



PENSION news

Pearl Group Staff Pension Scheme

Winter 2020

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Welcome

to the winter 2020 issue of Pension news

It's clear that in 2020, things are not normal for anyone. Despite the challenging times we have found ourselves in, I hope that you and your families are keeping well and safe.

As restrictions continue, and we settle into the new normal of face masks and social distancing, let's hope that we can soon look forward to catching up with some of those usual activities and events we've had to postpone in the last six months. While there's no doubt that our members have missed catching up in person, it's been lovely to read about how many of us have been keeping connected and planning for when we can meet up again.

I wish all our members a very merry Christmas and a happy new year.

Best wishes,

Wendy Ludman
Editor



Retirements

Many congratulations and best wishes to the 106 members of the Pearl Group Staff Pension Scheme who have retired in recent months. May you have a wonderful retirement. Welcome to your first issue of *Pension news*.

Here, we keep you updated with news from our pensioners around the UK. If you'd like to catch up with former colleagues who have already retired, why not get in touch with your local retirees' club? All the contact details are on pages 22 to 23.



The world's oldest flight simulator flyer?

by Chris Dunning

I live in a retirement home for independent living along with 100 other residents.

One day, I was demonstrating the flight simulator, I12 Sturmovik 1946, to the residents on our communal television screen. I invited some of them to try and fly a Tiger Moth and at least six had a go, including two ladies. It was great fun. Luckily all this happened before lockdown.

Here's an idea...

Afterwards, I was chatting to my neighbour, Bert, who was then 94, and he told me that when he was five, his mother took him to watch the Schneider Trophy Seaplane Race at Southsea. He remembered complaining to his mum that he could only see one plane, not six. Anyway, he is such a nice chap and had had a fall recently, so I thought wouldn't it be great if I could recreate the race for him to fly? He used to fly the Microsoft Flight Simulator so knew how to operate the controls.



At 95, Bert is probably the oldest flight simulator flyer in the world.

Thanks to the internet, I was joined by a programmer from San Diego who is also an enthusiast for this simulator. I did some research in the city archives and online and started to build a picture of the scenes of that year. I even found some Pathé news clips of the event, which helped with the atmosphere. It was a race against time as Bert's eyesight was failing and he had to have injections to keep his eyes from darkening up.

Flight training

As we developed the racecourse, adding seaplanes and objects to the bare map of the Solent, including a castle, a church steeple, sea forts and various ships, Bert practiced flying whenever he could, i.e. every day. He was very keen, and we had a lot of laughs as he kept crashing. One of my fellow simmers made a programme that increased the font size on screen so that Bert could see the height and speed as he raced. The rim of the cockpit caused him a few problems as he thought it was the horizon so didn't realise when he was turning.

Race day

Anyway, after several weeks of work, the residents gathered in the lounge to watch Bert fly his race. I acted as co-pilot. Another fellow simmer had created a plane towing a banner saying, 'Go Bert!' as he took off.

Bert thought that was hilarious. I am pleased to say he won the race, although the landing was a bit bumpy, but he made it to the cheers of the residents. I don't think any of them dared breathe during the flight, which took about 20 minutes.

You can find the full story and the race on the website www.mission4today.com along with other creations from myself and the team. We are currently working on a tribute to the RAF Beaufort Torpedo Bomber Crews who suffered the worst losses of any RAF units but were also the most feared by the Axis forces.

Chris is a published WW2 aviation author. His 20 years' long-service leave with AMP gave him the chance to write his first book and become a respected historian. He has contributed to several books on the WW2 air war and has written about the history of the Italian Air Force to 1945 in 'Courage Alone' and 'Regia Aeronautica', both of which sold out and won book of the month on their release.



Anyone for a chat?

I worked at London Life in Sutton, Surrey for 13 years from 1969. I worked in the mechanisation department for most of that time, leaving in 1978 to have my son. I returned after maternity leave and then worked in the accounts department until the Company transferred to Bristol. I would be very happy to hear from anyone who remembers me as Jennie Potts.

Jennie Kennington
Jenken48@gmail.com



Truth will out!

Some 40 years ago, an agent in the Pearl's Fulham office heard that audits were in the offing. Knowing that they had been somewhat economical with the truth in their collections, they decided to dispose of their book by throwing it into the Thames.

However, having flung the book to its watery doom, the agent failed to check that it had actually fallen into the water. As fate would have it, a passing barge caught the book instead.

Some three days later, the book was returned to the Fulham office by the barge owner with the full story of how it came into their possession!

What became of the hapless agent is not recorded!

Company history

Thanks to Keith Foster, who worked for Pearl Assurance, London 1966-91, for sending in these items of Pearl history from his collection.



Pearl Assurance FC 1935/36



Helpful contacts in times of need



If you are feeling worried about COVID-19, you may find the following support services useful:

Age UK has a website where they have outlined some tips to help stay safe and well: <https://www.ageuk.org.uk/information-advice/coronavirus/> They have also published a short guide to coronavirus, looking at the symptoms of coronavirus, how you can reduce the risk of catching the virus and spreading it to others, and how you can continue to look after yourself and others. You can download it on their website or request a free copy to be sent to you by calling their advice line on 0800 055 6112.



Mind, the mental health charity, has a web page with lots of information about the support available during the pandemic.

Go to <https://www.mind.org.uk/coronavirus-we-are-here-for-you/>



With the over-70s being advised to have minimal interaction with other people, concerns have been raised about the impact on older people's mental health – especially as loneliness amongst the elderly was already a well-known problem. There are many charities that are providing support to older people:

If you are missing a friendly voice, you can call The Silver Line at any time on 0800 4 70 90 90.

The Silver Line is the only free confidential helpline providing information, friendship and advice to older people, open 24 hours a day, every day of the year.

The Silver Line logo is an oval shape with a white background and a dark border. Inside the oval, the text "The Silver Line" is written in a bold, dark blue serif font. Below it, "helpline for older people" is written in a smaller, lighter blue sans-serif font. At the bottom of the oval, the phone number "0800 4 70 80 90" is written in a bold, dark blue sans-serif font.

The Silver Line

helpline for older people

0800 4 70 80 90



**Independent
Age**

Independent Age also provides a helpline for older people and a range of online advice. Go to <https://www.independentage.org> or call 0800 319 6789.

The search for Stanley Baker – an update

by Jeremy Wright



We are nearing the end of the 80th anniversary of the Battle of Britain in 1940, and I am pleased to report that I am 99.9% sure we now have a picture of Stanley Baker. So much so that Edward McManus has published the photo in the biography for Stanley on the Battle of Britain London Monument website at www.bbm.org.uk/airmen/BakerS.htm

My interest stems from a Canadian pilot of 66 Squadron, George Corbett, and while researching him, I found a short Pathé movie clip of 66 Squadron pilots taken in September 1940 at RAF Gravesend. Corbett was one of those pilots and I could identify all the others except one. That set me on a search!

Analysing the operational records for 66 Squadron, I deduced that the only person this pilot could be was PO Stanley Baker, but I decided I needed proof in the form of another image. Google searches were swamped with images of the actor, Stanley Baker of *Zulu* fame and were fruitless. I tried the museum at Biggin Hill,

but they don't even have Baker's name on the reredos of St George's Chapel, and it should be there as he served with 66 Squadron.

Stanley worked for Pearl Assurance before the war and following my appeal in the summer issue of *Pension news*, I received two replies but, alas, still no photo. Then, through searches on Ancestry, I managed to make contact with a distant relative of Stanley Baker in Australia. She didn't have a picture of Stanley himself but did have one of his father, Charles Baker, taken in 1907.

The image of the unknown pilot from the 1940 clip of 66 Squadron pilots showed a striking resemblance to Charles Baker in 1907. Both men have a prominent 'widows peak', an inherited trait and the similarity was enough to confirm that the pilot was indeed PO Stanley Baker.

I am very pleased that Stanley Baker can now be remembered properly and is no longer a forgotten one of The Few.

Your group updates

PEARL CHIEF OFFICE PENSIONERS ASSOCIATION

Well, 2020 has certainly been a strange year for everyone, and the impact on our Association has been significant.

Not surprisingly, the Association's AGM and reunion meetings have both had to be cancelled, and our Committee has been confined to a meeting in August via Zoom – a new experience for some members. It actually

worked quite well with business being completed within the 40-minute limit. However, we did miss our communal lunch which normally precedes such meetings.

Looking ahead to what will hopefully be a more normal future, we have optimistically booked a date for next year's AGM on 11 May 2021 in our usual venue, the Victory Services Club, London. We have also consulted members on the number and timing of future meetings, and it has been accepted that going forward, we will have one annual meeting, incorporating the best of our AGM and reunion meetings into a single event.

As we look forward to 2021, at the time of writing, our circumstances are still uncertain, but I remain optimistic that we shall eventually return to normality, and our social events can return so that members can once again enjoy the company of old colleagues. In the meantime, stay well and keep safe.

Roger Jeary, Hon Secretary



Pearl Pensioners Club: Peterborough

It will come as no surprise to readers to hear that the activities of the Peterborough pensioners have been seriously curtailed by the coronavirus outbreak. There have been no club meetings or activities to speak of, and the committee has only been able to keep in touch by email.

However, things aren't as bleak as they may seem. Meetings have in many ways been replaced by the monthly newsletters. Initially, it was planned to reduce the frequency of these to reflect the lack of events and activity, but surprisingly, there has been ample content. Edited by Steve Preston, he pulls together a number of regular features such as the monthly 'Message from the Chairman' written by Dave West, and Colin Leary's welfare report, which keeps members abreast of those amongst us who are going through health issues.

One innovation enforced upon us during the lockdown is a new feature entitled, 'So, what are other members up to?', where individuals are contacted by our intrepid reporter in a variety of ways and asked for a brief update on how things are going during the social restrictions. This feature fills around a page each month and has

triggered much interest throughout the membership, as we have heard not only from regular attendees to the meetings, but also from others who now live across the length and breadth of the county.

Somehow, this has resulted in the comforting feeling that we are all still in touch and that life is going on reasonably normally for us all. Feedback has been overwhelmingly positive. We also decided to include more humour than previously to keep spirits up, and a number of jokes and cartoons (some printable, and some most definitely not) are submitted by various individuals throughout the month, with the best being selected for print.

With a cryptic quiz entitled 'Terry Moon's Mindbender', Bob Pool's London update, and various other articles submitted by members, the hardest part of the job by far is fitting everything into four pages each month.

SOCIAL

The committee has been considering our future programme and, in particular, the annual five-day trip which we had hoped to announce this autumn, for 2021. Sadly, we feel that we cannot sensibly plan for any type of trip or event at this stage with the ongoing uncertainties arising from the pandemic. We have therefore decided not to try and arrange an away trip for 2021.

When the time is right, we will research possible future outings, both local and away, but we don't anticipate firming up on anything until we at least resume our monthly meetings.



Greetham Valley, venue of the 2021 annual lunch



The annual luncheon and coach have been re-booked for 30 April 2021 at Greetham Valley. The costs to members will be held at 2020 levels, and as the club celebrates its 35th anniversary in 2021, we are expecting a good turnout.

SNOOKER

Although the location of our weekly snooker session has now re-opened, a combination of the current restrictions in force at the venue and the reluctance of members to start playing mean club activities remain suspended for the foreseeable future.

WALKERS

The members who attended the last walk before lockdown back in February started from the Millstone pub, Barnack and were blessed with a clear, sunny day and some lovely countryside. After a short, occasionally muddy stroll, we skirted the grounds of Burghley House on our way to the Hills and Holes Nature Reserve, where we were greeted by a flock of puzzled but friendly sheep.



Negotiating the 'Hills and Holes' at Barnack, near Peterborough

It's strange to think that at the time, none of us had any real idea of what was to come, or that this walk in February might be the last of the year.

However, serious consideration is currently being given to starting up club walks again. A number of issues need to be clarified, and the websites of the Ramblers Association, U3A and the British Walkers Association are all being closely monitored. We hope to make a more positive announcement soon.



Pictured from left:

**The long drive leading up to Burghley House
Sandy Hulkes leads the way
Skirting the wall of Burghley House**

News update



Television licences for over-75s

From 1 August 2020, over-75s are no longer automatically exempt from paying the £157.50 television licence fee unless they are in receipt of Pension Credit.

The BBC intended to introduce the means-tested TV licence from 1 June but postponed it until 1 August because of the coronavirus. TV Licensing has started sending out 4.5 million 'payment invitation' letters in batches from 1 August, and households do not need to act until after they receive a letter.



Power of attorney refund scheme

There are still millions of pounds unclaimed in the power of attorney refund scheme. The refunds relate to powers of attorney that were registered between April 2013 and March 2017 in England and Wales. The reason for the refund scheme is that the Office of the Public Guardian cut its fees in April 2017 after building up a surplus of £89 million. People have until February 2021 to make their refund claim.



You can find out more at:
[gov.uk/power-of-attorney-refund](https://www.gov.uk/power-of-attorney-refund)
or call the refund helpline on 0300 456 0300.

Marriage Allowance

If you're married or in a civil partnership, and your income is low enough to mean you don't pay tax, but your spouse is a taxpayer, then Marriage Allowance allows you to transfer a fixed amount of up to 10% of your tax allowance to your spouse, which reduces their tax bill.

The possible refunds currently available are:

- 2016/17 tax year – up to £220
- 2017/18 tax year – up to £230
- 2018/19 tax year – up to £238
- 2019/20 tax year – up to £250.

This means backdating Marriage Allowance for the past four tax years could generate an immediate tax refund of over £900 – and it is possible, even if one of the couple is deceased, to claim for years when they were alive and the criteria were met. If at least one of the couple was born before 6 April 1935, then Married Couples Allowance (MCA) is available. However, a couple can't claim both MCA and Marriage Allowance. MCA is the more advantageous allowance, so that's the one to opt for if you're eligible for both.



The person with the spare personal allowance needs to contact HMRC, as they are the one who will be making the transfer.

For more details, visit [gov.uk/apply-marriage-allowance](https://www.gov.uk/apply-marriage-allowance)

Remembering...

John Talbot



On 14 May, John Talbot of Alloa died aged 74. He was an agent who started working for the Pearl back in 1968 in the Alloa office, before it closed, and he was transferred to the Stirling office.

John was a character – at times larger than life – and well known throughout the Stirling and Alloa area. Anytime I worked with him, I could feel the warmth of the rapport that he had with his clients; he was held in high esteem.

John was one of your characters with his quick wit, and, where help was required, he was there to give a helping hand. His loves were numerous: first of all, his family – his wife, Angela, and children, Richard and Sharon. He was involved with numerous organisations, in particular, Glasgow Rangers FC, which played a

huge part in his life. He organised and ran the local supporters' bus, which is now run by his daughter, Sharon.

He retired in 1996 after 28 years' service. Although retired, we kept in touch, especially at the Gers Games, where my wife and I sat only a few seats away from him and Sharon. Our Christmas get togethers, I think you could say, were 'FUN!' - with many lads who are sadly not with us anymore.

For those of us still catching up at a Christmas day out, it's fair to say we'll raise a glass to our close friend and colleague. I could go on, however, I will just say John will always be remembered as one of life's Great Characters and a friend.

Les White



Obituaries

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

PEARL					
Name	Address	Age			
Mrs JA Ager	Suffolk	82	Mrs JF Bragg	Havant	93
Mr R Allan	Bolton	86	Mr F Braham	Grantham	93
Mr D Ambrose	London	86	Mr RKC Brewer	Peterborough	71
Mr JR Anderson	Isle of Shetland	73	Mr E Buttigieg	Essex	67
Mrs MA Andrews	Peterborough	81	Mr E Cameron-Campbell	Weymouth	88
Mr PA Archer	Worthing	78	Mrs V Cartwright	Stourbridge	89
Mr ME Armstrong	Milford Haven	92	Miss KG Christensen	Spain	67
Mrs JE Austin	Surrey	98	Mrs EFM Christmas	Leeds	64
Mrs JP Baker	Farnborough	90	Mr DR Cole	Chippenham	66
Mrs M Bangs	St Albans	85	Mr RJ Cole	Truro	79
Mrs JM Booth	Huddersfield	91	Mrs GM Coombes	Poole	103
Mr K Booth	Halifax	78	Mr JT Corfield	Walsall	84
Mr AG Bosley	Leeds	94	Mr JP Daley	Wrexham	81
Mrs EL Boulter	Peterborough	77	Mr IM Devey	Bromyard	95
Mr JL Brace	Newton Abbot	71	Mrs EA Dixon	Rutland	60
			Mrs MW Durier	East Runton	104
			Mr JL Dyson	Carnforth	58

Obituaries CONTINUED

Mrs SM Easey	Peterborough	90	Mrs R Hughes	Pwllheli	92
Mrs CM Edwards	Dinis Powys	90	Mr JC Jay	East Sussex	86
Mrs DM Flint	Otley	93	Mr H Jones	Ormskirk	73
Mrs SM Foulkes	Nottingham	84	Mr DL Killick	Ringstead	68
Mr AG Fuller	London	76	Mr JF MacColl	Fort William	88
Mrs JE George	Spalding	86	Mrs M Macintyre	Southampton	86
Mrs LJ Gilbert	Truro	88	Mr K MacLennan	Ross-shire	88
Mrs TV Glancy	Croydon	82	Mr D MacNeil	Isle of Barra	86
Mrs JM Green	Hemel Hempstead	76	Mr DAF Maides	Stevenage	93
Mrs DJ Gurteen	Aylesbury	91	Mrs N Matson	Leeds	93
Mr R Hale	London	75	Mr JAR McNally	Aberdeenshire	88
Mr J Harkin	Bridlington	92	Miss AM McShane	London	55
Mr CD Harlett	Essex	90	Mr PG Miall	Essex	56
Mr K Harley	Morpeth	65	Mr B Mills	Nottingham	85
Mr PB Harvey	St. Albans	68	Mrs SY Moles	Herts	92
Mrs GA Hayman	Weston-super-Mare	87	Mr L Morris	Mid Glamorgan	90
Mr D Heath	Bideford	76	Mrs H Mycock	Lancashire	93
Mrs DN Henney	Chelmsford	91	Mr CH Newman	West Midlands	72
Mr N Heyes	Wigan	77	Mr TJ O'Flaherty	Peterborough	73
Mrs JR Hicks	Kent	90	Mrs B Plant	Halesowen	98
Mr M Hogg	Leeds	82	Mr J Pleasants	Bournemouth	90
Mrs DA Huggins	Solihull	76	Mrs T Porter	Southampton	92

Mr AE Prior	Milton Keynes	100
Mr RC Reid	Levens	99
Mrs A Richards	Worthing	93
Mrs MC Richmond	Stroud	86
Mr G Roberts	Gwynedd	74
Mr DLS Robertson	Maybole	95
Mrs BW Robinson	Powys	96
Mr RC Ross	East Sussex	73
Mrs JI Shaw	Suffolk	83
Mrs C Shepherd	Wallsend	90
Miss PD Sherman	Croydon	88
Mrs AM Spear	Isle of Bute	87
Mrs JE Spicer	Enfield	88
Mr MJ Stead	Todmorden	91
Mrs MBM Swanney	Orkney	91
Mrs HJ Sweet	Coventry	70
Mrs PB Thompson	Great Yarmouth	89
Mr WK Thornton	St. Albans	83
Mrs EM Tiffin	Colchester	95
Mr R Tovey	Castleford	68
Mr AW Townsend	Leicester	92
Mr W Watson	Anstruther	91

Mr JS Watson	Glasgow	82
Mr PJ Webb	Exeter	86
Mr A Wiles	Solihull	72
Mrs B Williamson	Derbyshire	76

LONDON LIFE

Mr I Grimson	Wilmslow	81
Mrs JM Lodde	Kingston upon Thames	97
Mrs RM Senior	Bristol	61
Mrs J Stratton	Kent	63

NPI

Mr RA Bateman	Surrey	73
Mr MJ Blacker	Kent	81
Mr DJ Brady	St Leonards-on-Sea	75
Mrs CC Cooper	Sutton Coldfield	74
Mr BA Elliott	Kent	84
Mr MS Hassall	Heathfield	56
Mrs JM Hurcomb	Kent	75
Mr AW Turnbull	Solihull	66
Mrs BJ Wrigley	Kent	67

Diary of events

A – BISHOP'S STORTFORD

Brian Perlow – 0208 501 4376

B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

Please contact Mike for future dates.

D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

E – SOUTH WALES

Brian Jacob – 01559 395656

New members please contact Brian by phone or email:

brumajen@btinternet.com

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

G – WEST MIDLANDS

This group has now closed.

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 07507 957311

Please contact Brian if you are not on the mailing list and would like to attend future events.

N – NOTTINGHAM

Peter Norris – 0115 981 4347

Please contact Peter for details of future events.

P – BRISTOL

Gerald Horseman – 01179 865922

We welcome any ex-employees who wish to join us.

Please contact Gerald for more details.

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

This group is closing.

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

Please contact Wilf for details of forthcoming events.

Email: **wilfcalcoed@gmail.com**

X – NORTHAMPTON

Ray Williams – 01604 754139

Please contact Ray for further details.

NPI

Please contact the editor in the first instance, using the details on the back page.

CROYDON

Malcolm Ash – 020 8642 4491 or email ashm@sky.com

Please contact Malcolm for changes to events.

LONDON LIFE

Chris Essex – 01225 873878

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

PEARL PENSIONERS CLUB – PETERBOROUGH

Joy Wilson – 01733 244982 or email justjoy293@gmail.com

Our regular events have been disrupted because of Covid-19 restrictions. Please contact Joy to check what events are taking place.

PEARL CHIEF OFFICE

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

Get in touch

If you have a general query about your pension, please contact the Scheme administrator in Peterborough.

Email:

pearl@firstactuarial.co.uk

Call us:

01733 447620

Website:

www.pearlstaffpensionscheme.co.uk

Write to us:

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

Don't forget to tell us!

If there are any changes to your personal circumstances or your address, please let the Scheme administrator know.

If you no longer wish to receive *Pension news* by post, please tell the Scheme administrator.



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