	Ipswich, Suffolk	73	Mrs EP White	Lee Green, London	70
Mrs J Saunders	Orpington, Kent	92	Mr RS Wilkins	Lewes, East Sussex	93
Mr T Sharratt	Ryhope, Sunderland	77	Mrs EJ Willett	Bungay, Suffolk	90
Mr E Sheldrake	Worthing, Sussex	94	Mrs MS Williams	Poole, Dorset	92
Mrs J Sidebotham	Sale, Cheshire	81	Mr GA Wilmot	Peterborough, Cambridgeshire	64
Mrs P Slater	Rosendale, Lancashire	93	Mrs A Wood	Stirlingshire, Scotland	78
Mrs DA Smith	New Malden, Surrey	80	Mrs MD Wood	Edinburgh, Scotland	79
Mr P G Smith	Norwich, Norfolk	88			
Mr P Stewart	Solihull, West Midlands	77	LONDON LIFE		
Mr GC Stone	Blackpool, Lancashire	92	Mr FJ Wallis	Romney Marsh, Kent	92
Mr AIW Strathdee	Aberlour, Banffshire	79			
Mrs CE Street	Brighton, East Sussex	83	NPI		
Mr ER Stromberg	March, Cambridgeshire	75	Mr GW Bennett	Cyprus	65
Mrs JM Thomas	Bridgend, Mid Glamorgan	96	Mr JJ Clark	Tunbridge Wells, Kent	66
Mr RR Thomas	Pontesbury, Shropshire	65	Mr JKS Clarke	Okehampton, Devon	96
Mrs C Thomson	Longniddry, Scotland	87	Mr KJ Phillips	Sidcup, Kent	74
Mr A Toft	Stoke On Trent, Staffordshire	71	Mr GM Ross	Seamill, Ayrshire	61
Mrs LK Tucker	Skene, Aberdeen	87	Mr JD South	Santon, Isle Of Man	54
Mrs MM Turner	Shaftesbury, Dorset	98	Mrs P Wood	Portsmouth, Hampshire	64

DIARY OF EVENTS

A – BISHOPS STORTFORD

Brian Perlow – 0208 501 4376

4 December 2013 – Christmas lunch at
The Chequers, Cambridge Road, Ugley, Essex

B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

C – SOUTHERN AREA

Frank Lewry – 02380 695461

CC – CUMBRIA

Allan Hodgson – 01900 603171

David Green – 01900 824289

D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

E – SOUTH WALES

John Jones – 01267 221113

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

April 2014 – AGM (date to be agreed)

June 2014 – Summer trip (date and venue to be agreed
at AGM)

Any non-members are welcome. Please contact
John on the number shown above.

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

April 2014 (date to be arranged) – AGM lunch

December 2014 (date to be arranged) – Christmas lunch

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 01772 495257

16 December 2013 – Christmas lunch at Sparling Hotel,
Barton, Nr Preston

N – NOTTINGHAM

Peter Norris – 0115 981 4347

30 April 2014 – Spring lunch

P – BRISTOL

Gerald Horseman – 01179 865922

28 November 2013 – Christmas lunch at Lansdowne
Golf Club, Bath

New members always welcome

S – DURHAM

Rodney Booth – 01325 789030

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

5 December 2013 – Christmas lunch at Holiday Inn, J36 Doncaster

9 January 2014 – Theatre trip to see Oliver at The Crucible, Sheffield

13 March 2014 – Spring lunch at the Holiday Inn, J36 Doncaster

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

X – NORTHAMPTON

Ray Ridout – 01582 665346

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

9 April 2014 – Spring lunch at Toby Carvery, Wootton, Northampton

NPI

Paul Marsh – 01892 655230

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

CROYDON

Robert Rose – 01778 394389

28 April 2014 – Lunch at Croydon Bowls Club

LONDON LIFE

Chris Essex – 01225 873878

19 May 2014 – Annual reunion at Porters Restaurant near Covent Garden, London

2015 (date to be arranged) – Annual reunion

PEARL PENSIONERS CLUB – PETERBOROUGH

Tony King – 01733 265589

28 February 2014 – Annual lunch at Greetham Valley Hotel, Golf & Conference Centre

7 May 2014 – Visit to Audley House and gardens

11 June 2014 – Trip to Lincoln

30 June - 3 July 2014 – Bournemouth mini-break

3 October 2014 – four-day trip to Belgium for WW1 centenary

Snooker at Orton Southgate Club (Mondays at 2pm), Monthly Walk, Music Society, Meetings at Alwalton Village Hall (Second Thursday each month 2.30pm)

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

PEARL CHIEF OFFICE

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

13 May 2014 – AGM at Victory Services Club, London

7 October 2014 – Reunion 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:

First Actuarial LLP
First House
Minerva Business Park
Lynch Wood
Peterborough
PE2 6FT

Telephone: 01733 393020 Fax: 01733 393049

Email: pearl@firstactuarial.co.uk

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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