



PENSION news

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It is our sad duty to tell you that Lynne Coniff, who edited Pension News for the last 13 years, passed away on 22 November 2014.

As Lynne had already prepared this latest edition we thought it was fitting that it should be published as Lynne had intended. Lynne will be missed by everyone who had the privilege of working with her and our thoughts are with Mike, Lynne's husband, and the rest of her family at this difficult time.

2015 pension pay dates

The pension pay dates for 2015 are as follows:

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

Hello... and welcome to the December 2014 issue of Pension News.

It seems like no time at all since I introduced you to the Summer issue! I'm glad to report that you're still enjoying stirring up old memories of your time with the Pearl – we've had a couple of replies to the 'mighty oaks' article in the last issue, which celebrated the 150th birthday of Pearl, and the 65th birthday of the Pearl Pension Scheme. We also have two more 'add the name' challenges – one in the form of a sketch, which should prove interesting!

As always, please keep your contributions coming:

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

Wishing you a wonderful Christmas and a happy New Year.

**Lynne Coniff
Editor**



Stirring up memories

Following the article 'From little acorns, mighty oaks grow' in the last issue, we received two letters from members.

Mr Roy Newcombe

Bill Jones from Tiverton wrote: "On this day 50 years ago, Mr Roy Newcombe took me on as agent D18/5 at Tiverton. He was a brilliant manager and looked after and stood up for his men."

It is understood that Roy started off as an agent himself at Coombe Martin in 1946 before being promoted to DM working at Tiverton, Barnstaple and then Ilfracombe. It's really nice to know that Bill regularly phones Roy to check on his wellbeing.

Mr Alan F Lankshear

Allan G Cook from Halstead, Essex wrote: "I recognised several names but one in particular prompted memories of my early days at Pearl and that is of Mr Alan F Lankshear. He was both my father's and my Divisional Manager in the Y Division. My father joined the company in 1924 aged 15 as a District Office Clerk and went on to complete 50 years' service, retiring in 1974 as a District Agent. He always spoke most highly of Mr Lankshear. They both served in the forces and had several conversations, mostly on England's chances in the cricket test match or of Y Division's chances of beating the A Division in their annual divisional cricket match which were keenly fought matches. Sadly my father passed away in 1984 but he would have been a member when the Trust Deed was established in 1948. My mother, who celebrated her 96th birthday in October, was also employed as a temporary collector and is still drawing her widow's pension for which she is eternally grateful.

Mr Lankshear, who celebrated his 91st birthday earlier this year, not only enjoys cricket but also salmon fishing, regularly fishing his favourite stretch of water in Scotland – the River Dee – which he has visited for over 50 years. I would like to pass on my belated congratulations and good wishes for the future."

B Division – TLC Ladies' Day

The annual TLC (Tuesday Luncheon Club) Ladies' Day was held this year on 19 June (yes, I know that was a Thursday - don't ask!) the venue being Nyman's Gardens in West Sussex (not far from Hand Cross). The event was organised by Vic and Sue Moss and the venue was a first visit for many of our group.



Those in the group photo, taken in front of the house, are from the left: Sara (daughter of Tony and Betty Harwood), Dave Cox, Betty Harwood, Robin Read, Pam Littler, Bernie Heath, Sue Moss, Vic Moss, Sue Cox, Angie Heath, Jan Davidson and John Houlden.

Ludwig Messel bought the Nyman's estate in the Sussex High Weald in the late 1800s and made it a dream family home. It has wooded surroundings and gardens which house plants collected from around the world. The house was partially destroyed by fire in 1947 but the romantic ruins of a fairytale gothic mansion remain and the ground floor was eventually rebuilt.

Following the rebuilding, the house became the home of Leonard Messel's daughter Anne Messel, then, at Leonard Messel's death it was willed to the National Trust together with 275 acres of woodland, one of the first gardens taken on by the Trust.

Despite the loss of nearly 500 trees in the great storm of 1987, it remains a delightful place to visit, especially of course if the weather is kind, as it was this day, and everybody agreed how enjoyable it all was.

Following our visit, we all walked to the very close Royal Oak and spent a very pleasant couple of hours, enjoying a good lunch and the inevitable 'catching up'.

Well done, Vic and Sue, for organising a most pleasant day!

John Houlden

Pearl Pensioners Club (Peterborough)

Shouldn't we be slowing down as our age moves on? Think again! The Peterborough Club has enjoyed an active and pleasurable summer with a variety of outings being the highlight.

Sadly, it hasn't all been good news, with the passing of Shelagh Pink, Janet Crosby, Derek Lewin and our founder, Gwilym Davies. All will be sadly missed as very good supporters of the Peterborough Club.

We have welcomed Roger Rigarlsford and Jane Wingrove and the celebrations have included Arthur and Judith Bates' Golden Wedding, as well as two Peters celebrating birthdays in their nineties, namely Peter Bussey, now aged 90, and Peter Noonan, a spritely 92. Other notable wedding anniversaries included Tom and Pat Dougall with 59 years, Keith and Menna Goldsmith, 57 years, and Bernard and Mildred Holyoake, just a mere 56 years together.

The monthly meetings continue to be well supported, with an average of 55 per month attending and the winter season of speakers is about to commence with topics ranging from Fire Brigades to Headmastering on the list of entertainments.

The fine summer weather blessed the four day trip to Bournemouth and the last day of the trip brought about a surprise meeting with Bob Parfitt, a former Pearl man who now gives some of his spare time to being a Ticket Guard on the Watercress Steam Railway line in Hampshire.

The four-day trip to the World War One Battlefield sites was a great success, made so very much by the Blue Badge guide Jo Rook, whose knowledge, relaxed nature and humour added an immense extra dimension to the whole trip. She was highly complimented at the end of the journey.



Other outings to the National Arboretum and Buckingham Palace were well supported and the Palace trip enabled members to witness first-hand the Tower of London Poppy tribute.

The club's monthly Newsletter now runs to four pages each month and the diary contains details of all section activities, including the Music Society gatherings on a Friday. The Christmas party will be on Thursday 11 December and the Annual Luncheon will be on Friday 27 February at the Greetham Valley Hotel and Golf Club.

PCOPA Reunion

On 7 October, 50 former Pearl Chief Office Pensioners met in London for the traditional October reunion. Most of the time was spent reminiscing or getting up to date with the news, with breaks for a buffet, a quiz and a raffle.

The attendance was a little lower than usual, in part because the World War One battle fields had claimed further victims. Our date clashed with the Peterborough Club weekend in Flanders!



Pat Gunn and Derek Hartland.



(L-R) Roger Jeffryes, Julia Cooper, Gill Larking and Alan Sales.

Although it was not a formal meeting, there was also an update on the talks with the Rosewood London hotel and it was reported that, in order to get the best deal, the date for the 2015 50th Anniversary Lunch had now been moved to 17 October 2015. The details of this major event are reported on the opposite page.

Before we got underway we had spent a short time reflecting on those of our members who had died recently. Since the reunion we have learnt that Registry Department's 'Kitty' Stanbridge had died at the age of 100. She had been our oldest member, and had been featured in the June 2014 Pension News. A very cheerful lady who will be missed by all who knew her.

Ken McAleer

The Pearl goes back to High Holborn

The Pearl Chief Office Pensioners Association celebrates its 50th Anniversary in 2015 and to mark the occasion PCOPA has booked the Ballroom of the new Rosewood London hotel on Saturday 17 October 2015 for a lunch at the fondly remembered 252 High Holborn.

We will have use of the superb ballroom from noon until 5pm and will enjoy a two-course meal with wine/soft drinks followed by tea/coffee/chocolates. The menu will be available nearer the time and will include a vegetarian option. The only extras will be an optional 'service' charge and a cash bar, which will be open before and after the meal at 1pm.

Members who attended the 2005 lunch at the same venue will be impressed that the new owners have improved the facilities even further. Since its reopening this year, the Rosewood's accolades have included Hotel of the Year, London 2014/2015 - AA Hospitality Awards, Hotel of the Year 2014 - Virtuoso Best of the Best Awards and Best New Hotel in the World 2014 - Telegraph Ultratravel.

The cost per head for PCOPA members will be £45 and for guests it will be £55. We will ask you to make this up to £50 and £60 respectively, so that we can add the voluntary 10% gratuity for the good service we know we can expect from the staff, who all seem very interested in the building's history and anxious to meet 252's former occupants. Any gratuities will go straight to the team who will look after us on the day.

Individual members or members plus one will have priority, but requests for further guests will be allowed if the room capacity permits. Such requests for extra guests will be dealt with on a first come first served basis. New PCOPA membership applications from any ex Pearl Holborn, City, West End or RO staff who are in receipt of a pension from any source will be accepted until a month before the event. This will represent a bargain as lifetime PCOPA membership costs only £10.

We will be asking for a minimum deposit of £20 per person before 15 January. This can be paid by cheque sent to me, Ken McAleer, at 212 Lynmouth Avenue, Morden, Surrey SM4 4RP. Members can pay this or the full amount as soon as they wish. In fact, early payment will help in gauging the final response and whether we need to set any cap on guest numbers.

You can also let me know if you will want the vegetarian option and if there are people with whom you would like to sit, at the tables of 8/10. We will try to meet all such seating requests as far as possible.

All Peterborough based Pearl people are welcome to attend, as are any former Pearl field staff that have a special affection for 252 High Holborn. This may be the last time Pearl folk can gather in large numbers at their old home and we know we will receive a very special welcome from this amazing new hotel.

Alan G Cook

Allan keeps pen to paper

Having celebrated his 90th birthday in June, Allan Hodgson is still keeping himself very busy, having had three more books published, the sales of which raised over £1,200 for charities including RNLI, Hospice at Home and Cancer Research.

In addition, he writes a piece each month for the N W Evening Mail under 'Memories'.



Above is a picture of Allan and his books taken by Workington Times and Star. The book titles are: The locos and machinery of the Hodbarrow Mines Millom; More about the Rocks; On and off the Rocks; Intrigue on the Rocks.

If anyone would like a copy of the books, they should contact Allan on 01900 603717.

Time to reflect

91 year old Don Matthews, former manager for Peterborough, reflects on his uncle's name on the Pearl Assurance war memorial following the Remembrance Service at Lynch Wood. Don's uncle's name is also engraved on the Menin Gate memorial in Belgium.



Spot the face, add the name

We received the following letter from Alan G. Cook, former District Manager, following our last issue of Pension News.

Reading through the June issue of Pension News, in particular the report from Peterborough, the name Peter Beuken brought back happy memories of a very interesting and pleasant week spent at

Pearl Centre being trained to launch the ISA share account.

Various personnel from several grades were brought together in early December 1998 to formulate and deliver back to their respective divisions the introduction of PEP saves with the regular premium share account.

Four of my divisional colleagues; Alan Hughes, Mick Adcock, Chris Winnett and John Lee together with myself were selected to introduce this new concept to the A Division. Peter was appointed as the ISA Project Manager with overall responsibility for introducing a successful launch to the field force. The introduction of this new product was a totally new concept for the Pearl, of which I was very proud to have been a small part.

At the end of our training, Peter sent us all a personal letter thanking us for our attendance and enclosing a small memento of our time at Pearl Centre – a photograph of the team (reproduced on the left).

As in past issues of Pension News – ‘Spot the face, add the name’ – see if you can do just that!

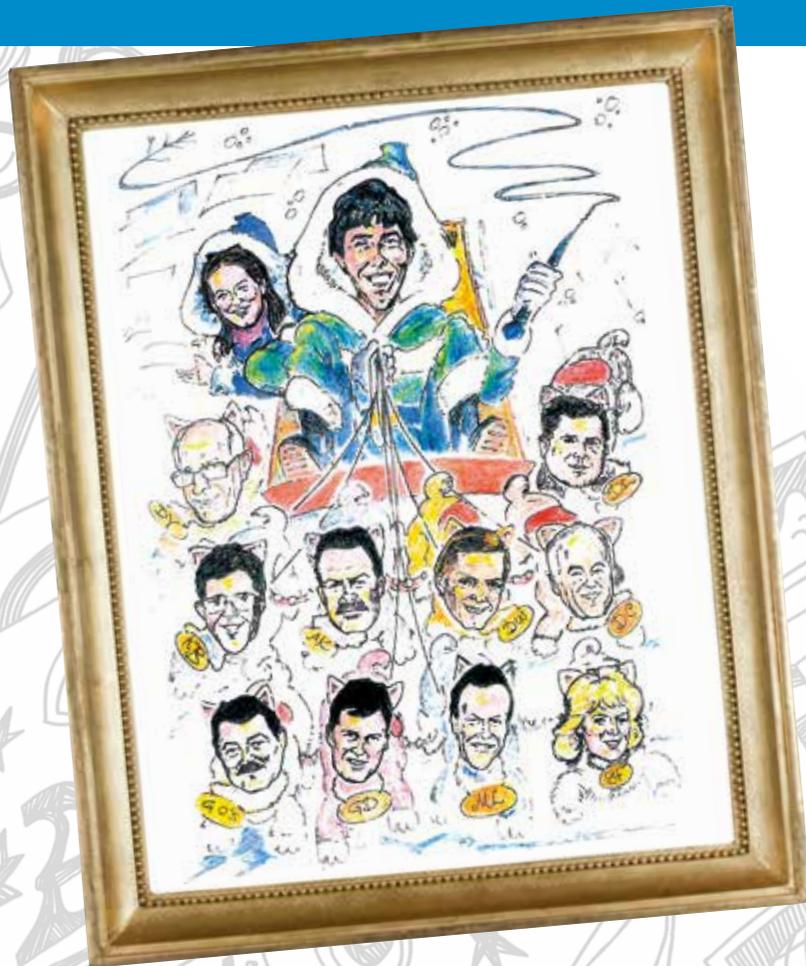
Alan G Cook



An animated challenge

David Robinson, who worked for Pearl as an analyst in IT from 1988 – 2003, will always be grateful to Pearl for giving him the chance to express his creative side. Over those 15 years he was kept busy both in and out of the office because he was commissioned several times to provide sketches for special occasions, cartoons and illustrations for the Company newsletter 'Pearl People' and project posters and exhibition panels.

To the right is a fine example of one of his works which was produced as a leaving card for the Head of HR, Steve Connock. The ten 'huskies' were all senior managers in HR and readers may like to try and identify them from their initials.



A shooting star!



Former District Agent John Warlow had cause to celebrate this summer as his grandson claimed a bronze medal in July's Commonwealth Games in Glasgow.

24 year-old Rory Warlow came sixth out of 29 competitors in the men's skeet shooting qualifier in Carnoustie, giving him a place in the semi-final. He then finished joint third, which led to an exciting shoot-off for the bronze medal, which he went on to win.

John retired in 1991 after 31 years of Pearl service. We would like to send our very best wishes to John, who is suffering ill-health at the moment, but the win has made him and his wife Betty very proud grandparents.

World cup

V Division Secretary John 'Wilf' Beaumont had an extra reason to watch the World Cup earlier this year as his grandson, eight-year-old Alan Beaumont, appeared as a mascot in the Australia-Chile and Japan-Colombia matches.

Apart from the excitement of being involved in such a high-profile event, the appearances are particularly poignant for Alan's family as he is recovering from a meningitis-like virus which struck him down shortly before his seventh birthday last year, forcing him to use crutches. Walking on to the pitch for the Australia game, Alan discovered that his shoelace was untied – and unknowingly caused a sensation when Australian football veteran Mark Bresciano was photographed tying the shoelace back up! The photo made headlines in Brazil during the competition and quickly travelled amongst sports fans, who found the gesture heartwarming. Bresciano commented "I only did what any father would do."



A chance meeting

We've had a letter from Ray Randall regarding his chance meeting with a couple of fellow Pearl employees...



On a recent cruise on the P&O ship Oriana, I had an experience that perhaps Pearl people might like to hear. Upon boarding, all passengers must go through the life-boat drill, gathering in appointed muster stations. Ours was in the library, which was very crowded with only a few seats left. I sat on the edge of a table during the drill, and from this vantage point I noticed a large jigsaw puzzle of a London scene, which included two red buses. When the drill finished, I looked closer at the puzzle and as I guessed, the Pearl advert 'Face the Future with Pearl Assurance' was on the side of one of the buses.

I called my wife over and pointed out the advert. A lady in a wheelchair passed by, being pushed by her niece, and on hearing my remark, said to me: "Did I hear you mention Pearl Assurance?" I replied "Yes", and the two ladies - Marjorie and Gail Clifton - told us that they had worked at Pearl Chief Office at High Holborn and Peterborough. Further discussion revealed that Marjorie had completed 40 years in registry, and would be celebrating her 91st birthday during the cruise. I was 90 in June this year, having been with the Pearl for 36 years, finishing as District Manager at Lowestoft F15 (later X15).

I hope our experience will stimulate memories both of Holborn and Peterborough, and for Field Staff. Since returning I have spoken with Marjorie and Gail, and was sad to learn of the passing of Marjorie's friend, Kathleen Stanbridge.

Ray Randall

A summer outing – with sun!



Our annual summer outing took place on 3 July this year, and we took advantage of the beautiful summer's day.

This year we went to Forde Abbey and gardens near Chard. Everyone enjoyed this beautiful place and the glorious weather made the day.

Our sincere thanks go to Bill Foord, who once again arranged our outing. Here are some pictures of our day.

Gerald Horseman



Pearl South West Golf day

We all had a very enjoyable day at Honiton Golf Club playing for the Devon Cup, which was won for the third time by Brian Tapscott (pictured holding the cup). Amongst others in the picture are runner-up Chris Farkins on the right and third placed Colin Davis on the left.

We have had 21 different winners since 1978, when the Cup was presented to the Society by DMs in the Division. We are all getting older and this will be the last year, unless after 34 years we have a new organiser.

Mike Wall
Secretary





The Spirit

I have long admired the bonnet bearing the initials RR, which are also my initials.

My ex marketing manager John Houlden arranged a visit for the Tuesday Lunch Club (TLC) to Brooklands Museum, a memorable picture of which appeared in the December 2012 issue of Pension News. The visit crystallised my determination to realise a long held dream to own a Rolls Royce.

I had, over a number of years, acquired Rolls Royce literature including two books pertaining to the Silver Spirit, which began its production 34 years ago in October 1980.

The Spirit retained many of the mechanical features from the previous model, the Silver Shadow II, but lots of changes took place during

the following ten years. The 1987 model year turned out to be a watershed for the range because the changes introduced at that time provided the greatest enhancements to the Silver Spirit line up so far.

My search took me far and wide in pursuit of a 1991 model (essential for switching my existing registration plate of H12 RJR to the roller). Finding the right one at an affordable price and good pedigree within my budget was a priority.

I located a suitable Spirit II and, after initial contact, jumped on a train for Bournemouth. There, upon sight of the Silver Spirit II in Rhapsody Blue and following a thorough visual inspection and test drive, I negotiated a fair price and clinched the deal.

At the wheel of my own Rolls Royce with a journey ahead of me of 140+ miles, I started off at a very slow pace getting used to the feel of the car; the view across the bonnet looking towards the Silver Lady and the road was magical. I stopped at a service station to fill her up and it's the first time it came to more than £100.

On a recent trip to the Midlands I covered 400 miles, averaging 17 miles to the gallon. Around town I get 11 MPG; not bad for 6.75cc with fantastic acceleration when needed (if you don't mind the cost).

I haven't given her a name yet. Any suggestions? You can email me at robinjread@ntlworld.com

Robin Read

District Manager

G Division 1979-1984 / B Division 1984-1997

Stay safe in the winter

Each week in the UK, one person dies from an electrical accident and well over a quarter of a million are injured every year. And most household fires – around 20,000 annually – are caused by electricity, with the vast majority arising from electrical appliances. Here, Angela Murphy from Electrical Safety First explains why winter is a time when we need to be even more careful around electrical safety in the home...

Electricity is such a fundamental part of modern life that people often forget its dangers. And with the arrival of winter, bringing shorter days and colder weather (and the Christmas celebrations), our electricity usage invariably increases – as does the risk.



This is the time of the year, for example, that many find electric blankets a real boon. But damaged blankets cause more than 5,000 house fires a year, with people aged 65 or more at greatest risk. If your blanket is more than 10 years old, we recommend buying a new one, if possible. Always buy new – second-hand blankets may not be safe.

Blanket boycott

If you use an electric blanket, remember never to use it if:

- 1 It's wet or creased – and never switch it on to dry out
- 2 It shows scorch marks or other damage, such as a frayed flex
- 3 You smell burning or hear a buzzing noise when switched on
- 4 You also use a hot water bottle
- 5 Your hands or feet are wet.

Visits from family and friends tend to multiply around Christmas – along with the cooking! But while the kitchen may be the heart of the home, half of all house fires start there. Fires can be caused by the build-up of fat on electric cookers, air vents being blocked by objects left on top of microwaves, or by dirt, dust and crumbs blocking ventilation and causing products to overheat.

'Appy to help

Electrical Safety First has created an app for smart phones, which helps you undertake a basic electrical check of your home. If you would like to download the app, use our online socket calculator, or obtain printed guides for using electric blankets or Christmas lights, please visit our website for more information, at www.electricalsafetyfirst.org.uk.

Protect yourself online

As Christmas approaches, growing numbers of people opt to do their shopping from the warmth and comfort of their homes, using their computers to place orders for everything from presents to food shopping and travel tickets to visit relatives and friends.

Sadly, as the number of people going online grows, so too does the number (and quality) of scams which target users. Here is a list of ways in which you can protect yourself online:



1. Never give personal information (for example name, address, contact details or bank details) to a person or organisation if you are uncertain of who they are.

You should always verify their identity before discussing personal matters, particularly if they have initiated contact with you.

2. Be aware that even though emails may look genuine, this does not necessarily mean that they are.

Scammers can copy logos and typefaces to make their emails look authentic. Remember, banks and government departments won't contact you by email to confirm your details or process a tax refund.

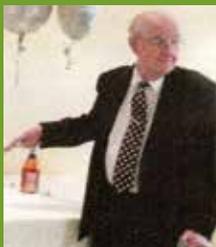
3. Keep your computer's anti-virus software up to date.

4. If your bank or credit card company uses secure online services, sign up to them to protect

yourself further. This involves registering a password with the bank or credit card company, which you will then be asked for when shopping online.

5. Take care when clicking on links in emails. A number of fake websites have been created which look very similar to well-known organisations. There have been cases where people have purchased tickets for travel or for special events, believing that they had bought from a genuine site, when in fact the site was a 'copycat'. The tickets often turn out to be fake, or are priced higher than they would have been through the original site.





In memory of Gwilym Davies

Gwilym Davies, whose idea it was to form the Pensioners' Club in Peterborough, passed away last July at the age of 93.

I first met Gwilym on 16 August 1948 and the reason I can be so specific is because he was already an established member of Fire & Accident Accounts when I joined the Pearl in that department. Gwilym had served in the Royal Air Force during the war and had come to Chief Office via a spell as a district office clerk in his beloved Wales. However, he was probably best known for his time in RO9, both in Edgware and Peterborough, before moving to GB Accounts where he worked until his retirement.

I can remember quite clearly Gwilym telling me that when he retired he wanted to form a pensioners' club here in Peterborough, an ambition he well and truly achieved. Together with a group of fellow retirees, Gwilym set in motion what was necessary to bring such a club into being. The inaugural meeting took place on 5 February 1986, when

Gwilym was deservedly elected as the Club's first chairman, a position he held for seven years. When Gwilym relinquished that role he and his wife Lilian were elected as the Club's first life members in recognition of what they had both done for the Club. Gwilym's insistence that the Club should also be open to spouses was instrumental in creating the friendly atmosphere that we all enjoy today.

My abiding memories of Gwilym will be his ability to persuade members to contribute in the running of the Club and his concern for the well-being of others. Right up until recently he was still regularly telephoning fellow members to see how they were. There is much talk of legacies these days but what a legacy Gwilym has left behind, from the humble beginnings in 1986 to the membership standing at 250 today. The Club was well represented by members at the Service of Thanksgiving; testament to the respect and esteem in which Gwilym was held by us all.

**Tom Dougall
President, Pearl Peterborough Club**



Sparkling celebrations!

Eddie and Doreen Mardell

Congratulations to Eddie and Doreen Mardell who celebrated their Diamond wedding anniversary on 24 July 2014. The couple had already renewed their vows in Las Vegas in 2001, but took it a little easier this time by spending a few days away in Harrogate. Eddie also splashed out and bought Doreen a diamond ring.

Eddie retired in 1989 after 23 years' service as a Pearl agent at the A12 office in Clapton and A10, Palmers Green.



Bernard and Yvonne Scott

Further congratulations go to Bernard and Yvonne Scott who celebrated their Diamond wedding anniversary on 5 June 2014.

Bernard retired in 1990 after nearly 35 years' service, 26 of which he spent as a Pearl district manager in the Tavistock area. The couple celebrated their special day surrounded by family and friends at the Moorland Garden Hotel in Yelverton.





RETIREMENTS

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

PEARL			
Mr G Allan	Aberdeenshire	Mr TA Curran	Hampshire
Mr M Atkinson	Stockport	Mr LD Deaville	Stoke On Trent
Mr BA Barker	Manchester	Mr PJ Densem	Australia
Mr F Benson	Droitwich	Mr RD Diggins	Clophill
Mr WS Bird	Somerset	Mr LI Douglas	Great Yarmouth
Mr CA Bonney	Peterborough	Mr SP Elkins	Hertford
Mr JF Braby	Peterborough	Mr WE Ford	Watlington
Mr RJ Campbell	London	Mr TG Foster	Peterborough
Mr MD Caple	Aberdeenshire	Mr K Golding	Basildon
Mr TP Careford	Hertfordshire	Mr MD Greenfield	Mid Glamorgan
Mr N Carlisle	Bourne	Mr R Greenhalgh	West Houghton
Mr N Carmichael	Market Rasen	Mr D Hammond	Surrey
Mr AG Cook	Middlesex	Mr JW Hill	Devon
Mr MA Cummings	County Tyrone	Mr T Hislop	Kingston Upon Thames
		Mr CR Howcroft	Atherstone

Mr AC Hynd	Wetherby	Mrs SJ Rogers	South Croydon
Mr SA James	Peterborough	Mr R Siddaway	Peterborough
Mr JA Jenkins	London	Mr KJ Smith	Kent
Mr K Kelly	Fife	Mrs HE Smith	Hemel Hempstead
Mr CJ Kelly	Bideford	Mrs CMC Steven	Surrey
Mr LI Lane	Ilford	Mrs S Sutherland	Morayshire
Mr KD Lazenby	Sheffield	Ms J Swift	Rainham
Mr BC Lister	County Antrim	Miss S Swift	East Sussex
Mr VM Lynn	Carlisle	Mr AF Taylor	Rochester
Mr V Mansfield	Norwich	Mrs SM Thexton	Nottingham
Mr JPL McColl	Glasgow	Mr P Vincent	Hampshire
Mr SG McMurray	Tyne & Wear	Mrs Z Watts	Peterborough
Mr B Mead	Gwent	Mr NS White	Kent
Mr B Meakin	Stoke On Trent	Mr GR Wicks	East Sussex
Mr D Minn	Peterborough	Mr CK Wilkins	Grantham
Mr MF Mullin	Co Londonderry		
Mr GA Nash	Kent		
Mr ML Neal	Birmingham		
Mr M O'Neill	Eastleigh		
Mr MC Poole	West Sussex		
Mr DAP Ray	Co Durham		
Mrs S Robinson	Middlesex		

LONDON LIFE

Mr AW Browning	Sittingbourne
Mrs J Coiley	Kent
Mr PJA Currie	Dorset
Mr SL George	Bath
Mr GE Griffith	Worksop
Mrs JL Hardwick	Northumberland
Mr GP Hoskins	Bristol
Mr A Malak	London
Mr COB Meade-King	Guildford, Surrey
Mrs LM Mears	Essex
Mrs AJ Pezet	Hampshire

NPI

Mr RA Coole	Gwent
Mrs JAP Hemsley	Crowborough
Lady SEM Hogg	Lincolnshire
Mr RN Horsfall	Cambs
Mrs SA Joyce	Kent
Mrs NE Lambe	Cardiff
Mr AD Lyons	Ripon
Mrs J Parsons	Kent

Mrs JE Pipe	Tunbridge Wells
Miss LM Ross	Australia
Mr PJA Snell	Surrey
Mr P Steggall	Southampton
Mrs CK Taylor	Kent
Mrs TZ Vinyard	Kent
Mrs SE Wakeling	Australia

In addition to those listed above, there have been 33 early retirements from Pearl, one from London Life and one from NPI.



OBITUARIES

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

PEARL			
Name	Address	Age	
Mr BJ Amos	Gravesend, Kent	81	Mrs RG Clare Lansdown, Bath 93
Mrs E Baah	Tottenham, London	72	Mr DGM Clarkson Gillingham, Kent 89
Mr DE Bassett	Hengoed, Mid Glamorgan	85	Mr FW Cohen Waltham Abbey, Essex 88
Mrs E Beard	Weybridge, Surrey	94	Mr GI Davies Orton Waterville, Peterborough 93
Mrs JD Bearman	Southwick, West Sussex	81	Mr AF Dawson Davenport, Stockport 75
Mr AS Beer	Banbury, Oxon	74	Mrs GG Dawson Larkhall, Lanarkshire 97
Mrs C Bensley	Chatteris, Cambs	71	Mr I Dodd Newbrough, Hexham 81
Mr G Brears	Handworth, Sheffield	72	Mr P Donnan Enniskillen, Co. Fermanagh 89
Mr NJ Brettell	Walton-on-the-Naze, Essex	92	Mrs P Downing Lowertown, Helston 95
Mr JW Brewster	Alyth, Perth	89	Mrs JV Dry Sprowston, Norwich 83
Mrs IM Brier	Wigginton, York	94	Mrs J Duck Ashby, Scunthorpe 82
Mr F Burrett	Walton-on-the-Naze, Essex	90	Mr L Earley North Curry, Taunton, Somerset 80
Mr WC Butler	Keyworth, Nottingham	81	Mr LWG Elverd Backwell, Bristol 85
Mr JB Cairns	Clydebank, Dumbartonshire	96	Mr W Ettenfield Skipton, North Yorkshire 84
			Mr T Evans Retford, Notts 69
			Mr AED Fiettkau Eastbourne, East Sussex 84

Mrs MS Fishburn	Cranbrook Road, Goudhurst, Kent	96	Mr G Hough	Barnsley, South Yorkshire	63
Mrs AH Fletcher	Bovey Tracey, Devon	85	Mrs E Hufton	Whickham, Newcastle Upon Tyne	93
Mr KWI Fletcher	Bovey Tracey, Devon	86	Mr ID Husted	Aldershot, Hants	55
Mrs VM Flick	East Ewell, Epsom	97	Mr P Hutchinson	Seaford	81
Mrs OB Forsbrook	Ringshall, Stowmarket	84	Mr BE Jay	Regents Park, Southampton	76
Miss JE Galloway	Cross Deep, Twickenham	67	Mrs JC Jeavons	Netherlands	96
Miss P Gandley	London	63	Mr JH Johnson	Macclesfield, Cheshire	92
Mrs IC Gibson	Cromford Matlock, Derbyshire	96	Mr DJ Jones	Gowerton, Swansea	68
Mrs PM Gilbert	Pontypridd, Mid Glam	99	Mr GV Jones	Pwllheli, Gwynedd	72
Mr DW Grantham	Harrogate	80	Mr PC Jones	Shipley, West Yorkshire	65
Mr A Gray	Bishop's Stortford, Herts	69	Mrs A Joy	Heckington, Sleaford, Lincolnshire	94
Mrs IM Greenhalgh	Gateshead, Tyne & Wear	95	Mrs VR Knox	Omagh, Co Tyrone	84
Mrs VR Guidotti	Leyton, London	83	Mrs G Lang	Bilston, West Midlands	88
Mr AW Hammersley	Orpington, Kent	88	Mr J Langton	Whitehaven, Cumbria	84
Mr EN Harvey	Yeovil, Somerset	91	Mr SB Lee	Maghull, Liverpool	83
Mr RW Harvey	Oxted, Surrey	90	Mr DF Lewin	Bretton, Peterborough	72
Miss EK Haughey	Wythershawe, Manchester	86	Mr PG Loyns	Plymstock, Plymouth	71
Mrs BJ Hazelton	Dovercourt, Essex	84	Mr J Lyons	Deeside, Clwyd	84
Mr PD Head	Stourbridge, West Midlands	61	Mr RG Manley	Hockley Heath, Solihull	88
Mr JW Hickinson	Ballymoney, Co Antrim	87	Mr K McCartney	Falmouth, Cornwall	83
Mrs SJ Hill	Newbury	94	Mrs SN Middleton	Cossington, Leicester	82
Mr DF Hills	Hangleton, Hove	78	Mrs RJ Mills	Rochdale, Lancs	88
Mrs JM Holehouse	Barton, Torquay	93	Mrs IM Montague	Enfield, Middlesex	91
Mr LB Horwood	Doddington, Cambridgeshire	76	Mr JE Moore	Luton, Beds	83

Mr JA Morgan	Weston Super Mare, Somerset	77	Mr AO Thorne	Sunbury-on-Thames, Middlesex	82
Mr RS Mulford	Braunton, North Devon	83	Mr TW Tithecott	Westward Ho, Bideford	79
Mrs W Mullan	Clydebank, Glasgow	84	Mr AR Walde	West Ewell, Surrey	77
Mr DR Newcombe	Appledore, N.Devon	92	Miss I Warnock	Cookstown, Co Tyrone	86
Mrs VV O'Neill	Reading, Berkshire	85	Mrs AM Whitmore	Eastbourne, Sussex	99
Mr JS Page	Corstophine, Edinburgh	94	Mr R Williamson	Redditch, Worcs	91
Mrs RW Parrish	Maryport, Cumbria	72	Mrs GJ Wright	Bexhill-on-Sea, East Sussex	88
Mr MR Peet	Badsey, Evesham	75	Mr ECH Yexley	St Columb, Cornwall	85
Mr A Perkins	London	70			
Mr GH Perry	Wellington, Somerset	88	LONDON LIFE		
Mrs MC Reid	Banff, Scotland	91	Mrs CFO Bealing	Bedminster Down, Bristol	77
Mrs E Roberts	Blackbrook, St. Helens	93	Mrs EL Cook	Fishponds, Bristol	81
Mr VA Roche	Crapstone, Yelverton	90	Mrs JM Harvey	Witney, Oxon	82
Mrs M Rogerson	Exley Head, Keighley	83	Mr HI Yeo	Stoke Gifford, Bristol	83
Mrs P Russell	Thornton, Blackpool	79			
Mr KP Sellers	Hassocks, West Sussex	71	NPI		
Mrs BA Shrubsole	Rochester, Kent	79	Mrs A Campbell	Cumbernauld, Glasgow	68
Mrs DSG Snow	Epsom, Surrey	90	Mrs DO De'arth	Tunbridge Wells, Kent	82
Mr G Sonenfeld	Chiswell Green, St Albans, Herts	92	Mrs PW Dillon	Crowborough, East Sussex	72
Mrs KM Souch	Stonesfield, Witney	92	Mrs EG Irving	Orpington, Kent	84
Mrs OM Sparrow	St Osyth, Clacton On Sea	85	Mr BE Perry	Saxmundham, Suffolk	86
Mrs KM Stanbridge	Dunstable, Beds	100	Miss MJ Pope	London	83
Mr MA Stephens	Kempsey, Worcester	82	Mr WD Roberts	Connah's Quay, Flintshire	66
Mr BS Thomas	Normanby, Middlesbrough	75	Mr JI Shepherd	Gillingham, Kent	79

DIARY OF EVENTS

A – BISHOPS STORTFORD

Brian Perlow – 0208 501 4376

3 December 2014 – Christmas lunch at The Chequers,
Cambridge Road, Ugley, Essex

6 May 2015 – Luncheon

2 September 2015 – Luncheon

2 December 2015 – Luncheon

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

9 December 2014 – Christmas lunch at Gower Golf Club, Swansea

14 April 2015 – AGM

Non-members also welcome. Please contact John direct.

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 01772 495257

N – NOTTINGHAM

Peter Norris – 0115 981 4347

22 April 2015 – Luncheon

P – BRISTOL

Gerald Horseman – 01179 865922

S – DURHAM

Rodney Booth – 01325 789030

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

4 December 2014 – Christmas lunch, Holiday Inn, Doncaster

8 January 2015 – Musical 'Anything Goes' at
the Crucible Theatre, Sheffield

12 March 2015 – Spring luncheon at Holiday Inn,
J36 Doncaster

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

X – NORTHAMPTON

Ray Williams – 01604 754139

NPI

Paul Marsh – 01892 655230

CROYDON

Robert Rose – 01778 394389

27 April 2015 – Lunch at Croydon Bowls Club

LONDON LIFE

Chris Essex 01225 873878

18 May 2015 – Annual reunion at Mercure Holland House Hotel and Spa, Bristol. Further details will be sent to members early in 2015.

PEARL PENSIONERS CLUB – PETERBOROUGH

Tony King – 01733 265589

27 February 2015 – Annual lunch at Greetham Valley Hotel, Golf & Conference Centre

Further information of all trips can be obtained from Terry Moon on 01733 262382

or email terry.moon2@virgin.net

Snooker at Orton Southgate Club – Every Monday at 2pm

Monthly Walk – contact Terry Moon

Monthly meeting at Alwalton Village Hall – second Thursday each month at 2.30pm

Music Society

5 December 2015 – Guildenburgh Choir in concert

16 January 2015 – AGM and Musical Patchwork, presenter Jenny Dunk

6 February 2015 – Desert Island Discs with Bob Vajda and Bill Collins

6 March 2015 – From Russia with Love, presenter David Turner

27 March 2015 – Masters of Culinary Art, presenter Danielle Robail

22 May 2015 – Annual Dinner

PEARL CHIEF OFFICE

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

May 2015 – AGM at Victory Services Club, London

17 October 2015 – 50th Anniversary luncheon at Rosewood London Hotel, High Holburn, 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

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.



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