

PENSION news

INSIDE: Memories of 252 High Holborn • Your group updates • Pension pay dates for 2022



Welcome

to the winter 2021 issue of Pension news

We hope that all our members are well and starting to get back to a more 'normal' – or a 'new normal' – way of life.

In this issue, I'm pleased to be able to include updates from the various Pensioner Associations which show that our members have at last been able to get out and about again to meet up with friends and former colleagues. Hopefully, this new momentum will continue, and more of our members will be able to attend some of the events that are planned for the coming months.

I wish you a very merry Christmas and good health for the new year.

Best wishes,
Wendy Ludman
Editor



Pension pay dates

2021

Thursday 23 December

2022

Tuesday 25 January

Friday 25 February

Friday 25 March

Monday 25 April

Wednesday 25 May

Friday 24 June

Monday 25 July

Thursday 25 August

Friday 23 September

Tuesday 25 October

Friday 25 November

Thursday 22 December



Retirements

There have been 134 members of the Pearl Group Staff Pension Scheme who have retired recently – many congratulations. Have a wonderful retirement – welcome to your first issue of Pension News.

Here, we keep you up to date 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 Pensioners' Club. You'll find all the contact details on pages 22 to 23.

Your group updates

PEARL CHIEF OFFICE PENSIONERS' ASSOCIATION

MEMORIES OF 252 HIGH HOLBORN

The continued concerns over Covid-19 and other issues have unfortunately meant that our regular meeting scheduled for this October had to be cancelled. A provisional date of 10 May 2022 has been pencilled in the diary for what I hope will be our first meeting in two years.

In the meantime, we have used the downtime to collect some memories from members who worked at 252 High Holborn. Here are some recollections of early day experiences.

First day

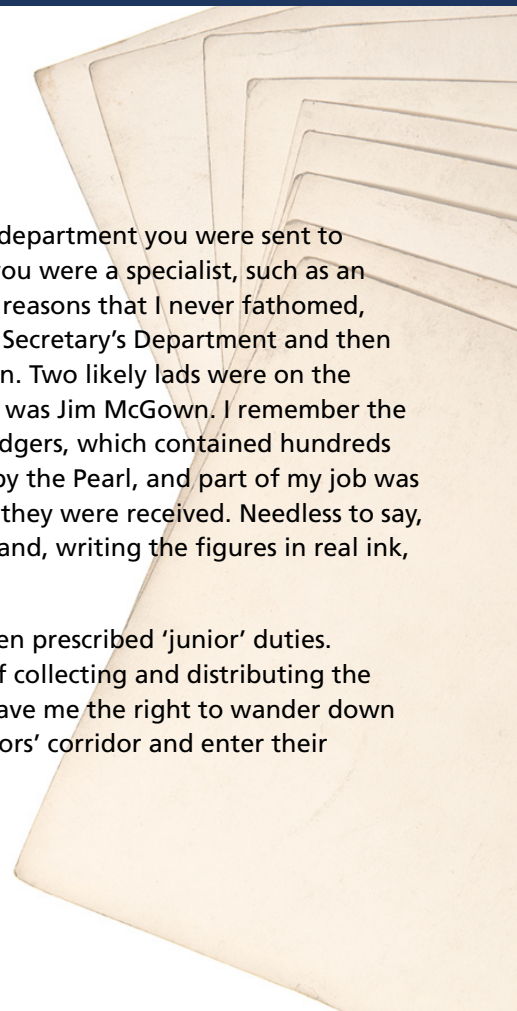
The first day in any job can be terrifying. At High Holborn, this was added to by the imposing front hall where you waited to be taken to your first department. However, as our chairman relates, his introduction to the Pearl was memorable for very specific reasons:

I started work at EW Payne insurance brokers in the City. This was not because I had my heart set on insurance, but it was my first real job offer. However, at school, I had been in the same class as Alan Simmons and when he told me he had started work at Pearl Assurance in Holborn and they had vacancies, free lunches, a sports club and more women than men, my job application was in the post.

My interview was with a Mr Glasgow, a dour man, and he must have thought me strange as I had no suit of my own, so I had borrowed one from my uncle. He was not as tall as me so, with short trousers, a tight waist and short sleeves, I just needed a flat cap to do a Norman Wisdom impression!

For most arrivals, the department you were sent to was a lottery (unless you were a specialist, such as an aspiring Actuary). For reasons that I never fathomed, I was allocated to the Secretary's Department and then to the Property Section. Two likely lads were on the section, one of whom was Jim McGown. I remember the enormous property ledgers, which contained hundreds of properties owned by the Pearl, and part of my job was to record the rents as they were received. Needless to say, this was all done by hand, writing the figures in real ink, not with a ballpoint.

New arrivals were often prescribed 'junior' duties. I was given the task of collecting and distributing the Directors' post. This gave me the right to wander down the 'forbidden' Directors' corridor and enter their palatial offices.



Early starts

Talking of Actuaries, Tony King remembers starting work for the Pearl on 10 September 1958 at the incredible rate of £250 a year and was an actuarial student straight from school. Initially, he joined the ranks of commuters, travelling by the old slam-door, green, southern region trains to London Bridge and thence by tube to Holborn. He travelled reasonably early because arrival in London before 8am meant paying the cheaper workmen's fare.

Practical jokes

Trish White (formerly Pat Skinner) started in August 1972 and was placed in the Cash Department. She recalls Cash was a great department to start in as most other departments came down for cheques, ledgers etc. so she got to know a lot of people quite quickly as well as what the wider Pearl did. However, the drawback for Trish was that the Cash Department always seemed chilly as it had very high ceilings and the revolving doors were always being opened. There was a mezzanine floor, which housed the adding machine deck, the NCR Room, and the Security Room where cash was counted and the post opened.

Pranks were very much part of Pearl life then and Trish recalls, 'on one occasion, whilst opening the post, someone had put a huge Hallowe'en spider in my pile. Predictably, I screamed loudly, which brought the manager running in (his office being next door) to see what was wrong, who proceeded to tell me off! I hadn't put the spider there and thought I had been hard done by!'

Cutting-edge technology

Hazel Townrow recalls her first day in 1969, starting as one of the audio typists who at that time were dotted about the building close to the departments they worked for. She also remembers when the typists were all moved to form a Typing Centre on the fifth floor. For the technophobes amongst you, Hazel's description of typing equipment during the 70s will raise some eyebrows.

'In the early days, we used electric typewriters, which were very modern then. Later, we upgraded to pink golf ball typewriters, followed by an early computer called a Redactron by IBM, which had a screen and printed backwards and forwards – fantastic at the time!'

Towels and dusters were an integral part of Pearl life. Dusters were only issued to section clerks – unless acquired through other means. Everyone was issued with their own towel. On Fridays, it was the juniors' job to collect them all up and take them down to the basement to be replaced. Woe betide you if you did not have the correct number to trade.

Just a few of our memories recollected during the 'lockdown years'.

Roger Jeary, Hon Secretary



Pearl Pensioners' Club: Peterborough

Celebrations

Several major milestones were reached during the summer, with Janice and Dave West (26 June), Ann and Fred Dyball (28 August), and Carole and Terry Moon (28 August) all enjoying their Golden Wedding anniversaries, while Audrey and Malcolm Whittaker clocked up their Diamond Anniversary (26 August). The club presented each couple with a bouquet of flowers. Heartfelt congratulations to all.



Monthly meetings

The latest evidence that things are getting back to normal happened recently when actual, in-person meetings resumed on 14 October – a list of measures has been compiled by the committee to keep everybody safe, and it was marvellous to see everybody again after such a long break.

Annual luncheon

The club's landmark event was once again postponed for obvious reasons, and a new date has been set for 22 April 2022. As in previous years, the venue will be Greetham Valley Golf Centre. A seat at the table and coach transport can be booked via John Munro: johnmunro1599@gmail.com



Walking Society

Being an outdoor activity, the first section of the club allowed to resume operations was the Walking Society, and monthly strolls through the countryside around Peterborough resumed on 22 April. Woodnewton, Marholm and Bulwick are three of at least seven villages the group has visited so far this year. Memorably, Mike Field recently led us on a lovely walk through Kings Cliffe and Apethorpe. Not only did Rowan Atkinson live in the latter for many years, but the route also passed the field where Glen Miller played his final aircraft-hangar concert in 1944. Walks are scheduled on the final Wednesday or Thursday of each month.



Music Society dinner

Booked at Milton Golf Club many months ago, the date for the 2021 annual dinner fell conveniently, just four days after the relaxation of Covid restrictions on 17 May. It provided 28 socially starved seniors with an evening out after a long hibernation. The dinner has been at the same venue for about 15 years and, despite its own shutdown, the golf club produced a fine three-course meal for a very reasonable £18.

A few words from Bill Collins remembered past chairman, Bob Vajda, who is sadly no longer with us, and reflected on the future activity of the society.



Tolethorpe theatre

In August, 28 members enjoyed Oscar Wilde's play *The Importance of Being Earnest* at Tolethorpe's excellent outdoor theatre. While the play may not have been everyone's cup of tea, the scene sets, acting and costumes were superb. It was also good to be out again at an event even with the socially distanced seating.

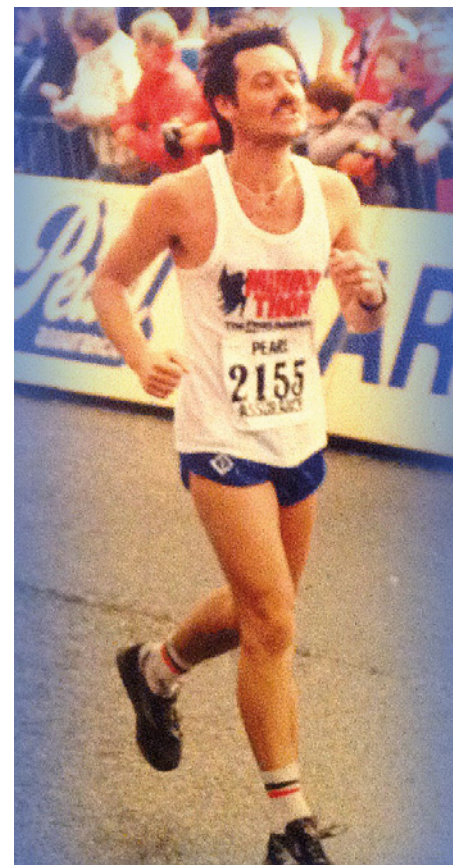
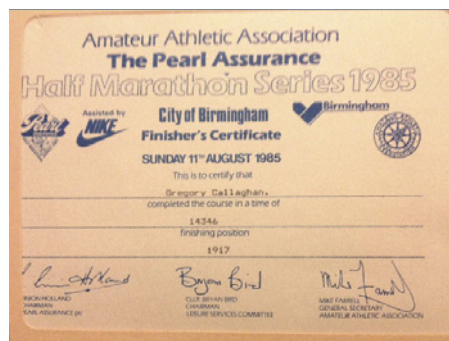


Snooker

Several recent retirements from the snooker section, coupled with the summer holiday period, have meant that numbers have been quite low since play resumed in July. The club meets every Monday afternoon at The Court, Bretton for two hours of sociable snooker, chit chat and general banter. New members are very welcome.

Marathon memories

Greg Callaghan worked as District Agent for 23 years at Dagenham, Ilford and Basildon. He participated in the Pearl Birmingham Half Marathon in August 1985 – the same race in which Steve Jones smashed the world record!



London Life

Pensioner reunion 2021 by Chris Essex

After a two-year break, we have finally managed to meet up again. Clearly, things at the hotel were not yet back to 'normal' but at least we were there and renewing friendships. The reunion was held on Monday 27 September 2021 for the seventh time at Holland House Hotel and Spa in central Bristol. The event was attended by 35 pensioners from all over the country.

The venue used to be Phoenix's offices in Bristol, and a number of LL pensioners had worked in the building! Once again, we had a private dining room in the Orchard Suite on the fifth floor with stunning views over Bristol – especially when a rainbow appeared over St Mary Redcliffe Church.

It was particularly pleasing to see a number of pensioners who were attending for the first time – Simon Arnot, Mark Compitus, Alan Cook and Sandra Hahn. Also, it was great to have John Pockett with us again. John was our most senior member present, having started at LL in 1955 and now aged 92.



The full list of those attending includes: Simon Arnot, Dave Bing, Steve Brownness, Alan Burgess, Mark Compitus, Alan Cook, Les Cooper, Mike Earle, Steve Elliott, Chris Essex, Roger Eyers, Mike Fry, Sandra Hahn, Richard Lloyd, Sandy Mackintosh, Keith McGeoch, Lynn McGeoch, Malcolm M'Clelland, Charles Meade-King, Diane Norman, Peter Osborne, JJ O'Sullivan, Bob Pandya, Annie Paul (Bark), Ann Pearson, John Pockett, Fred Riordan, Margaret Riordan, Carol Rowe, Mike Short, Dave Treleaven, Marion Twentyman, Richard Wales and two others.

At the end of a very enjoyable three-course meal and wine, I read out the names of those pensioners who had died during the last year. There were lots of messages from those unable to attend, which were also read out.

Future events

As is customary, the next pensioner reunion will be held in London, before returning to Bristol in 2023. Given that the London reunion was not able to take place in 2020, I will be looking to organise this slightly earlier in March 2022. In the meantime, a group of ex-staff meet regularly at the Ostrich in Bristol on a Friday lunchtime, and details can always be found on the website at www.exlondonlife.com

If any former LL employee reading this is not receiving an invitation and would like to attend in future, please email me at essexes@aol.com or ring **01225 873878**.

News update

Unclaimed pensions

An estimated £400 million of State pension goes unclaimed each year by more than 100,000 over-80-year-olds, who are mistakenly living on no State pension. From the age of 80, everyone is entitled to a £82.45 weekly State pension, regardless of their National Insurance contributions.

The only condition for receiving the money is that pensioners must have lived in England, Scotland or Wales for at least 10 years out of the previous 20. To find out more, call The Pension Service on 0800 731 0469 or go to www.gov.uk/over-80-pension

Find your old pensions before they're given away

A new Bill has been introduced in the House of Lords to extend the Dormant Assets Scheme to include insurance and pensions. It currently redistributes money from dormant bank and building society accounts to social and environmental initiatives across the UK, if the provider has been unable to contact the owner and the assets haven't been touched for 15 years. The proposed extension is a useful reminder to track down any old pensions you may have. The government has a free pension tracing service to help people find their lost pensions at: www.gov.uk/find-pension-contact-details



Suspending the triple lock

The government has announced that the 'triple lock' used to adjust the State pension is being suspended for one year to exclude average earnings growth figures from the calculation. Instead, pensioner incomes in 2022/23 will be updated by the higher of inflation or 2.5%.

This is because the pandemic has skewed the growth in the average earnings figure as people return to work after furlough, which would have resulted in a State pension increase of around 8%, costing an extra £4-5 billion in State pension expenditure, compared with an increase based on inflation or 2.5%.

The government says this is a one-year response to exceptional circumstances and that it plans to return the earnings element of the triple lock next year.



New rate of dividend tax

From April 2022, the government will increase the rate of tax paid by individuals who receive income from dividends paid through shares by 1.25%. However, shares held in Individual Savings Accounts (ISAs) are not subject to the dividend tax.

Power of Attorney reforms

The government is consulting on reforms that would make the process of managing a loved one's affairs through a Lasting Power of Attorney (LPA) quicker to use, easier to access and even more secure from fraud – primarily by shifting many of its paper-based features to digital.

An LPA is a legal document which allows people to appoint someone else (known as an attorney) to make decisions about their welfare, money or property. They are often used by older people to choose someone they know and trust to make decisions for them were they to lose capacity in the future, but they can be made by anyone over the age of 18. While the service will become predominantly digital, alternatives such as paper will remain for those unable to use the internet.





OBITUARIES

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

PEARL					
Name	Address	Age			
Mr DS Albon	Huntingdon	70	Mr TIK Carter	Devon	78
Mrs KM Alexander	Birmingham	92	Mr HE Casbolt	Surrey	88
Mr MCF Amey	Southampton	86	Mrs PM Chalcroft	Salisbury	96
Mr J Ashurst	Blackpool	90	Mr AA Cloke	Norfolk	96
Mr DK Bacon	Swindon	63	Mr GB Collins	Hereford	77
Mrs PWL Badger	Ipswich	94	Mrs DI Cootes	Powys	91
Mr R Bambury	Wiltshire	71	Mr JC Cowden	Cookstown	76
Mr MA Bateman	Bristol	82	Mrs KM Cox	Birmingham	92
Mr AC Beckey	Bristol	93	Mr CHW Crowe	Staffordshire	82
Mr PJ Beeke	Stamford	79	Mr AW Davies	Surrey	98
Mrs MJ Bevan	Stoke on Trent	96	Mrs M Dean	Thetford	91
Mr J Bevitt	Cambridgeshire	91	Mr DJ Diboll	Sevenoaks	80
Mrs JM Bishop	Stamford	78	Mrs PJ Drakefield	Guernsey	91
Mrs ME Brawn	Northampton	86	Mr LJ Edmeades	Deal	85
Mr AW Buck	Clackmannan	78	Mr J Ellis	Cleethorpes	85
Mrs MA Bush	Middlesex	80	Mr GA Elmer	Bromley	93
Mr B Butler	West Yorkshire	85	Mrs P Eschle	Middlesex	98
			Miss VT Ferguson	Stirlingshire	97

Mr DF Foster	Doncaster	80	Mrs MW Jones	Caernarvon	89
Mr KL Francis	Hampshire	81	Mrs V Jones	Bangor	83
Mrs MS Gardner	Watford	76	Mr JC Kellaway	County Down	78
Mr AF Gaunt	Surrey	88	Mr AM Kelly	Blackburn	89
Mr T Gledhill	Huddersfield	94	Mr BJ Kerr	Glasgow	85
Mr TM Goosey	Swansea	84	Mr PR Kew	Solihull	83
Mrs EHL Gower	Dereham	81	Mr NF King	Sheffield	88
Miss SR Graham	South Croyden	76	Mrs WF Lacey	Devon	101
Mrs WG Gray	Lochgilthead	93	Mr PWD Lawson	Shropshire	79
Mr GM Gretton	Nottingham	83	Mrs E Lee	Lancashire	77
Mr MJ Guthrie	Boston	77	Mr DE Lever	Salisbury	90
Mr P Harvey	Watford	87	Mrs SD Levey	Hertford	95
Mrs J Hayes	Wrexham	95	Mr JT Logue	County Antrim	76
Mr NC Haygarth	London	78	Mr TE Long	Essex	89
Mr DA Hinge	Wrexham	75	Mrs ER Longhurst	Peterborough	88
Mrs DA Hitchings	Worcester	80	Mr G Lovell	Lancashire	91
Mrs A Howdon	Scarborough	88	Mrs E Marshall	Wiltshire	95
Mr DJJ Howe	Kent	94	Mrs KM Mason	Portland	91
Mrs PJ Howes	Newquay	94	Mr JN Mcgregor	Fife	92
Mr R Howlett	Hull	74	Mrs J McLaren	Alloa	97
Mrs MD Hutchens	Surrey	101	Mr TKG Miller	Bournemouth	85
Mr WT James	Nottinghamshire	75	Mrs KM Mills	Shropshire	84
Mr A Johnson	Derby	75	Mr RC Moir	Kincardineshire	86
Mrs BP Johnson	Spalding	72	Mr J Montgomery	Glasgow	90
Mrs JA Johnson	Newcastle upon Tyne	69	Mr D Moor	Manchester	87
Mr I Jones	Gloucestershire	88	Mrs SM Morbin	Hampshire	88
Mrs I Jones	Birmingham	86	Mrs MJ Mutch	Edinburgh	84

Mrs CM Newton	Norwich	88	Mr DJ Wilkes	Caerphilly	76
Mrs E North	Swansea	94	Mr JH Williams	Swansea	87
Mrs J Norton	West Yorkshire	79	Mrs JT Williams	Bristol	93
Mrs HE Nutt	Peterborough	73	Mrs M Wilson	Clwyd	91
Mrs MCB O'Hare	London	98	Mr NC Wilson	Gloucester	65
Mr H Patterson	Northumberland	94	Miss I Wood	Stoke on Trent	94
Mrs J Pickering	Pontefract	82	Mr CP Woolley	Stroud	85
Mr A Pollard	West Midlands	78	Mr RS Wright	Glasgow	81
Mrs E Prow	Glasgow	88			
Mr WS Ridley	Fareham	85	NPI		
Mr D Roberts	Blackburn	85	Mr RF Barclay	Stroud	94
Mr MJ Robertson	Hampshire	70	Mrs JA Bull	East Sussex	67
Mr WRR Robertson	Midlothian	85	Mrs JL Clarke	Merseyside	80
Mr LA Robins	Mold	86	Mrs EG Funnell	Tunbridge Wells	77
Mrs JL Slack	Worthing	74			
Miss CA Smith	Abergele	72	LONDON LIFE		
Mr T Smith	Burnley	86	Mrs L Crickmar-Owens	Rainham	60
Mr J Spratt	Co Fermanagh	73	Mr F Farnworth	Manchester	71
Mrs HL Stenning	Great Yarmouth	72	Mrs JR Gray	Tenterden	88
Mr CD Stevens	Norwich	89	Mrs BM Morrell	Eastbourne	90
Mrs B Steward	Berkhamsted	91	Mr MC Woodman	Bristol	79
Mr SM Studd	Cambridgeshire	65			
Mr D Thompson	County Londonderry	79			
Mrs ES Verrier	Dorking	87			
Mrs ME Wells	Lymington	86			
Mr G Westhoff	Southport	85			
Mr JA Whalley	Nottingham	88			

Diary of events

A – BISHOP'S STORTFORD

This group has closed.

B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

Please contact Mike Howlin 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

Geoff Barlow – 01922 477018

This group has 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 are interested in future events.

N – NOTTINGHAM

Peter Norris – 0115 981 4347

Please contact Peter for more details of future dates.

P – BRISTOL

Gerald Horseman – 01179 865922

We welcome any retired Pearl members and friends if they wish to join us. Please contact Gerald for more information.

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

This group has closed.

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

Email: johnbeaumont351@gmail.com

Anyone wishing to attend future events, please contact Wilf.

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

Email: ashm@sky.com

LONDON LIFE

Chris Essex – 01225 873878

Email: essexes@aol.com

If anyone is not already in touch with me and would like information on future reunions, please get in touch.

PEARL PENSIONERS CLUB – PETERBOROUGH

Joy Wilson – 01733 244982

Email: justjoy293@gmail.com

Please check with the group which events are taking place.

Every Monday – 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**



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

Remember to let us know!

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.

