

Summer 2016



# PENSION news

Pearl Group Staff Pension Scheme

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# A note from the editor.

**Firstly a big thank you to all those who have contributed and sent me articles and photographs for this edition.**

I would also like to mention and thank each of the contacts who provide me with dates for the Diary of Events pages. I know a great deal of work goes in to organising the outings and lunches that take place, so don't forget to take a look at pages 22 and 23.

Since the last edition I had a suggestion given to me about seeing if any of you have taken up new hobbies or just have more time to give to longstanding ones.

I thought I would start the ball rolling with my new hobby, which followed a surprise Christmas present of piano lessons. It is something I have always wanted to do but

one of those things you never get around to. I am enjoying the challenge, especially not having read music for more years than I care to remember, along with trying to co-ordinate playing with both hands whilst reading two different lines of music, but luckily for my family my digital piano means I can use headphones!

Why not share your story by sending articles/stories and photographs to me using the contact details on the back page.

I look forward to hearing from you.

**Wendy Ludman**  
Editor

## AMP Croydon reunion

On 24 April 2016, the 21st annual lunch for former AMP employees in Croydon took place at Croydon Bowling Club with 50 in attendance.

After pleasant pre-lunch drinks we retired to eat lunch of smoked fish terrine and boeuf bourguignon, followed by apple and blackberry crumble, all washed down with red and white wines. A cheeseboard was also available with coffee.

The welcome speech was given by one of the dynamic Ashstead duo, Jim Malynn, who mentioned a number of absentees including Alec Rutt, who kindly made a donation to the drinks fund.

Jim also said that throughout the 21 years, the stalwart behind these lunches had been Sue Graham who, with her team, organised yet another successful reunion in Croydon, with special thanks for Croydon Bowling Club for hosting us.

Next year's 22nd reunion has been provisionally booked for Monday 24 April at the same venue.

**Robert Rose**



Sashi Kotech and Roger Meekins



Loraine Rosier and Michele Skilton



Jim Malynn

## New look for PCOPA

The regular room at the VSC was receiving a lick of paint and so we were assigned to the more regal surroundings of the Conference Hall for the 51st Pearl Assurance Chief Office Pensioners AGM. This was also the 75th time Holborn Pensioners had met together since 1966.

However, it was very much after the Lord Mayor's Show, following the lunch with 268 people at 252 in October last, as illness and holidays kept a number of our usual attendees away. Nevertheless, 59 members took part in a successful business meeting and saw a new look committee elected. This was followed by refreshments and the usual Pearl banter.

We have enjoyed a surge in membership due to the popularity of the Anniversary Lunch and many of our 'new' members are unable to attend these weekday meetings because, although they are Pearl Pensioners who once toiled in Holborn, they are still working! This injection of new blood is most welcome and we hope this will secure the future of our organisation. Whilst we wait

for these members to retire, we have changed our team, which has also had the effect of bringing down the average age of the committee. However, we have lost two outstanding members in the process.

Brian Bates, who was standing down from the committee after over 16 years, was thanked for all the work he had put in and presented with an inscribed tankard. The Secretary reminisced on the days when he and Brian were left and right backs in a very leaky sixth eleven defence. Brian is not only a very popular person, but has always been prepared to do anything asked of him by the committee. We will certainly miss him.

Colin Jeffryes had also announced earlier that he would be standing down after 10 years as Chairman. This had been preceded



by 10 years in the role of Hon. Secretary. On behalf of the members, the PCOPA Committee had agreed to offer Colin the post of Vice President to mark this unique period of service to the membership. During these 20 years Colin has put PCOPA on a firm footing, created a strong link with our sister organisation in Peterborough and established useful contacts with the current management of our former Chief Office building in Holborn.



As a result of this 252 connection we have 50% discounted accommodation rates at a 5-star venue for members, a PCOPA plaque in the entrance and, most importantly, have held very successful events which have been fully supported by the hotel. Colin's groundwork and organisation in 2005 made a template for me to follow in 2015. Indeed my 10 years as secretary have been so much easier because of the procedures he laid down. Under Colin's stewardship PCOPA eased itself gently into the computer age. All of our data is on a PC and we can now contact over 200 members by email. Not bad considering the average age of our membership is 75. We don't have to ask our Assistant Departmental Manager for a new Biro every few months!

To mark the occasion, the members presented a special signed card for Colin and he was also presented with a gift from PCOPA. He is not being allowed to take a

well-earned rest, as the committee has honoured him by making him Vice President! He will still assist us in those areas where a Peterborough contact is required.

The vacant Chair will be taken by myself, and Roger Jeary will replace me as Hon Secretary. At different times we left to work for ASTMS (now UNITE) but we have remained Pearl People at heart.

Pam Holland lost her husband after a long illness and is also a carer for two other people, so has been unable to attend meetings as in the past. She says she will come back into the fold as soon as she is able and the meeting agreed that she may keep her seat on the committee.





The Secretary reported that, following the article in the last Pension News, five enquiries had been received from Pearl Pensioners with financial difficulties and that, in most cases, it had been possible

to provide help from one of the Insurance Trust Funds available to all pensioners.

Our membership level is healthy, and Jim Rowden, our Treasurer, reported that our finances are sound. We move into our second half century in good shape and look forward to our much less formal social get together on 11 October.



## London Life reunion 2016

The annual pensioner reunion was held on Monday 9 May 2016. After over 10 years going to Porters Restaurant in Covent Garden we had to find a new home in London as Porters had closed. After much research in a similar area, we met this year at Steak & Co in St Martin's Lane. Like at Porters, we were excellently looked after and had the lower ground floor to ourselves.

At the end of a very enjoyable three-course meal and wine, Chris Essex read out the names of all the pensioners who had died during the last year. He also read out 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.



The event was attended by 31 pensioners from all over the country and it was particularly pleasing to see Charles Meade-King and Sandy Mackintosh attending for the first time, along with our 'father of the house' Duncan James, who will be 94 in July this year.

Those who attended were: Dave Bing, Robert Brown, Steve Browness, Les Cooper, Phil Corneby, Tony Cosstick, David Dixon, Mike Earle, Roger Ellis, Chris Essex, Dave Fenna, Sally Gillespie, Nick Greenwood, Ashley Hopkins, Duncan James, Ian Jordan, Sandy Mackintosh, Pam Mascall, John Maslen, Mike Matthews, Malcolm M'Clelland, Charles Meade-King, David Ogborn, Peter Osborne, JJ O'Sullivan, Colin Palmer, Ann Pearson, John Turner, Mike Wadsworth, Richard Wales and Nick Wheeler.

As is customary, the next pensioner reunion will be held in Bristol in 2017, before returning to London in 2018. If any London Life pensioner is not receiving invites and would like to, then please contact Chris on 01225 873878 or email him at [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. Details can always be found on the website at [www.exlondonlife.com](http://www.exlondonlife.com). The next meetings will be held on Friday 10 June and Friday 22 July 2016.



## Peterborough Club news

The club has had a winter of mixed fortunes, with social support continuing to be very strong but some of the plans not being realised.



Sadly, just after publication of the last Pension News, Ted Edmonds passed away and more recently we have also lost country member Roger Brazier. Roger was a GB man, originally from the Regional Offices, and well known for his broad 'Brummie' accent.

On the positive side, the club warmly welcomed Daphne Butler and Alan Cosgrove to its membership. This is the time of year when membership is reviewed as members pay their annual subscription, or decide to leave and don't! However, after the euphoria of the London celebratory luncheon it was back to the more normal club activities and meetings.

The November meeting was entertained by Colin Reay who had previously enlightened us about Dovecotes, but this time he spoke about and played a number of Phonographs and very early Gramophones, some of which were particularly valuable.

The December meeting took its usual Xmas format with raffles, picture quizzes, a buffet and the usual business meeting kept to a minimum as the glittering array of prizes awaited the action to start. A special thanks to both our Chairman and President for their generosity towards the celebrations.



January is AGM time and, with no offers of nomination, the existing committee was re-elected en masse, although this time the Program Secretary, Terry Moon, indicated this would be his last year in office. Despite it being a cold and windy afternoon, 55 members braved the elements to attend and that number was typical of the good support given to the club each month.

Then the speaker demise hit the club and with one falling sick, one turning up in the wrong month and one not quite IT literate enough for their pictures, the club suffered a breakdown in their usual winter monthly entertainment. It is hoped the matter will not be repeated for 2016?!

The last outing of 2015 was a trip to the local Stamford Arts Centre for a production of 'See how they run', and 40 members will probably remember the farce surrounding the meal beforehand rather than the production. A few things went awry!

2016 trips have already begun, with a visit to the Museum of London at the end of March and then a trip to the Rugby Union headquarters at Twickenham in May. The first of two residential trips will be a three-night stay in Shrewsbury, visiting many of the local attractions during the time there. Later in the year the club is visiting Kelvedon Hatch nuclear bunker and then in September another three-night stay, but this time in Normandy visiting the World War 2 sites.

On the action front, Tony Spratt celebrated his 70th birthday by running the London Marathon and raising money for the Sue Ryder, Thorpe Hall hospice.

The walkers braved all the winter elements across the fields and paths of Cambridgeshire and Lincolnshire, but always finishing at an appropriate hostelry for lunch where the less energetic often swelled the numbers to double that who had set off walking.

The snooker players continue to meet every Monday at 10.00am at the Court Snooker Centre and will be again gracing the World Championships with their support. The section also held its very popular Christmas luncheon and quiz at the Shuckburgh Arms in Stoke Doyle.

Finally, the club held its 30th annual luncheon at the Greetham Valley Hotel and Golf Club where nine members sat down to a three-course meal including a carvery, and being the 30th occasion the theme of a Pearl ran through the whole proceedings. Table decorations and flowers all carried a Pearl theme and a special cake was made by students at the local college to supplement the meal and to have with the afternoon tea.

The cutting of the cake was carried out by our two surviving founder members Peter Bussey and Don Matthews.

### Tony King



Peter Bussey and Don Matthews

## A potted history of the T Division pensioners

The T Division Association lunch on 3 March marked its 25th anniversary.

Its formation was organised by the then Divisional Manager John Plumridge following his retirement in 1990. With the help of David Turner the Company's Counselling Servicing Manager, he wrote to all of the pensioners whose details were available, and the inaugural meeting took place in March 1991 at the then Doncaster Moat House (now Holiday Inn), where all of the regular lunches have since been held. Initially there were four lunches per year with attendances often between 70-80.

Thanks to two founder members Derek and June Hart, a connection was soon made with Young at Heart Travel, a local organisation, through whom numerous outings were arranged. The first of these was in

September 1991 for the musical Cats at the New London Theatre. This was followed by many other London shows, including Les Miserables, Joseph, Crazy for You, Miss Saigon, Phantom of the Opera, plus other shows in Manchester.

Also from the first year, there were group visits to the Sheffield Lyceum Theatre for the annual pantomime, but now a musical at the Crucible is preferred, the next being in January for Annie Get Your Gun.

There have been many other outings, too many to list, but memorably were those to Chief Office at Peterborough with 52 members, Buckingham Palace (50), Houses of Parliament (33) and Windsor Castle (36).

A summer highlight was always the double pleasure of a bowls match organised by the late Alan Brooke, and afternoon tea provided by his wife Dorothy, which included her unforgettably famous homemade scones. Following all of the strenuous exercise the participants then retired for further sustenance to a local hostelry, the Inn of the Black Monk.



Eventually the annual luncheon get-togethers were reduced to three, and now with the inevitable toll of time it is down to two, with 28 members attending the last, and a determination to carry on as long as possible. With the help of our very capable Secretary/Treasurer Keith Smith and Chairman Graham Robinson, long may it continue.

**John Plumridge**



A big thank you to Margery Brelsford for supplying the images.



## 'E' Division Update

36 members met at the Gower Golf Club Three Crosses Swansea for our Christmas lunch on 10 December 2015.

We had a great lunch amongst colleagues and friends and after lunch we held our usual table raffle which made £72. Rhys Davies then held his annual auction of the remaining gifts kindly donated by all the members and this made a further £126 – the total of £198 will be added to our funds.

One item in the auction donated by Geoff Bridgman was of great interest – a Glamorgan County cricket bat signed by all the players. This resulted in many bids and was eventually bought by Jack and Maureen Manning for their granddaughter who plays cricket for the Mumbles ladies' team and has also been selected for the Wales ladies' cricket team.

A great four hours was enjoyed by all and we soberly made our way home at 4pm.

John Jones



## Santa gives his sleigh a rest!

Colin Hart, Matlock DM 1980-1994, the middle of 3 Santas joining other Nottingham bikers in support of providing toys for underprivileged local children in time for Christmas. Mention 'toy run' to bikers UK-wide and they will give their support. Such events also take place for the Easter egg run.



## Wilf's passion for classics

This photo of me driving my 80 year-old Ford CX car was taken on 17 October 2015 when we held a Classic Car Show at Hawarden Airport.

Wilf Beaumont



## Exercise your mind

Research published at the start of the year has confirmed what we all suspected – that a healthy mind is boosted considerably by taking part in stimulating hobbies which entertain and inspire us.

The study also compared the difference in brain function between groups of older adults who took part in more challenging activities (for example, those which involved physical exertion or learning a completely new skill) as opposed to those who participated in low-challenge pursuits. The group which took on the more difficult tasks showed better memory performance, attention and thought processing, as well as an increased level of skill in dealing with further challenging tasks. Interestingly, some of this enhanced brain activity was still in evidence a year after the experiment.

There's lots of information available online about hobbies you might be interested in: visit [www.ageuk.org.uk/travel-lifestyle-hobbies](http://www.ageuk.org.uk/travel-lifestyle-hobbies). Alternatively, many local libraries hold details of clubs and groups which you may like to browse.

## The great Pearl family

**In 1957 I moved to Plymouth to assist my elderly parents, and I was out of work for three months.**

At the local church I attended, I met a guy who was an agent for the Pearl - Douglas Hollywell. He and his wife invited me round for tea. When he discovered my situation, he asked me if I had ever considered a career in insurance. I replied that I had not, because I did not know the first thing about insurance. He assured me that I was just the person the Pearl were looking for, because they would wish to train men without any preconceptions. He set up an appointment for me with the D1 District Manager, Charlie Ward.

Mr Ward proved an inspiration from the word go. In six and a half years as a District Agent, I only ever had one blank week. Well that's not strictly true. I had a number of 'blank' weeks in fact, but every time I 'paid in', and informed Mr. Ward that I had no new business, he would say to me: "Now I

am the agent, and you are my prospective client". He would then go on to put over a most inspirational canvas. I could not wait for 6pm to come round, so that I could try out his suggested approach, and it worked every time. The next morning I would go in to Mr Ward and say, "I did five bob last night". And he would respond by saying, "Well done Mr Jones, I knew you wouldn't let me down. This great Company was built up by men like you. Undoubtedly you have a great future with the Pearl."

Call me a sucker if you like, but I would leave his office feeling ten feet tall. He would call me over to his office window overlooking Royal Parade, with hundreds of people milling around. "Look out there Mr Jones, and tell me what do you see?" I replied "I see hundreds of people milling around!" "Ah", he would say, "that's where you and I differ. You see hundreds of people, I see hundreds of prospects. Every one of those people, Mr Jones, are prospects!"

He was so inspirational. I never, ever knew him tell me off for a blank week. He would always use the situation to lift and inspire me. I owe him so much. He taught me to think positively about every aspect of life. I used to say to him, "You should have been an evangelist, Mr Ward. You would leave Billy Graham standing."

I could go on at length writing about the officials who helped me develop my skills; George Grierson and Willy McMillan. Two Divisional Managers who knew how to uplift and inspire a man when he was down. Not for nothing do we talk about 'The Great Pearl FAMILY!' I was eventually promoted to O.B.I in the 'D', and later to District Manager at Liskeard.

I thank God for 'The Pearl!'

**John J. Jones**  
**Former DM, D3**

## The new State Pension goes live

**As planned, the new State Pension was launched on 6 April this year. Anyone who had already reached their own State Pension age (which is dependent on gender and date of birth) by the time the new State Pension was launched, will continue to receive their existing State Pension.**

The new State Pension has been described as 'single-tier', meaning that there is only one rate of payment. However, it is more complicated than it first seems; there will be deductions made to the weekly amount if the Department for Work and Pensions (DWP) believes these apply. Alternatively, it is possible to be entitled to more than the fixed weekly amount.

State Pension is based on an individual's National Insurance contribution record. Under the 'old' system, there exists a Basic State Pension and lots of separate elements, collectively known as Additional State Pension. Providing a person has a full National Insurance contribution record, they will receive the full Basic State Pension. Then, depending on whether or not they have earned the additional elements, these

are added on top. In the past, the rules and types of these additional elements have changed. To simplify things, the government decided to abolish the additional elements and have one single rate for those who had a full National Insurance contribution record.

In order to determine each person's new State Pension, the DWP carries out two calculations. One takes into account the person's National Insurance contributions under the old system rules, and the other works these out under the new system. To reflect the recent change and protect people from losing out, the higher of the two calculations is used to decide how much State Pension should be paid each week.

### **Will I receive the full new State Pension?**

The old State Pension started with a lower weekly maximum amount (currently £119.30)

and only added to it if a person had earned the additional elements. The government has now removed those elements and set one higher weekly figure. However, this creates an unfair advantage to those who hadn't earned the extra elements. To reflect this, those people who haven't earned Additional State Pension (referred to as 'contracted-out') have a deduction made to their new State Pension.

Contracting out is a very complex subject. The government has launched a PensionTube channel on YouTube, where you can find video explanations of contracting out: [www.youtube.com/user/PensionTube](http://www.youtube.com/user/PensionTube). Alternatively, you can find information on the new State Pension generally at [www.gov.uk/new-state-pension/overview](http://www.gov.uk/new-state-pension/overview). Please note that the Pensions Department isn't able to offer advice on this subject – you can either discuss your new State Pension with The Future Pension Centre on 0345 3000 168 or contact an independent financial adviser at [www.unbiased.co.uk](http://www.unbiased.co.uk) (please be aware that advisers will generally charge for this service).



## RETIREMENTS

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

PEARL		
Mr PC Adams	Surrey	Whittlesey, Cambs
Mr PS Baker	Hitchin, Hertfordshire	Richhill, Armagh
Mr A Ball	Dudley, West Midlands	Ibstone, Buckinghamshire
Mr SP Bearman	Princes Risborough, Bucks	Leamington Spa, Warwickshire
Ms A Bedford	Werrington, Peterborough	Eye, Peterborough
Mr JK Blaney	Coniston, Cumbria	Bingley, West Yorkshire
Mr GW Brooks	St Annes on Sea, Lytham St Annes	Bedford
Mrs S Brotherton	Gosport	Tiverton, Devon
Mr JAV Brown	Chesterfield, Derbyshire	Maidenhead, Berks
Mrs M Chia	London	Lancing, West Sussex
Mr AP Cosgrove	Peterborough	Horton Kirby, Kent
Mr BD Crowe	Werrington, Peterborough	Barnet, Herts
Mrs KM Cumming	Elgin, Moray	Bothwell, Glasgow
Mrs KIA Currid	Wakefield, West Yorkshire	London
Mr SH Evans	Llanelli, Carmarthenshire	Strathclyde
Mr TH Fielding	Cheltenham	Ashford, Kent
		Plymouth, Devon

Mrs C Mckillop	Aberdeen	Mr PD Wright	Stoke-on-Trent, Staffordshire
Mrs EJ More	Tain Ross-shire		
Mr R Morris	Glasgow	<b>LONDON LIFE</b>	
Mr IC Mutch	Manchester	Mrs KR Dee	London
Mrs MB Norman	Kent	Mr DJ Cowan	Seaford, East Sussex
Mr CI Parker	Cwmbran, Gwent	Mrs D Dixon	Wimbish, Saffron Walden
Mr J Phynn	Surrey	Mr AW Hartop	Bournemouth
Mr DP Plom	East Tilbury, Essex	Mrs MA Stacey	Barrow Gurney, North Somerset
Mr CJ Ponsford	Worcester	Mr P Wintle	Dursley, Gloucestershire
Mr JR Ratcliffe	Huddersfield, West Yorkshire		
Mr DS Ridler	Westcliff on Sea, Essex	<b>NPI</b>	
Mr PP Riley	London	Mr TM Cooke	Anna Valley, Andover
Mr AM Showell	Wainstalls, Halifax	Mrs LE Cousins	Maidstone, Kent
Mr DR Skelton	Bridlington, East Yorkshire	Mrs AE Greatrex	Tunbridge Wells, Kent
Mrs SA Staden	Chatham, Kent	Mr DG Herman	Stratton, Bude
Mr SM Studd	Wotton-under-Edge, Gloucs	Mr RV Hoare	London
Mr N Swarbrick	Worcester	Ms JL Mims	Tonbridge, Kent
Mrs C Tait	Cramlington, Northumberland	Mrs FM Pinnington	Roath, Cardiff
Mr NA Taylor	Danderhall	Miss CA Rose	France
Mr PD Thomson	Edinburgh	Mr IP Young	Thorpe Hamlet, Norwich
Miss F Wallace	Brixton, London		
Mrs SE Wand	Shepeau Stow, Spalding		
Mrs SA Waters	Cowes, Isle of Wight		
Mr BR Wilson	Dalkeith		

**In addition to those listed above, there have been 51 early retirement from Pearl, 1 from London Life and 5 from NPI.**



# OBITUARIES

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

<b>PEARL</b>			
<b>Name</b>	<b>Address</b>	<b>Age</b>	
Mr RH Ainslie	East Lothian	77	Mr H Bulson Scarborough, North Yorkshire 80
Mr AD Andrews	Colchester, Essex	97	Mrs IG Burrett Walton-on-the-Naze, Essex 89
Mrs HA Batchelor	Devizes, Wilts	93	Mr PA Bussell Boscombe, Bournemouth 78
Mrs EB Beard	Eastleigh, Hants.	94	Mrs V Button Spennymoor, Co Durham 95
Mrs B Beeke	Warboys	63	Mr J Buxton Sutton-in-Ashfield, Notts 87
Mrs EE Bennett	Bromley, Kent	76	Miss M Callaghan London 72
Mr CW Best	Springhead, Oldham	83	Mrs GLM Castlo Hants 100
Mrs J Bishop	Keynsham, Bristol	99	Mr CB Causer Lothian 69
Mr J Biss	Kingston Vale, London	93	Mr EB Chakrala London 82
Mr A Bomphrey	Pontfadog, Llangollen	63	Mrs AP Chandler Frenchay, Bristol 83
Mr J Bradbury	Eastbourne, East Sussex	95	Mr HRD Chapman Rickmansworth, Hertfordshire 71
Mr RT Brazier	Kidderminster, Worcestershire	74	Mrs GF Chugg Haverfordwest, Dyfed 91
Mrs B Brown	Cobham, Kent	97	Mrs JL Clark Alresford, Hampshire 93
Mr JH Bull	Chippenham, Wiltshire	82	Mr JW Clifford Chippenham, Wiltshire 80
			Mr GM Cole Aberdare 85
			Mr GS Cole Dursley 85

Mrs JM Colven	Gunthorpe, Peterborough	84	Mr JR Harris	Margate, Kent	72
Mrs B Crumpler	Hoddesdon, Herts	91	Mrs GR Hathway	Gosport, Hants	95
Mrs CEG Davies	Swansea, West Glamorgan	94	Mr LS Hayes	Wrexham	89
Mr A Dewar	Glenrothes, Fife	74	Mr CG Hendry	Melrose, Roxburghshire	66
Mr J Down	Belfast	58	Mr GH Hepple	Gainford, Co. Durham	86
Mr RG Durham	North Yorkshire	90	Mr D Herring	Radcliffe-on-Trent, Nottingham	93
Mr FJ Dyter	Nr Skipton, N.Yorks	95	Mrs EL Hill	West Wickham, Kent	95
Mr EJ Edmonds	Brentwood, Essex	94	Mr FJ Hitchings	Warminster, Wiltshire	82
Mr DW Eggleton	Aylesbury, Bucks	78	Mr J Holland	Brackley, Northamptonshire	71
Mr RHT Elias	Ross-on-Wye	82	Mrs GH Hunt	Leamington Spa, Warwickshire	82
Mrs MG Elvin	Bristol	89	Mrs M Hunt	Birmingham, West Midlands	77
Mr TH Feeney	Swansea	101	Mr CFJ Huntley	Westbury, Wilts	72
Mr AR Fice	Woodsetton, Dudley	90	Mr JT Jackson	Willenhall, West Midlands	79
Mrs E Fountain	Blackheath, London	95	Mrs KP Jepson	London	86
Mr A Fox	Dover, Kent	86	Mr KA Johnson	Langport, Somerset	83
Mr J Galazka	Warwick Estate, London	92	Mr D Jolley	Leigh, Lancashire	75
Mrs IE Galloway	Melrose, Roxburghshire	90	Mr DS Jones	Llanedeyrn, Cardiff	84
Mr L Gill	Newton Abbot, Devon	92	Mrs GF Jones	Ashtead, Surrey	77
Mrs A Gordon	West Wickham, Kent	93	Mrs JD Jones	Tunbridge Wells, Kent	93
Mr JJ Graham	Washington, Tyne & Wear	77	Mrs M Jones	Braunton, Devon	92
Mr R Gregg	Normanby, Middlesbrough	57	Mr JS Kemp	Elgin, Moray	95
Mrs C Griffith	Denbigh, Clwyd	91	Mr MA Kernick	Bolton	83
Mrs WA Harding	Bournemouth	90	Mr AM Laird	Dundee	60
Mr RR Hare	York, Yorkshire	90	Mrs JL Latham	Western Australia	86

Mrs JF Lefley	Horley, Surrey	92	Mr DG Rew	Eastbourne	81
Mrs JVE Lennard	Buckingham	93	Mr DC Reynolds	Melton Constable, Norfolk	71
Mr CR Levitt	Chester-Le-Street, Co. Durham	87	Mrs EJ Reynolds	Ascot, Berks	94
Mrs GM Lewis	St Agnes, Cornwall	72	Mrs M Robinson	Brooklands, Manchester	81
Mr A Litschi	Australia	89	Mrs JI Rossi	Newport, Isle of Wight	93
Mrs M Lloyd-jenkins	Fortrose	91	Mrs EE Rudolph	Burnham, Bucks	93
Mrs EM Macdonald	Inverness-shire	84	Mr HJ Rutland	Kings Lynn, Norfolk	85
Mrs MA Macgregor	Nairn, Scotland	90	Mr GW Scott	Long Clawson, Leicestershire	85
Mr RC Mallett	Kings Lynn, Norfolk	87	Mr RA Shaw	Loughborough, Leics	84
Mr J Mccarron	Orton Waterville, Peterborough	83	Ms HJ Silcock	Chesterfield	67
Mrs AL Mccusker	County Derry	83	Mrs KE Smith	Harrow, Middlesex	89
Mr RA Mcfall	Broxburn, West Lothian	83	Mrs HG Sutton	Minehead, Somerset	97
Mrs M Mott	Kent	84	Mrs AO Taylor	Hornchurch, Essex	82
Mr KA Mottram	Tamworth, Staffs	89	Mr KD Taylor	Barry, South Glamorgan	78
Mr J Murrell	Edinburgh	82	Mr RL Thompson	Bargoed, Mid Glam	86
Mr BG Muspratt	Walton-on-Thames	90	Mr T Thornton	Romford, Essex	75
Mr GA Overington	Cranleigh, Surrey	86	Mr HR Uzzell	Stamford, Lincs	68
Mr IT Owen	Cannock, Staffs	78	Mrs IM Wakenell	Madeley, Shropshire	89
Mrs J Parker	Darlington, Co Durham	91	Mr BJW Watkins	Inkberrow, Worcs	79
Mr R Pettis		68	Mr M Watson	West Benwell, Newcastle Upon Tyne	93
Mr B Pickering	Earl Shilton, Leicestershire	78	Mr TW Watson	Poole	92
Mr A Puckering	Hull	84	Mrs C Webb	Wymondham, Norfolk	
Mr JWG Redgrave	Craigavon, N. Ireland	89	Mrs E Wilkinson	Belfast, Northern Ireland	95
Mrs D Rew	Swansea	90	Mrs MS Winkworth	Mottingham, London	72

Mrs ZM Winter	Hastings	93
Mr AA Yates	Skegness, Lincs	51

#### **LONDON LIFE**

Mrs DA Ford	Bexleyheath, Kent	91
Mrs BJ Grinter	Carshalton, Surrey	85

#### **NPI**

Mrs TI Dilleen	Ilford, Essex	88
Mr D Eakins	Bexhill-on-Sea, East Sussex	76
Mrs AM Hutchison	Paisley, Renfrewshire	101
Mr CF Milliken	Leominster, Herefordshire	96
Mr JA Morgan	Cranbrook, Kent	66
Mrs SM Norrish-Werry	Torquay, Devon	91
Mr KJ Parsk	St Leonards-on-Sea, East Sussex	58



## DIARY OF EVENTS

### **A – BISHOPS STORTFORD**

Brian Perlow – 0208 501 4376

7 September 2016 – luncheon, The Chequers, Ugly.

7 December 2016 – luncheon, The Chequers, Ugly.

### **B – KENT AND SOUTH EAST**

Mike Howlin – 01843 867531

24 November 2016 – Christmas Luncheon, Grasshopper on the Green, Westerham.

### **C – SOUTHERN AREA**

Frank Lewry – 02380 695461

### **CC – CUMBRIA**

Allan Hodgson – 01900 603171

David Green – 01900 824289

A spring lunch was held on 5 May 2016.

### **D – DEVON, CORNWALL, SOMERSET**

Mike Wall – 01395 274084

### **E – SOUTH WALES**

John Jones – 01267 221113

5 July – Summer trip to Aberglasney Gardens – meet up first at 10.45am for lunch at a close-by local pub (location tba)

13 December – Christmas Luncheon, Gower Golf Club, Three Crosses, Swansea. All meet at 12.15pm

A.G.M. same day as the Christmas lunch, all those interested to meet at 11.00am

Non-members welcome to all events. Please contact John on 01267 221113.

### **F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE**

Ray Fradley – 01787 280043

Christmas luncheon – details tbc.

### **G – WEST MIDLANDS**

Geoff Barlow – 01922 477018

### **L DIVISION – NORTHERN IRELAND**

Ross Hussey – 02882 244368

### **M & CC**

Brian Mann – 01772 495257

Christmas luncheon – details tbc.

### **N – NOTTINGHAM**

Peter Norris – 0115 981 4347

23 November 2016 – luncheon – contact Peter for further detail.

### **P – BRISTOL**

Gerald Horseman – 01179 865922

A summer event is still in process of being organised at the time of printing.

1 December – Annual pre-Christmas lunch, 12.30 at Lansdown Golf Club, Bath

### **S – DURHAM**

Rodney Booth – 01325 789030

**T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE**

Keith Smith – 0113 2812 250

13 October 2016 – Autumn Lunch, Holiday Inn,  
J36 A1(M) Doncaster5 January 2017 – Musical, Annie Get Your Gun,  
Crucible Theatre, Sheffield.**V – NORTH & MID WALES, SHROPSHIRE, CHESTER**

Wilf Beaumont – 01352 710848

**X – NORTHAMPTON**

Ray Williams – 01604 754139

7 December 2016 – Christmas Lunch

5 April 2017 – Spring Lunch

**NPI**

Paul Marsh – 01892 655230

**CROYDON**

Robert Rose – 01778 394389

**London Life**

Chris Essex – 01225 873878

Regular meetings are held in the Ostrich Pub, Bristol with the next one being held on 10 June and 22 July.

If anyone is not already in touch with me and would like an invite or information on future reunions please call or email me - essexes@aol.com

**PEARL PENSIONERS CLUB – PETERBOROUGH**

Tony King – 01733 265589

Further information on all trips can be obtained from Terry Moon on 01733 262382 or email terry.moon19@hotmail.com

Every Monday (10.00am) – Snooker at The Court, Bretton  
Monthly Walk

Music Society

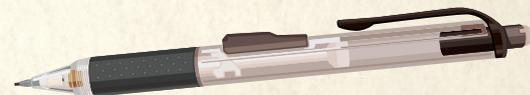
Second Thursday in each month (2.30pm) – Meeting at Alwalton Village Hall

**PEARL CHIEF OFFICE**Roger Jeary – 21 Ocean Wharf, 60 Westferry Road,  
London E14 8LN

11 October 2016 – Reunion

9 May 2017 – AGM

10 October 2017 – Reunion

These will all be held at Victory Services Club,  
Marble Arch, 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 447620 Fax: 01733 447699

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 447620

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 above.



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