



PENSION news

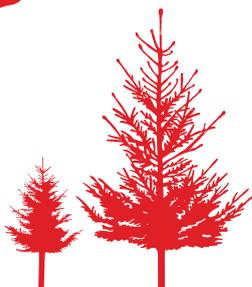
Pearl Group Staff Pension Scheme

Winter 2016

INSIDE: • Your group updates **pages 4-7** • Marriage tax allowance **page 13**



A note from the editor



Welcome to Pension news Winter 2016, another edition full of your stories, with write ups on outings, reunions and the regular round-up of events taking place across the country on pages 22 and 23. Don't forget to take some photographs, if you attend, and we can include them in the magazine.



In this edition, you will see on pages 8 and 9 I have an update from the Administration Team with a light-hearted touch rather than the usual group photo – I have also joined in. Doing it this way helps to hide the “wrinkles and grey hairs creeping up on some of the longer-serving team members” – their words not mine, I hasten to add! Those of you who have visited our office will have seen the caricatures displayed in our foyer.

Please make a note of the pay dates for December 2016 and for 2017.

Lastly, just a reminder to keep us updated if any of your details have changed, using the contact details on the back page.

Enjoy the read and may I wish you all a Merry Christmas and a Happy New Year.

Wendy Ludman
Editor



Do you have a milestone birthday or anniversary approaching? Why not send in your celebration stories and photographs to me at:

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

PCOPA Reunion

The October Reunion was attended by 58 members, who had braved the train guards' strike, the Olympic medal winners' parade and plain old age to get to Marble Arch. This included 22 members, who had come from Peterborough and other Northern parts.

This is a light-hearted gathering, but we paused at the start to remember Norman Robinson, Mary Isaacs and Keith Tribe, who had died since the AGM in May. Norman, aged 90, had a permanent smile and was a stalwart of the Op and Dram Society. Mary, 93, was a popular member of the Life Company and had worked mainly in OB Service/OB3; her father had worked at the Pearl before and after the First World War. Keith, only 72, was a well-liked Pearl personality, who had worked in various parts of the General Branch, finishing up as a Manager at Hallmark in the City, before it was closed by the new owners when the Pearl flag was finally lowered.

Many were amazed that it was a whole year since 270 were gathered at 252 High Holborn. Therefore, one point of conversation was the Chairman's comment that although membership had risen over the past two years, attendances at these twice-yearly gatherings had fallen gradually. He conjectured that this situation might improve if we met on a Saturday so that those younger oldies who were still at work could come along. The Secretary would welcome any written thoughts that members may have about this, and it will be discussed again at the 2017 AGM on 9 May.

The closure of Holborn, followed quickly by the disappearance of the Pearl Assurance, does mean that our catchment area for new members will slowly dry up, but everyone present felt that PCOPA should continue to function, even if the dates or frequency of meetings were to change.

A quiz on London trivia led by Pam Holland followed plus the excitement of a prize raffle before retired Pearl folk tucked into the buffet and caught up on all the gossip.

Ken McAleer



Help for all former insurance staff

The Pearl Benevolent Fund, to which many Pearl Office Guild members had contributed, was wound up some time ago and its monies were transferred to the Insurance Charities. In the past year, some half dozen former Pearl Field and Chief Office people had been helped by this fund and/or the Pearl Federation's Harding Fund. This had included DOCs, district agents and DMs as well as Chief Office pensioners.

The Insurance Charities exists to help insurance workers who have fallen on hard times and have few savings. Therefore, colleagues from London Life, AMP and NPI are also able to approach the organisation. The Harding Fund can make small grants to Pearl people. Both are totally confidential and more information can be obtained by writing to Roger Jeary at the address on page 23.

Ken McAleer

P Division – Bristol

Instead of the usual summer outing this year for Bristol, a carvery lunch was held. This took place in May at the Royal Hotel in Weston-super-Mare. Nineteen members attended the luncheon and everyone enjoyed seeing old friends.

Gerald Horseman



Peterborough Club news

Sadly for the club, John Goucher passed away after a long battle with dementia, which he finally lost after being in care for some time. John was a strong supporter of the club, and many members took the time to add to the large congregation at his very well-attended funeral.

The summer has once again seen the club active in its outings with a greater emphasis on residential trips. Two trips were made with one going to the Golden Lion Hotel in Shrewsbury and the other, more recent one, to the Second World War sites of Normandy.

There were also visits to the Rugby Football Union headquarters at Twickenham and the Secret Bunkers of Kelvedon Hatch although amusingly, the secrecy was limited to its name with many road signs and posters directing visitors to its exact location! The secret bunkers were supplemented with a visit to the RHS gardens at Hyde Hall, which were well worth the time. Sitting in the royal box, admiring the luxury of some of the hospitality suites and actually going onto the pitch at Twickenham made that day very enjoyable.

The club continues to hold its monthly meetings during the summer, and attendances have held up very well with around 50 members each time. There is no speaker and after last year's problems, it is hoped the new season of speakers will succeed this winter.

In October, we had a presentation on the First World War, followed in November by a talk about life on board an aircraft carrier.

December is traditionally Christmas party time with no speaker and 2017 will begin with the club's AGM in January.

The club is currently carrying out a survey to gather members' views on future outings and residential trips. Support for the trips has dropped slightly and in these days of austerity, the committee wants to be sure any future visits are both well supported and value for money.

The visit to Shrewsbury reminded members of the wartime connection the Pearl had with the town, and trips out included visits to Ironbridge, the RAF museum at Cosford, a ride on the Severn Valley railway and a boat ride on the River Severn. A 7am fire alarm at the hotel saw a number of the party bleary eyed and pyjama clad in the rain-soaked car park!

The Normandy trip included a Eurotunnel crossing of the Channel and the guidance of the very professional Jo Hook, who also guided the First World War trip two years ago.

January will see the club's 31st AGM, and it will be a critical meeting with the retirement of Program Secretary, Terry Moon.

The annual luncheon will be held on 24 February 2017 at the Greatham Valley Golf Club and, contrary to what was stated in the last edition of Pension news, around 90 members regularly attend.

February 2017 will also see Terry Crookes, one of our long-standing members, making a presentation to the monthly meeting when he will enlighten the audience with his talk entitled 'Anglian Tales, Myths and Oddities'.

The walkers continue to brave whatever elements Mother Nature throws at them, and the snooker players continue to meet every Monday at 10.00am at the Court Snooker Centre.

Finally, please note that the Peterborough Secretary has changed his phone number, brought about by an identity fraud. He can now be contacted on 07711 130509.



Another new office for the Scheme Administrators

The Scheme Administrators have been on the move again! We haven't gone far, just to a bigger office a few hundred yards down the road. As the office is still on the same business park, the address remains unchanged.





Artist: Luisa Calvo



Lunch at Chief Office

Good photo of my car in the summer Pension news, thanks.

I do not wish to hog the magazine but my wife, Lana, and I, together with my sister and her son, had lunch at the Rosewood Hotel, London, on 30 June 2016. As many of you will know, the Rosewood Hotel used to be Pearl Assurance Chief Office, at Holborn.

It was truly a trip down memory lane for me, as I had visited Chief Office a few times during my working life with Pearl.

Although the legendary marble staircase is still there, the whole interior has been altered, with tables and chairs replacing desks and office equipment, and luxurious fittings.

We had a nice lunch and when I informed a member of staff that I had worked for the company who had owned the building all those years ago, we were invited to visit the rooms above, via the staircase.

I attach a couple of the many photos taken, one showing me on the celebrated staircase, the other, with Lana on my right, my sister on my left and her son sitting opposite. The lunch was secretly arranged by my sister for my forthcoming birthday.

What a day!

Wilf Beaumont



Crossword

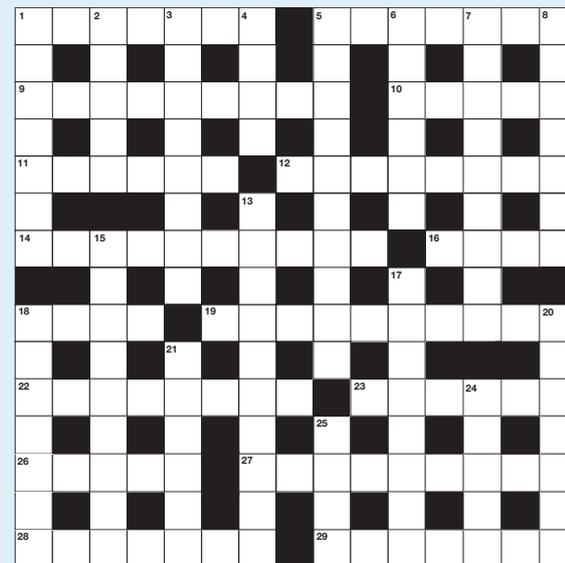


ACROSS

1. Half-moon to prejudice morbid fears (7)
5. Calculate where to deposit income (7)
9. Dwarf an American soldier (9)
10. Individual standing in books group (5)
11. In turn we get eliminated from the bad crowd (6)
12. Alien caught in confused advent of feud (8)
14. Bar snacks that could need a wrench to get them tight (6, 4)
16. It could shoot the tail-feathers off a goose (4)
18. Meander with empty words (4)
19. Accounts book (10)
22. They respond to nuclear plants (8)
23. Wine from places where you can buy a bottle on account (6)
26. Beast fulfilling an urge in having a short laugh (6)
27. Prone to provide platforms in private (9)
28. Do they offer proof of the pudding at sea? (7)
29. Conservative taken to be deficient in ability (7)

DOWN

1. Hair oil from an Englishman abroad with a paunch (7)
2. One who has weak input to expert (5)
3. One engaged deliberately (8)
4. On the whole get nothing from a foreign sport (4)
5. Diet is in fashion (10)
6. Make one's name in a gloomy lament (6)
7. Contrived to be a sharp or flat (9)
8. Switch trannie set off for another station (7)
13. Confined at the front, hero pessimistically facing defeat (2, 3, 5)
15. Matchless iron plane has a crash (9)
17. Enormous musical heroine cut a caper (8)
18. A beast displaying a growth that's distorted (7)
20. In company (7)
21. Bombard with transactions in a secure environment (6)
24. Wrap fruit in special casing (5)
25. The county providing a cap (4)



Many thanks to Norman Gray for supplying this crossword. Solution on page 23.

Beware of pension scams

People have lost their life savings after falling for a pension scam. Don't let it happen to you.

We urge members to continue to be vigilant about pension scams. The new pension freedoms have brought with them increased opportunities for scammers, who may try to lure you with promises of upfront cash and one-off deals with guaranteed high returns. Please be very careful of any such promises as risk-free, guaranteed investment returns are highly unlikely.

Please also be wary of unsolicited texts, emails and cold calls, as scammers may claim to be from Pension Wise or other government-backed organisations – these organisations would NEVER call you to offer a pension review.

The Pensions Regulator has published a 10-point checklist to help you guard against the continued danger of pension scams. Please visit: www.pension-scams.com



Tax help for older people

Tax Help for Older People is a service from the charity Tax Volunteers, which provides free, independent and expert help for older people on lower incomes, who cannot afford to pay for professional tax advice. With over 420 volunteers and a national call centre, it doesn't matter where you live.

It provides a caring and friendly help and advice service on personal tax issues that is jargon-free, independent, confidential and individual to your needs. You can find out more about Tax Help for Older People at www.taxvol.org.uk.



Marriage tax allowance

The marriage tax allowance entitles couples to a useful tax break worth up to £432 for new claimants. However, the government estimates that some 3.6 million of the 4.2 million eligible couples have not taken advantage of the offer.

The allowance enables couples to transfer 10% of their personal tax allowance (£1,100 in 2016/17) between them, effectively making it tax free. The scheme started on 6 April 2015 and it is possible to backdate claims to this date, which means that couples can claim £212 for 2015/16 and £220 for 2016/17 – a total of £432.

To qualify, couples must meet the following criteria:

- Be married or in a civil partnership
- Both parties must be born on or after 6 April 1935
- One party must be a non-taxpayer (i.e. earns up to £11,000 in 2016/17 and up to £10,600 in 2015/16)
- The other party must be a basic rate (20%) taxpayer (i.e. up to £43,000 in 2016/17 and up to £42,385 in 2015/16)

Once set up, the arrangement will remain in place, and couples signed up for the scheme should review their situation every year to ensure they still qualify.

For more details and to claim online, go to www.gov.uk/marriage-allowance or telephone 0300 200 3300.



Topping up your State Pension

Uptake of the government's State Pension top-up scheme remains low following its launch in October last year. This is possibly due to lack of awareness or because its announcement has been overshadowed by other pension reforms dominating the media.

The State Pension top-up scheme runs until 5 April 2017 and is available to those who are entitled to a UK State Pension and reached State Pension Age before 6 April 2016. The scheme invites eligible pensioners to pay a one-off lump sum in return for an increase in their pension of between £1 and £25 per week.

For example, an extra £1 of pension a week (£52 a year) for life will cost a 65-year-old £890, while an extra £5 a week (£260 a year) will cost £4,450. To get the maximum additional £25 a week (£1,300 a year) someone aged 65 would need to pay £22,250.

For a 75-year-old wanting an extra £1, £5 or £25 a week, the lump sum required would be a lower £674, £3,370 and £16,850 respectively.

The income is index linked and, in most cases, some or all of the extra pension can be passed on to your spouse or civil partner after you die.

To see how much you could get, and how much it will cost upfront, there is an online calculator available at www.gov.uk/state-pension-topup



Are you claiming the Winter Fuel Payment?

The Winter Fuel Payment is available to people born on or before 5 May 1953. How much you can get depends on your circumstances during the qualifying week, which for winter 2016/17 is 19–25 September 2016. For example, if you live alone and qualify, you will get £200, and if you are aged over 80 in the qualifying week, you will get £300.

You can still claim Winter Fuel Payment if you receive a State Pension and you live in Switzerland or an EEA country (except for Cyprus, France, Gibraltar, Greece, Malta, Portugal or Spain).

To claim, call the Winter Fuel Payment Centre on 03459 15 15 15. You will need:

- your National Insurance number
- your bank details
- your BIC and IBAN numbers if you live in the EEA or Switzerland
- the date you were married or entered into a civil partnership

You only need to claim once as the payment will be made automatically the following year.

Smart energy meters for everyone

As part of the government's plan to reduce carbon emissions, smart meters for gas and electricity will be offered to every home in the country between now and 2020. Smart meters make it easier for householders to save energy.

The smart meter is installed in place of your existing meter and means that you will no longer need to send meter readings to your gas or electricity supplier. Instead, this is handled by the smart meter automatically. This means estimated bills will be a thing of the past and you will be charged only for the gas or electricity you use.

You don't have to upgrade to a smart meter but if you do, your energy supplier will install it free of charge and by appointment (beware of anyone offering to install a meter and charge you for it). You will also receive a portable 'smart energy monitor', which gives a real-time reading of your energy use and what it is costing you.



RETIREMENTS

PEARL

Mrs HJ Austin
Mrs JR Bradley
Mr D Busby
Mr D Byrom
Mr J Chilton
Mr G Davies
Ms M Draper
Mr CK Eccleston
Mr SJ Eldridge
Mrs SE England
Mr MJ Evett
Mr GJ Ewart
Mr JM Francis
Mr RB Full
Mr IL Game
Miss R Gortland

Langley, Berkshire
Cannock
Wimbourne, Dorset
Gravesend, Kent
Kilmarnock
Aberystwyth, Ceredigion
Hunstanton, Norfolk
Stoke on Trent, Staffordshire
Catford, London
St Austell, Cornwall
Owlthorpe, Sheffield
Warley, Brentwood, Essex
Thorney, Peterborough
Carterton, Oxfordshire
France
Catford, London

Mrs CJ Gray
Mr RS Gregory
Mr DE Harper
Mr RV Huxley
Mrs E Jamieson
Mr K Karim
Miss AA Knox
Mr S Livingstone
Mrs EA Manders
Mr RK Moon
Mrs AS Moran
Mr KJ Nunn
Mr JM O'Brien
Mrs EG Park
Mr BPL Parkes
Mr J Platt

Orton Wistow, Peterborough
Tamworth, Staffordshire
Southampton, Hampshire
Haywards Heath, West Sussex
Darvel, East Ayrshire
Walsall, West Midlands
Orton Brimbles, Peterborough
Faifley, Clydebank
North Cockerington, Lincolnshire
Rogerstone, Newport
Biggin Hill, Kent
Seaham, County Durham
Dagenham, Essex
Bonnyrigg, Midlothian
Broadclyst, Devon
Fulwood, Preston

Mr RA Pratt	Chippenham, Wiltshire	LONDON LIFE	
Mr BW Rogers	Crewkerne, Somerset	Mrs J Blair	Dorking, Surrey
Mrs CA Rowe	Wanstead, London	Mrs EJ Corrigan	Stoke Bishop, Bristol
Mrs WE Smith	New Duston, Northampton	Mr AJ Mitchard	Thirsk, North Yorkshire
Mr R Smith	Glenrothes, Fife	Mr NJ Northcott	Bishopston, Bristol
Mr JS Spielberg	Alton, Hampshire	Mrs LK Osborne	Downend, Bristol
Mrs SA Stanley	Croydon	Mr C Parker	Yatton, Bristol
Mrs LA Stott	Crownhill, Plymouth	Mrs EH Townson	Woodley, Reading
Mr GW Walden	Peterborough	Mr DD Whitbread	Lydney
Mr FS Wavish	Chaddlewood, Plymouth	NPI	
Mrs P Wilkes	Yeovil, Somerset	Mrs SM Ash	Panborough, Wells
Miss C Wooding	Whittlesey, Peterborough	Mr J Ayres	Upton Upon Severn, Worcester
		Mrs CM Kantadia	Ilford, Essex
		Mrs JM Last	Wadhurst
		Mr RJ Mathers	Lower Shiplake, Henley on Thames
		Mr MD Parks	Western Road, Crowborough
		Mr MJ Sharp	Tunbridge Wells, Kent
		Mrs SA Streeton	Tonbridge, Kent

In addition to those listed above, there have been 42 early retirements from Pearl, two from London Life and five from NPI.



PEARL

Name	Address	Age			
Mrs CR Allen	New Cross, London	81	Mrs ME Clark	Chichester, West Sussex	96
Mr JL Anderson	Bury St Edmunds, Suffolk	86	Mrs HM Clements	West Wickham, Kent	95
Mr L Baker	West Bromwich	94	Mr W Collins	Prestatyn, Clwyd	90
Mrs M Barker	Wells, Somerset	83	Mr AC Cook	Didcot, Oxon	87
Mr DM Berryman	Yeovil, Somerset	86	Mr GJ Cook	Wick, Highland	66
Mr JH Blackmore	Carshalton, Surrey	75	Mr WE Cove	Corsham, Wiltshire	89
Mrs J Blakey	Newcastle Upon Tyne	77	Mr DL Crown	Wickford, Essex	80
Mr MD Bould	Haverhill, Suffolk	83	Mrs K Cushion	Leigh on Sea, Essex	77
Mr HHK Boyd	Ayrshire	84	Mr G Dailly	West Kilbride, Ayrshire	68
Mr GT Bristow	Barton Seagrave, Kettering	88	Mr P N Dalzell	Blandford Forum, Dorset	68
Mrs D Buckley	Crowland, Peterborough	85	Mrs JA Davies	Crosby, Liverpool	90
Mrs A Burgess	Buckie, Moray	87	Mrs J Davis	Cramlington, Northumberland	87
Mr CW Cadman	Upton By Chester, Chester	81	Mr BH Dickinson	Kingswinford, West Midlands	75
Mr AD Callan	Strathclyde	71	Mr S Dodson	Castleford, West Yorkshire	59
Mr AJ Childs	Nailsea, North Somerset	96	Mrs AM Doran	South Wonston, Winchester	87
			Mr CL Edwards	Hereford	72

Mrs SJ Edwards	Ilminster, Somerset	69	Mr N Jenney	Cottingham, East Yorkshire	89
Mr JR Elliott	Durham City	86	Mr AW Johnston	Australia	70
Mr MJ Eyers	Braintree, Essex	79	Mr TG Jones	Nr Machynlleth, Powys	75
Mrs EM Faulkner	Bromsgrove	89	Mr A Keith	Ellon, Aberdeenshire	88
Mr RB Finning	Malaga, Spain	95	Mrs DR Kelly	Peterborough	79
Mr DA Fullbrook	Reading, Berkshire	81	Mr PK Kelly	Downpatrick, County Down	69
Mr FE Gibbons	Keynsham, Bristol	90	Mrs MM Knight	Skegness, Lincolnshire	89
Mr JW Goucher	Market Deeping, Lincolnshire	81	Mr D Lane	Cradoc, Brecon Powys	74
Mrs SJ Gray	Thames Ditton, Surrey	88	Miss AL Lowe	Beeston, Nottinghamshire	73
Mrs MOM Gregory	Littlehampton, West Sussex	96	Mr BE Lucas	Castel, Guernsey	76
Mrs EA Groomsmith	Peterborough	78	Mrs MT Lumsden	Burntisland, Fife	92
Mrs M Hancock	Co. Kerry, Eire	100	Mrs I Macdonald	Stornoway, Isle of Lewis	85
Mrs B Harris	Shifnal, Shropshire	82	Mr S Mazin	Bournemouth, Dorset	93
Mr JA Hart	Lowestoft, Suffolk	88	Mr P Mccann	Whitecross, Armagh	75
Mr FP Hayes	Dorset	81	Mrs MF Mclean	Leslie, Fife	93
Mrs PE Hayes	Watford, Hertfordshire	88	Mr PAH Mcqueen	Clackmannanshire	68
Mrs SI Hewshaw	Walton-on-thames, Surrey	80	Mrs M Meldrum	Brechin, Angus	93
Mr KP Hill	Exmouth, Devon	81	Mr AD Melville	Bankfoot, Perthshire	76
Mrs P Holdcroft	Stoke on Trent, Staffs	65	Mr R Metcalfe	Poole, Dorset	85
Mrs DJ Holliday	Gainsborough, Lincolnshire	81	Mr MI Miller	Wembley, Middlesex	84
Mr DR Hull	North Walsham, Norfolk	89	Mr AC Moore	Rainham, Kent	66
Mr ED Hurst	Hitchin, Hertfordshire	89	Mrs GA Myers	Bournemouth, Dorset	94
Mrs M I Isaacs	Newbury, Berkshire	93	Mr A Norton	Filey, North Yorkshire	82
Mr CM Izzett	East Kilbride	81	Mrs JM Ormond	Melton Mowbray, Leicestershire	89

Mrs IM Oxford	Ilkeston, Derbyshire	93	Mrs VAF Wakefield	Spalding, Lincolnshire	78
Mr GJ Paton	Granton On Spey, Morayshire	82	Mr JO Walling	Grimsby, Lincolnshire	88
Mr HV Patrick	Lanarkshire	91	Mrs JM Walters	Shrewsbury, Shropshire	91
Mr MJ Perkins	Lymington, Hampshire	82	Mr RJ Wardhaugh	Darnick, Melrose	80
Mrs GE Piggott	Peterborough	96	Mr VG Welsh	Pontyclun, Rhondda	82
Mrs AM Pyle	Llanelli, Dyfed	81	Mrs B Westerberg	Pewsey, Wiltshire	77
Mrs GV Radford	Heathfield, East Sussex	94	Mr GW Winnett	Seaton, Devon	85
Mr DC Richards	Downham Market, Norfolk	82	Mrs EE Woodhead	Creech St. Michael, Taunton	97
Mr CJ Roberts	Greater London	78	Mr JWC York	Swindon, Wiltshire	74
Mrs JE Roberts	Gresford, Wrexham	90	Mr DK Young	Dechmont, West Lothian	95
Mr HV Robertson	Tenterden, Kent	87			
Mr J Robinson	Hamilton, Lanarkshire	88			
Mr N Robinson	Seven Oaks, Kent	90			
Mrs BE Rochfort	Andover, Hampshire	87			
Mrs Z Scott	Werrington, Peterborough	70			
Mr R Shepherd	Leeds, West Yorkshire	79			
Mrs J Sibley	Kings Langley, Hertfordshire	96			
Mrs IA Sinclair	St Andrews, Fife	94			
Mrs BH Singer	Leek, Staffordshire	84			
Mrs PM Skells	Peterborough	98			
Mrs BS Stevens	Birchgrove, Swansea	86			
Mrs WR Stirling	Aylesbury, Buckinghamshire	95			
Mr NJ Swinnerton	Aberporth, Dyfed	85			
Mr K Tribe	Banstead, Surrey	72			

LONDON LIFE

Mr GL Thomas Warrington 67

NPI

Mrs S Clayton Stamford, Lincolnshire 74

Mrs LNE Hughes Oxon 104

Mrs WV Mersh Tunbridge Wells, Kent 80

Mr LGS Neal Tunbridge Wells, Kent 79

Mr DMT Peattie Willingdon, Eastbourne 67



DIARY OF EVENTS

A – BISHOPS STORTFORD

Brian Perlow – 0208 501 4376

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

1 December – Luncheon, Broughton Craggs, Cockermouth at 12.30.

D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

E – SOUTH WALES

John Jones – 01267 221113

13 December – Christmas Luncheon, Gower Golf Club, Three Crosses, Swansea. All meet at 12.15. AGM same day as the Christmas lunch. All those interested to meet at 11.00.

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

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

A Christmas Luncheon was held on 30 November.

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

26 April 2017 – Luncheon – Contact Peter for further details.

P – BRISTOL

Gerald Horseman – 01179 865922

S – DURHAM

Rodney Booth – 01325 789030

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812 250

5 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**

5 April 2017 – Spring Lunch – contact Ray for further details.

NPI**Paul Marsh – 01892 655230****CROYDON****Robert Rose – 01778 394389**

24 April 2017 – Annual Pensioners' Luncheon, Croydon Bowls Club, Nottingham Road, South Croydon – meet 12.30 for 1.00pm.

LONDON LIFE**Chris Essex – 01225 873878**If anyone is not already in touch with me and would like an invite or information on future reunions, please phone or email me at essexes@aol.com

13 December 2016 – Christmas Luncheon, The Ostrich, Bristol

8 May 2017 – Annual pensioner reunion lunch, The Holland House Hotel, Bristol

PEARL PENSIONERS CLUB – PETERBOROUGH**Tony King – 07711 130509**Further information of 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 – monthly meeting on a Friday

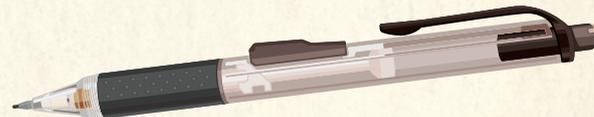
Club meeting monthly in Alwalton Village Hall on the second Thursday at 2.30pm

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

9 May 2017 – AGM

18 October 2017 – Reunion

These will all be held at Victory Services Club, Marble Arch, London

**Solution to crossword**

ACROSS 1. phobias; 5. compute; 9. minuteman; 10. nonet; 11. throng; 12. vendetta; 14. monkey nuts; 16. bran; 18. wind; 19. chronicles; 22. reactors; 23. Barsac; 26. hyena; 27. prostrate; 28. galleys; 29. faculty

DOWN 1. pomatum; 2. owner; 3. intended; 4. sumo; 5. convention; 6. monody; 7. unnatural; 8. entrain; 13. on the ropes; 15. nonpareil; 17. gigantic; 18. warthog; 20. society; 21. strafe; 24. shawl; 25. coif

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

www.pearlstaffpensionscheme.co.uk

For payslip queries, contact the Payroll Department: 01733 447620

For policy queries, contact the Helpline: 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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