



June 2014

PENSION news

Pearl Group Staff Pension Scheme

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Hello...

...and welcome to the June 2014 issue of Pension News.

I'm pleased to report that we've found this issue just as easy to fill as the last, thanks to the interesting and lively contributions we've received. You'll see from the article on pages 18-19 that as well as your own birthday celebrations, Pearl has cause to celebrate! The Company will reach its 150th birthday on 8 July this year, and the Pearl Pension Scheme turned 65 in December last year.

This issue provides updates on what the various divisions and clubs have been doing with their time, as well as an interesting piece (and some lovely photos) on horsepower from Dave Duckmanton (pages 11-12). We have also included some topical news which you may find useful (see pages 16-17).

Please do keep your contributions and photographs coming to the address opposite:

IMPORTANT – Keeping our records up to date: It is important to inform the Scheme Administrators if there is a change in your personal circumstances or address. Contact details are shown on the back page.

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

I hope you enjoy the summer.

Lynne Coniff
Editor

MNT results

I am sure you will already know, but Max Mauchline and Chris Munro were re-elected as Member Nominated Trustee Directors in the recent ballot. Both appointments are for a term of six years. Around 30% (3,000 pensioners) returned clean ballot papers.



In memory of Robin Bevitt

Many Pearl pensioners will be saddened by the news of the death of Robin Bevitt, a former Company Solicitor and Company Secretary, at the age of 82.

Robin joined the Solicitors Department of Pearl in 1947. He qualified as a Solicitor in 1965 and succeeded Edward Blythe as Company Solicitor in 1979.

Robin and his wife Jean moved from Essex to Milton, near Cambridge in 1989 when Pearl relocated to Peterborough. He retired in 1993 after 46 years service.

In 2000, Robin was appointed Chairman of the Pearl Chief Office Pensioner's Association and served in that capacity for six years. Many Chief Office Pearl pensioners will recall Robin presiding at a function at the former Chief Office building in High Holborn after it had been transformed into a luxury five-star hotel. This event, in 2005, was in recognition of the Pensioner's Association completing 40 years of existence.

In 2001, Robin was proud to present the hotel management with a plaque, on behalf of all Pearl Chief Office Pensioners, commemorating Pearl's occupancy of the building from 1914 to 1989. Sadly, poor health prevented Robin from attending reunions in recent years.

Robin was a very friendly, approachable man and his knowledge and experience proved invaluable to many. He had a presence about him and an infectious laugh. He will be greatly missed.

Geoff Delany, who succeeded Robin as Pearl Group Solicitor and Company Secretary, paid tribute to Robin at the funeral service. Geoff summed up Robin as a big man with a big heart who had a wonderful sense of humour. Geoff acknowledged that Robin would be remembered with great affection by his many Pearl colleagues and friends.

On behalf of all Pearl pensioners, we would like to convey our sincere condolences to Jean and all her family.

Colin Jeffryes
Chairman
PCOPA



London Life pensioner reunion

The annual pensioner reunion was held on Monday 19 May at Porters English Restaurant in London, and was attended by 31 members from all over the country. It was particularly pleasing to see a number of pensioners attending for the first time. It was also nice to welcome back Preston Pritchard, who had previously been too ill to attend.

At the end of a very enjoyable three-course meal, Chris Essex read out the names of all pensioners who had died during the last year, including Sir Humphrey Prideaux who had just died at the age of 98. Sir Humphrey was a director of London Life from 1964 to 1988 and President from 1973 to 1984.

In terms of other news, Chris reported that London Life was now part of Phoenix Life Assurance Ltd and that former London Life colleague, Mike Merrick, was just about to retire as CEO of Phoenix Life. Chris also reported that Ben was continuing to explore opportunities for the large Patrick Caulfield mural to be permanently on display in Bristol – watch this space! He presented to Colin Palmer the LL Pool Tournament Singles trophy for permanent safe keeping, as Colin had been the first winner in 1984.

As is customary, the next pensioner reunion will be held in Bristol in 2015, before returning to London for our 10th anniversary lunch at Porters in 2016. If anyone has not yet got in touch with Chris about

attending future events, please ring him on 01225 873878 or email essexes@aol.com. 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.

Pictured below is a group photo taken just before lunch.



Those attending were: Dave Bing, Amanda Bolton, Robert Brown, Steve Brownness, Les Cooper, Philip Corneby, Tony Cosstick, David Dixon, Richard Dominy, Roger Ellis, Chris Essex, Dave Fenna, Monica Flashman, Terry Gayler, Richard Hayes, Ashley Hopkins, Leonie Jones, Ian Jordan, Pam Mascal, Malcolm M'Clelland, David Ogborn, Peter Osborne, JJ O'Sullivan, Colin Palmer, Annie Paul (nee Bark), Ann Pearson, Preston Pritchard, Mike Short, John Steward, John Turner, Richard Wales and Nick Wheeler.

AMP Croydon annual reunion

On 28 April, a bright and sunny day, 56 former employees of AMP Croydon joined together at South Croydon Bowls Club for their annual reunion.

A meal of melon, steak pie and apricot crumble was enjoyed by all, as was the opportunity to catch up again. Jeff Travis gave a vote of thanks to Sue Graham and her helpers for organising the event and the catering staff for providing the meal.

A provisional date for next year is Monday 27 April 2015, at the same location.

Robert Rose, Secretary

'D' pensioners' gathering

The 'D' pensioners group had a very enjoyable lunch attended by a record number at the Moorland Garden Hotel, Yelverton. It is the end of an era, as we had previously decided that this was to be our final lunch together.

Mike Wall, Secretary

V Division lunch

We held a three-course lunch at The Plas Hafod Hotel, Mold, on 9 April. A raffle was held after the meal, to assist our dwindling bank funds. The two 'bottle' prizes were generously donated by fellow pensioner, Mr Reg Draper, who was present with his wife, making a total of 17.

A number of members sent apologies as they were unable to attend due to illness.

Wilf Beaumont, Secretary



Peterborough Club news

Despite the best efforts of mother nature, the club has continued to remain very active, very sociable and very entertained.

The passing of three stalwart members in Robin Bevitt, Shirley Senior and Roy Kybird, has been a sad loss but on the good side we have welcomed Bob Jobson, Linda and Alan Brimmell, Graham Twyman, Terry Barber and Colin Baxter to our membership, which is now up to 250 people (40 of whom are country members living more than 40 miles from Peterborough).

Graham and Sheila Ward celebrated their Golden Wedding Anniversary in March and in the same month we were delighted to send good wishes to Ted Edmonds who celebrated his 93rd birthday. A young Don Matthews was 91 in February!

The Music Society has now completed its winter concerts and the final gathering of the season is their annual dinner held at a local golf club, but with entertainment of a musical kind provided by Synchronicity.

This is a fitting end to the season of concerts presented by different members of the society and including a request night.

The walkers actually had to cancel one event because of the weather and the possibility of losing someone in the mud! They are pictured below on one of their forays into Lincolnshire before finishing at the Horseshoe Pub for a

well earned drink and lunch. The monthly walks not only attract walkers, but a number of members are found to forego the exercise and just enjoy the lunch!

Highlight of the winter was, once again, the annual luncheon held at the Greetham Valley Hotel and Golf Centre. 100 members feasted on the excellent carvery meal and it was a



Pictured by Colin Leary on a recent walk from left to right: Christine Field, Harry Casbolt, Christine Leary, Brian Bates, Peter Beuken, Irene Bates, Diana Turner, Mike Field, Bob Rose, Pauline McDermott, Bill Willson and Alec Taylor.

pleasure to see a number of London members take the time and trouble to come and meet their Peterborough colleagues.

With the chairman unable to attend, it fell upon the shoulders and good voice of Judith Bates to host and preside over the event,

which she achieved very capably. A number of attendees took advantage of the coach provided to transport them to and from the venue and to add to the enjoyment a display of photographs was arranged by programme secretary, Terry Moon, to bring back a few more memories of past events and activities.

The AGM in January was exceptionally well attended by almost 70 people and the current officers were re-elected en masse. Equally important was the agreement to retain the current level of subscriptions.

The talks at each of the winter monthly meetings covered an incredible story about the reconstruction of a 2,000 year old lyre (the Lyre of Ur) embellished with a substantial amount of gold, the experiences of a Wimbledon Tennis Umpire and a trip to Korea and Japan, finishing with entertainment based around life on the canals, with all present joining in the sing-song.

The summer programme of outings begins with a trip to Audley End House, followed by trips to Lincoln, the National Arboretum, Buckingham Palace, Bournemouth for a three-night stay and the World War Battlefields with a three-night stay in Belgium.

Tony King, Secretary



The 2014 Annual Luncheon

On table 12 are Harry Casbolt, Eleanor Creek, Ted Creek, Christine Field, Mike Field, Marian Millross, Doreen Batty, Brenda Manktelow and Peter Manktelow.

PCOPA

66 members were at the Victoria Services Club on 13 May for the 49th AGM of the Pearl Chief Office Pensioners Association. Much of the formal part of the meeting was given over to a discussion on the celebrations planned to mark the 50th anniversary in 2015.

Before this, however, a moment was taken to remember the 18 members who had died since the reunion in October last. These included our previous Chairman, Robin Bevitt, and Joan Lawrence, aged 95, one of the founders of PCOPA all those years ago. Joan worked all her life at the Pearl in various



Life departments and was a leading light in the Pearl Office Guild. In fact, she was the first woman to take the Chair of this staff union. She fought for equal pay for women when it was regarded as a no-go area and set up PCOPA in the hope that it would negotiate on behalf of Pearl Pensioners. The first objective was achieved but the management at the time did not want to go down this route, so this association has always been a social rather than a representative body.

In retirement she was active in many local charities and in her church; tributes from many of these organisations were paid at her funeral.

I have a very special regard for Joan, as it was she who first talked me into becoming OB4 departmental POG representative, telling me it

would not take up much of my time. I then went on to spend the last 30 years of my working life as a full time Trade Union Officer!

After this moment of reflection, the PCOPA President enlivened matters by reminding us all that it was 150 years since the Company was founded and 100 years since 252 High Holborn was opened. He led the meeting in a toast to the Pearl Assurance.

The reduction in membership for an association whose members need to have worked at CO High Holborn, City, West End or a Regional Office before 1989 is not surprising but nevertheless almost 200 members and guests have indicated an interest in attending a lunch next year on 10 October 2015 at our old and much loved office, now a five-star plus hotel. The event will have a small subsidy for members from PCOPA funds and anyone who joins us in the next 16 months will, of course, benefit

from this discount! Certainly there are still a number of pre-1989 Pearl CO colleagues who are reading this for whom membership of PCOPA is still available. In addition, there may be a few former field staff who feel they have a special link to the old Chief Office building and would like to attend as guests? My address is on page 27.

The much-updated hotel's new management are keen to put on this gathering of the people they see as the former owners of their building, and in a generous gesture they have donated their large ballroom free of charge. Aware that the final price for this two course lunch may be in the region (subsidised for members) of £50 a head,

the AGM authorised the Officers to conclude negotiations with the hotel and then to formally launch this exciting venture.

The AGM also confirmed the appointment of its Officers for 2014/15 and Colin Jeffryes was re-elected as Chairman, Jim Rowden as Treasurer and yours truly as Secretary.

The committee of Neil Hoffmann, Brian Bates and Pam Holland were returned en bloc and the long standing vacancy for Vice Chair was filled by David Maggs, with Roger Jeary joining as a new committee member. This enlarged team will have plenty to do in the coming year.



Margaret Dunster will continue to send out the over 80s birthday cards and Bill Bower will act once again as Honorary Accounts Examiner. The members attending expressed their thanks to all these individuals and after a bite to eat plus a lengthy natter, wandered off into the crowded and very wet London streets.

Ken McAleer
Secretary

End of an era within the X-Div Pensioners Association

Ray and Marion Ridout have been married for 56 years and are a very friendly, popular, family-oriented couple with four sons, 15 grandchildren and two great grandchildren.

In his 'spare' time, Ray has nurtured an allotment for the past 46 years. You would be forgiven for thinking that with a family of that size, an allotment, full time employment with the Pearl and the duties incumbent in his role for several years as Secretary of the X-Div Agents Union, Ray had enough on his plate. However, some people seem born to be organisers while others are happy to be organised. Ray Ridout is a champion amongst the former.

In 1978 I discovered he also managed a youth football team, a role he undertook for 15 years. At the weekend, he would regularly act as 'roadie', driving a Dormobile occupied by the members of a band two of his sons had formed, plus their equipment, and fetching the group back late at night. The two sons went on to full time careers in music.

Retirement from the Pearl after 30 years' service did nothing to diminish Ray's willingness to be involved in organisational roles. He joined the X-Division Pensioners' Association and was elected Treasurer of the group. Five years later, when Secretary Bill Welch died, Ray volunteered to undertake the dual role of Secretary and Treasurer. During his tenure, he organised 30 lunches for groups of between 40 and 80 members and guests. In the latter years, when the kitty would allow, at Christmas, with the help of Marion, he purchased and distributed surprise gifts of chocolates and wine to all attendees.



It must be said that Ray has been very fortunate to have such a supportive and actively involved wife as Marion. When they bought their first computer, she transferred all the previously handwritten details on to it and compiled and printed out all invitations and notices from then onwards.

The X-Div Pensioners Association has been extremely lucky to have had such a competent and likeable duo in charge of their lunching arrangements and at the April meeting, as a token of their appreciation, a presentation of a gift voucher for high tea at Luton Hoo was made to the couple. Ray reached his 80th birthday earlier this year so at last he should have the time to put his feet up and dispense with responsibility.

Ray Williams

Replacement Secretary of the X Division Pensioners Association

The following article was sent in by Dave Duckmanton, who worked for Pearl for 37 years at Chief Office in Holborn and City (Life & Pensions) in Lime Street. Dave spent the last six years of his time at Pearl working in Pensions Review, based in Peterborough, mostly on the Customer Liaison Team.

Horsepower - at both ends of the spectrum!

I first became involved with horses in my early teens, but my interest soon faded when my father introduced me to motorcycling.

Since leaving Pearl I have worked on a part time basis for a local motorcycle shop and have had the opportunity to ride bikes from 50cc up to 2.3 litres. Today's modern motorcycles are 'rocket ships' compared to the bikes of the sixties, of which I have three classic Royal Enfields. I also own a modern motorcycle capable of 180mph.

One of the most memorable bikes I borrowed for a 'demo' was a Kawasaki ZZR1400, today the most powerful production motorcycle ever made for the road. For the technically minded it has a 1,441cc inline 4-cylinder engine, with a power capacity of 193bhp, capable of 186mph. All motorcycle manufacturers have an unofficial agreement to govern the speed potential of their road bikes to 186.3 mph, although for racing motorcycles, 200mph plus is the norm. An incredibly fast bike and in the right hands it will,

I am told, go from 0 to 170mph in 7.5 seconds.



Horsepower - at both ends of the spectrum! - Continued

At the other end of the 'horsepower' spectrum, I volunteer at Sacrewell Farm and Country Centre and look after the heavy horses, which are a mix of Shire Horses and Clydesdales. The Shire horse is the largest of these, typically 18 hands high, which is measured from the ground to the withers, or shoulders, just at the base of the horse's mane, and a horse at 18 hands will stand at six feet. The Shire horse weighs about a ton and is immensely strong and powerful, with the ability to pull twice his body weight.



One highlight for me with the Shire horses was meeting the Lord Mayor of the City of London in July 2012, at the Carriage Marking ceremony at the Guildhall. I was invited to walk a single horse pulling a Victorian rubbish cart. The Cart Marking ceremony is an old tradition in which all horse drawn vehicles travelling through the City of London had to have a 'cart mark' to allow them to travel over the roads. Today it is not a requirement of law but the tradition is kept in place and monies raised go to charitable causes in the City of London. The Lord Mayor brands all vehicles with a 'cart mark' and then inspects the vehicle and also, in my case, Comet the horse, and after a brief word he shook my hand and thanked me for attending the event.

I have prepared horses for Agricultural Shows and each horse can take over two hours work, as he will need to be bathed and the feathers

(silky white hairs) on his fetlocks washed out and dried with wood flour to make them as white as possible. Finally he will need to be groomed and sometimes his mane and tail will need to be trimmed and then plaited with decorative flights and ribbons. The horses can do ridden displays, and can be demonstrated singly, in pairs and teams of four pulling agricultural equipment, carriages and drays. At most of the Agricultural Shows I have attended, the Master of Ceremonies will read out the 'Horse's Prayer' before the horses leave the show ring.



The Horse

Where in this world can man find nobility without pride,
friendship without envy or beauty without vanity?

Here, where grace is laced with muscle, and strength by
gentleness confined.

He serves without servility; he has fought without enmity.
There is nothing so powerful, nothing less violent, there is
nothing so quick, nothing more patient.

England's past has been borne on his back. All our history is
his industry; we are his heirs, he our inheritance.

Ronald Duncan



Sparkling celebrations!

Congratulations go to John and Florence Acres, who celebrated their Diamond Wedding anniversary on 27 March 2014.

John retired in 1991, having worked as an agent for Pearl for 29 years from the Hertford and Enfield branches. Here is a recent picture of the happy couple on a canal cruise in Cambridgeshire.



Further congratulations go to Roly and Mary Shepherd on their 65th wedding anniversary. The couple's daughter has written in to provide some background on her father, a former Pearl employee:

Born in 1921, Roly joined the RAF as a Wireless Operator Air Gunner in WW2, flying Wellington Bombers. He was shot down but escaped death by the use of his Mae West life jacket after being trapped in his aircraft, which crashed into the sea.

Roly joined the Pearl in November 1944 as a District Agent and was soon recognised as a good producer of new business, following which he was promoted to Assistant District Manager (ADM) at Lewes AA 11 Branch. Here he broke many records in respect of generation of new business.

Roly sends his fond regards to those who remember him.



Former '252' Pearl employee reaches 100



Kathleen Stanbridge, known as 'Happy' Kitty, who was employed in the Registry Department at Pearl Assurance Head Office in High Holborn throughout her working life, celebrated her 100th birthday in January 2014 in a care home in Watford where she has lived since 2010. Her lifetime friend and fellow Pearl pensioner Margery Clifton, who worked in the department with her, attended the party.

After 40 years of retirement, Kitty is still very active and sociable – a very happy person who has enjoyed life as much as she can. She enjoys the odd little whisky each day and going on outings.

PCOPA Chairman Colin Jeffryes made a surprise visit to congratulate Kitty on 'scoring' a century and presented her with a bouquet of flowers on behalf of Pearl pensioners. He informed her that she was the Association's oldest member, commenting: 'So, life at Pearl really did work then!' to which Kitty replied: 'Well, my mother lived to 100 as well!'

On the big day, the care home management presented Kitty with her birthday card from Her Majesty the Queen.

Matters of interest

State pensions – an update

In the last issue of Pension News we covered the subject of the then Pensions Bill 2013/14, the most notable purpose of which was to introduce a new single tier State pension to replace the current system of State pension.

On 14 May this year, the Bill was given royal assent and became the Pensions Act 2014. This means that, as planned, the changes legislated for in the Act will go ahead, including the launch of the single tier State pension on 6 April 2016.

To find out more, visit
www.gov.uk/new-state-pension.

New scheme to top up Additional State pension

The Chancellor has now announced further details of a new scheme of Voluntary National Insurance contributions (VNICs) to allow pensioners to buy credits to top up their Additional State Pension.

The scheme will run from October 2015 to April 2017 and will introduce Class 3A voluntary contributions. This will provide those currently receiving their State pension and those who will reach their State pension age before 6 April 2016 with a means to improve their State pension by paying a fixed lump sum in return for a higher weekly rate of State pension than they would otherwise receive. The usual rules on Additional State Pension will also apply to the Class 3A contributions, meaning that a surviving spouse or civil partner will be entitled to inherit at least 50% of the Additional State Pension.

For more information and to see an example of how the scheme will work, visit www.gov.uk/state-pension-topup. You can find out when you reach State Pension age using the calculator at www.gov.uk/calculate-state-pension.

Crackdown on call costs

The Department for Work and Pensions (DWP) is one of many government departments which has started to introduce alternative 0345 phone numbers for its major helplines – including those for the State Pension and Carer's Allowance. The new 0345 numbers will be cheaper for many people to use, especially for those calling from mobile phones.

However, the DWP will continue to offer 0845 numbers as well, because these might still be cheaper for some callers, particularly for landline users. They will also introduce an 0345 number for the Welsh language service. The current freephone 0800 numbers will also remain for all major claim lines, including the State Pension and key benefits. The cost of calling either an 0845 or 0345 number depends on the terms of an individual's mobile or landline phone contract.

Good news for savers

From April 2015, the 10% 'starting' tax rate for savers will be abolished. At present, the first £2,790 of savings income above the tax-free personal allowance is taxed under this starting rate. From next April, this amount will be raised to £5,000, which, in addition to the increased tax-free personal allowance of £10,500 next year, will mean that anyone with total annual income of less than £15,500 will no longer pay tax on their savings income.

Additionally, the government plans to launch a choice of fixed-rate, market-leading savings bonds for people aged 65 and over, from January 2015. They cited an example of a three-year bond paying 4.0% gross/AER, with an investment limit of £10,000 per bond.

Interest on the bonds would be taxed in line with all other savings income, at the individual's marginal rate, meaning that pensioners who do not pay savings tax will be eligible to receive the interest tax-free. Further details will be confirmed in the 2014 Autumn Statement.

Could you be a volunteer?

The charity Age UK estimates that around one million older people in the UK regularly go without speaking to anyone for a month.

There are many charities across the UK that aim to provide services to tackle loneliness among older people and the vast majority welcome applications from volunteers. Those willing to offer their time can be put to use as telephone befrienders or visitors, or could provide essential help and support towards services such as lunch clubs, day trips, community transport, social activities or classes. In addition, some charities run local shops and welcome volunteer shop staff to help things run smoothly.

Volunteering can be arranged to fit around your lifestyle, with agreed hours to suit you, and you may find you have certain skills which lend themselves to particular aspects of volunteer work. As well as helping others, you may also find that volunteering provides you with a sense of achievement and can, in turn, help you to meet other people and form new friendships.

If you're interested in volunteering, perhaps you could try contacting some of these charities:

Age UK

www.ageuk.org.uk
0800 169 8787

Royal Voluntary Service

www.royalvoluntaryservice.org.uk
0845 608 0122

Friends of the Elderly

www.fote.org.uk
020 7730 8263

Independent Age

www.independentage.org
0800 319 6789

There are, of course, plenty of other opportunities for volunteering – a quick Google search, or a read of your local paper will show up lots of alternative possibilities.

From little acorns, mighty oaks grow

Pearl Company – 150 years old

On 8 July 1864, Pearl Life Assurance Company Limited was established to sell industrial branch business – Happy birthday Pearl, on 150 years!



Pearl Pension Scheme – 65 years old

On 22 December 1948, a Trust Deed was established to provide retirement and death benefits for employees. We thought it would be nice to name those who have been members* from day one – congratulations.

Mr RC Axbey
Mrs JP Baker
Miss KF Baldwin
Mrs VM Balkwill
Mr RV Banks
Miss JL Bartlett
Mr CHA Baverstock
Mr AG Bavister
Mr J Beilby
Mrs B Bickford
Mrs D Bishop
Mr EA Brent
Mr NJ Brettell
Mr AT Brittain
Mr PAR Brown

Miss JA Bunten
Mr JM Burns
Mr P Bussey
Mr JW Cakebread
Mr DVT Carden
Mrs M Castano
Mr DG Cave
Mrs AP Chandler
Miss MD Clifton
Miss D Clucas
Mr AWB Cogdon
Mrs JI Cooper
Mrs KM Cox
Miss SM Cox
Miss ER Coxhead

Mr GI Davies
Mr AW Davies
Mr TW Dougall
Mr GH Duckworth
Miss GS Durno
Mr FJ Dyter
Mr EJ Edmonds
Mr TH Feeney
Miss VT Ferguson
Mr FW Fishwick
Mr WAG Franklin
Mr CA Gates
Miss LL Gaylard
Mrs J Godsell
Mr N Gordon

Miss JS Graham
Mr G J Gresswell
Mr J Harkin
Mr RA Hart
Mr RW Harvey
Miss EK Haughey
Mr DJJ Howe
Mrs MI Isaacs
Mrs KV Jeffery
Mr DPR Jones
Mrs M Jones
Mrs EJ King
Mrs N Knight
Mr AF Lankshear
Mr PG Latham

Mrs JL Latham
Mrs JF Lefley
Miss JM Leigh
Mr DC Lester
Mr AR Littlefield
Mr SP Macdonald
Mr SP Manhire
Mr AR Mann
Miss DD Martin
Mr DA Matthews
Mr J Mccarthy
Mrs M Mcgurrán
Miss BJ Merchant
Mr WJ Mitchell
Mr B Morris

Mr NRJ Moss
Mr DR Newcombe
Miss K Noden
Mrs BI Odell
Mr BP Pain
Mr WL Parry
Mrs IL Parry
Miss BN Pasfield
Mr HV Patrick
Mr KE Pearce
Mr RJ Plumridge
Mr HT Prier
Mr RA Randall
Miss CM Rawlinson
Mr J Rigg

Miss NP Roberts
Mr NW Roberts
Mr DE Robinson
Mr N Robinson
Miss PK Sandford
Mr RC Shepherd
Mrs M Sigley
Mr EC Smith

Mrs LM Smith
Mr AG South
Mr GCG Sparke
Mrs N Spratt
Mr DF Stamper

Mrs KM Stanbridge
Mr K Stanton
Mr MJ Stead
Miss EE Stevens
Mr LP Stevenson
Mrs AB Tanner
Mr J H Thane
Mr GI Thomas

Mrs AM Thomas
Mrs M Thompson
Mrs WE Tillett
Mr EE Voller
Mr DW Wainwright
Mr JO Walling
Miss MAA Walsh
Mr GS Ward
Mr J Warne
Miss I Warnock
Mr DB White
Mrs GE Whitmore
Mr RF Widdicombe
Mrs JAM Winter
Miss I Wood

Memory Lane

If you are one of the members listed, or if you recognise any of these members, we'd love to hear from you with any memories you'd like to share with Pension News readers. You can write to the Editor at the address on page 2.



*Those listed are existing members as at 29 May 2014



RETIREMENTS

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

PEARL		
Mr KH Abbott	Fenay Bridge, Huddersfield	Miss EJ Cosham
Mrs EA Agnew	Abronhill	Mrs AL Cullen
Mrs SJ Ardill	Enfield	Mrs M Curran
Mr JJ Asplin	Selsdon	Mrs S Deighton
Mr E Bailey	Craigavon	Mr PJ Doherty
Mr JA Baird	Knowle	Mr D Dove
Mr JG Barrett	Sutton Coldfield	Miss LJ Farrell
Mr KA Black	Newtongrango	Ms L Figgitt
Ms C Brown	Peterborough	Mr N Frankland
Mr D Bruce	East Kilbride	Mrs GG Hibell
Mrs GL Bulmer	Rugeley	Mrs BJ Holt
Mr MC Champion	Wreton, Nr Pickering	Mr AG Jones
Mr JE Clement	Portishead	Mr JS Katon
Mr TW Collins	Deeping St James	Mrs JE Keene
Mrs E Cooper	Kirkwall	Mr MAJ Kelly
Mr NW Cooper	Waterlooville	Mrs GB Lambert
		Mr GG Loudon
		Eastbourne
		Loughborough
		Leigh
		Ruddington
		Holytown
		Sutton In Ashfield
		Dunfermline
		Rugby
		Fleetwood
		Portland
		Huntingdon
		Sydney
		Exeter
		Llanrumney
		Wigan
		Feltham
		Perty

Mrs TM Lydon
 Mr CE Milton
 Mrs LF Orsler
 Mr GR Palmer
 Mrs MJ Powell
 Mrs LJ Poynter
 Ms LJ Revell
 Mr J Rodgers
 Mr KN Sawyer
 Mr DM Seymour
 Mr D Simpson
 Mrs J Smith
 Mrs EM Soutar
 Mr R Taylor
 Mr CR Thompson
 Mrs MH Thomson
 Mr SJD Wain
 Mrs JM Watling
 Mrs CP Webber
 Mrs JR Webster
 Mr MJ Westrop
 Mrs MJ Wilde
 Mr RA Williamson
 Mr S Wilson

Ulverston
 Weymouth
 Upper Randwick
 Peterborough
 Stroud
 Keynsham
 Oakham
 Kirkcaldy
 Bromley
 Woodley
 Worthing
 Crowland
 Kelvindale
 Welwyn Garden City
 Purbrook
 Marlow
 Horseheath
 Peterborough
 Chelmsford
 Kirkcaldy
 Crowthorne
 Peterborough
 Carrickfergus
 Clydebank

LONDON LIFE

Mr RP Bevan
 Mr DJG Coleman
 Ms D Ford
 Mrs SL Steele
 Mr MDR Whatley

New Zealand
 Hinckley
 Crosby
 Bridgwater
 Trowbridge

NPI

Mr KK Datta
 Mrs JA Houghton
 Mrs SH McAuley
 Mrs J Melville
 Mr MR Morris
 Mr PE Neary
 Miss JL Parker
 Mrs M Scott
 Mrs TJ Szpyt
 Mr AW Turnbull
 Ms JA Yeomanson

Basingstoke
 Oakham
 Sissinghurst
 Edinburgh
 Maidstone
 Taunton
 Roath
 Tunbridge Wells
 Llanishen
 Solihull
 Crowborough

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



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

PEARL					
Name	Address	Age			
Mr R Aiken	Ballymena, Co.Antrim, N.I.	98	Mrs SM Broom	Billingshurst, West Sussex	99
Mr GR Aplin	Southampton, Hampshire	70	Mrs JE Brown	Brangore, Dorset	88
Mr AT Baggott	Ashford, Middlesex	93	Mrs MGM Buckland	Nr Kingsbridge, South Devon	79
Mrs CM Baker	Tonypandy, South Glamorgan	89	Mr AJ Burbridge	Old Coulsdon, Surrey	79
Mr E Ball	Meir, Stoke On Trent	79	Mr HF Burns	Wirral, Merseyside	72
Mrs CM Bannister	Cudworth, Barnsley	80	Mrs EL Caplin	Sussex	94
Mr JF Bardwell	Tottenham, London	96	Mr IM Carrington	Peterborough, Cambridgeshire	56
Mr RW Bevitt	Milton, Cambridgeshire	82	Mr GA Clark	Southsea, Hampshire	95
Mrs A Biles	North Hykeham, Lincoln	97	Mr P Coates	Halton, Leeds	85
Mrs EA Bradley	Cannock, Staffordshire	74	Mr GA Collins	Sidmouth, Devon	89
Mrs IM Brennan	Bedlington, Northumberland	85	Mrs EM Daley	Wakefield, W. Yorkshire	90
Mrs D Brice	Bangor, Co Down	89	Mr D Dawson	Grange-over-Sands, Cumbria	78
Mrs MW Broadbridge	Trowbridge, Wiltshire	91	Mrs J Dickenson	Kendal, Cumbria	94
Miss J Brodie	Stevenston, Ayrshire	80	Mrs EM Duncan	Newcastle Upon Tyne	90
			Mrs LA Dunsford	Peterborough, Cambridgeshire	90
			Mrs JFA Edgar	Ilford, Essex	87

Mrs FE Elmer	Bromley, Kent	88	Mrs EP Highland	St. Austell, Cornwall	85
Mr DG Evans	Sutton Coldfield, West Midlands	67	Mrs CT Hipkiss	Oswestry, Shropshire	91
Mr OJ Evans	Dunstable, Bedfordshire	79	Mrs IS Hobbs	Swindon, Wiltshire	78
Mr GH Ewans	Sittingbourne, Kent	86	Mr JC Hodgson	Lytham, St. Annes	89
Mrs D Fair	Worthing, West Sussex	88	Mrs A Hooker	Witney, Oxon	84
Mr JE Fenner	Yeovil, Somerset	82	Mrs S Jessop	Little Hallingbury, Hertfordshire	68
Mr MJ Fisher	Swadlincote, Burton	62	Mr DE Jones	Corby, Northamptonshire	88
Mrs F Gardner	Eastbourne, Sussex	92	Mr JF Jones	Middlewich, Cheshire	77
Mr WW Garratt	Thornton Heath, Surrey	92	Mrs JG Jones	Cheadle, Cheshire	80
Mrs JM Gibson	Liverpool, Merseyside	89	Mrs JG Kay	Stanmore, Middlesex	85
Mr T Gibson	High Blantyre	72	Mrs EM Kemp	Braintree, Essex	82
Mr LE Goddard	Northwich, Cheshire	84	Mr RF Kipping	Slough, Berkshire	76
Mrs EA Graham	Littlehampton, West Sussex	91	Mr RW Kybird	Clifton, Nottingham	89
Mr JA Grange	Aylesford, Kent	86	Mrs EM Lackey	Ulverston, Cumbria	83
Mr PD Gunn	Benfleet, Essex	79	Mrs EA Last	Leighton Buzzard, Bedfordshire	98
Mr C Haines	Betchworth, Surrey	79	Miss JP Lawrence	Sutton, Surrey	95
Mr A Hamilton	Tarbert, Strathclyde	80	Mr E E Lee	Purley, Surrey	91
Mrs PE Hammond	Reading, Berkshire	86	Mr DV Lewis	West Cross, Swansea	93
Mr HVG Hayden	Trowbridge, Wiltshire	88	Mr J Liggins	Newton, Hyde	65
Mrs S Hayes	Stoke On Trent, Staffordshire	75	Mrs H Logan	Chester Le Street, Co Durham	75
Mrs JAP Heather	Uckfield, East Sussex	93	Mr C Lowe	Bridgnorth, Shropshire	87
Mrs M Herke	Harrogate, North Yorkshire	86	Mr EM Macdonald	Inverness	71
Mr RD Hewitt	Broadstairs, Kent	64	Mrs EM Malandain	Brighton, East Sussex	82
Mr DME Higginson	Sidcup, Kent	90	Mrs JM Marsh	Bromley, Kent	88

Mrs L McDermott	Rochdale, Lancashire	90	Mrs SR Pink	Peterborough, Cambridgeshire	64
Mr A McNally	Carlisle, Lanarkshire	73	Mr C Pirie	Huntly, Aberdeenshire	77
Mr KH McKenzie	Grantown-On-Spey, Scotland	80	Mrs JL Poore	Ludham, Norfolk	94
Mr DR McLennan	Banffshire, Scotland	73	Mr TM Radley	St Austell, Cornwall	70
Mrs MM McMillan	West Kilbride, Ayrshire	93	Mrs E Raine	Hartlepool, Cleveland	92
Mr RF McSweeney	Romford, Essex	91	Mr A Reason	Pudsey, Leeds	84
Mrs PF Meakin	Bakewell, Derbyshire	85	Mrs EJ Reid	Cabragh, Dungannon, Co.Tyrone	85
Mrs BE Minchin	Headington, Oxford	84	Mr LW Reilly	Harlow, Essex	69
Mr J Mochrie	Germany	89	Mrs MA Robertson	Balerno, Edinburgh	87
Mr J Moffat	Billingham, Cleveland	86	Mr NB Robinson	Driffield, Yorkshire	80
Mr JB Mogg	Kingswood, Bristol	78	Mr PA Rogers	Texas, USA	83
Mr WG Monk	Dorset	92	Mr JAR Rosser	Caterham, Surrey	77
Mrs JW Mullins	Sanderstead, Surrey	77	Ms AJ Rowe	Weston-Super-Mare	61
Mrs AM O'Brien	Wilmington, Kent	94	Mr JW Sammons	St Ives, Cambridgeshire	83
Mr JK Osborne	Worle, Weston Super Mare	77	Mr RW Scott	York	82
Mrs R Oxley	Ilkley, West Yorkshire	78	Mrs S Senior	Peterborough, Cambridgeshire	71
Mr WE Palmer	Fleet, Hampshire	83	Mrs ER Shackell	Swindon, Wiltshire	84
Mrs PEM Parsons	Southampton, Hampshire	87	Mrs A Simmonds	Stewkley, Buckinghamshire	82
Mrs I Partington	Blackpool, Lancashire	92	Mr AJ Smith	Lutterworth, Leicestershire	86
Mrs D Partridge	Horsham, West Sussex	92	Mr PG Smith	Sprowston, Norwich	88
Mr T Passey	Stourbridge, West Midlands	75	Mrs EM Smyth	Abbeymead, Gloucester	91
Mr JB Pearce	Yatton, North Somerset	93	Miss BE Stacey	Thornton Heath, Surrey	91
Mr MA Penn	Bridport, Dorset	74	Miss RR Stewart	Motherwell, Lanarkshire	84
Mrs JL Phillips	Northolt, Middlesex	81	Mrs PA Swallow	Normanton, West Yorkshire	67

Mr EW Talbot	Tarporley, Cheshire	92
Mrs MM Talbot	Oscroft, Tarvin, Chester	90
Mr R Taylor	Groby, Leicester	74
Mrs M Taylor-Martin	Cutthorpe, Nr Chesterfield	90
Mrs IM Temple	Filey, North Yorkshire	99
Mr EC Thorn	Sandy, Bedfordshire	91
Mr JF Towse	Hastings, East Sussex	83
Mrs DI Wakeford	St Merryn, Padstow, Cornwall	97
Mr WHA Walters	Sutton, Surrey	92
Mr SWH Ward	Great Yarmouth, Norfolk	93
Mr GW Watkinson	Hull, North Humberside	81
Mrs MW Welch	Duston, Northampton	81
Mrs JA Whitmore	Wisbech, Cambridgeshire	68
Mrs KF Whittaker	Poynton, Cheshire	92
Mrs A Williams	London	93
Mrs J Winter	Bexhill On Sea, East Sussex	93
Mr A Wylie	Belfast	93

LONDON LIFE

Mrs A Bender	Hornchurch, Essex	91
Mrs FA Joy	Chichester, West Sussex	93

NPI

Mrs L Alcock	Crowborough, East Sussex	57
Mrs B Briginshaw	Tunbridge Wells, Kent	82
Mr N Crossen	Puerto Rico , Gran Canaria	93
Mrs M Farmer	Crowborough, East Sussex	67
Mrs K Pritchard	Little Bookham, Surrey	63
Mr WA Porter	Reigate, Surrey	93
Mr P Raghavan	Edgware, Middlesex	60
Mr LJ Tasker	Crowborough, East Sussex	68
Mr J Thompson	Clarkston, Glasgow	83
Mr C Wishart	Rothsay, Isle Of Bute	86

DIARY OF EVENTS

A – BISHOPS STORTFORD

Brian Perlow – 0208 501 4376

3 September 2014 – Lunch at The Chequers, Cambridge Road, Ugley, Essex

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

B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

20 November 2014 – Christmas lunch at Grasshopper Inn, Westerham, Surrey

C – SOUTHERN AREA

Frank Lewry – 02380 695461

CC – CUMBRIA

Allan Hodgson – 01900 603171

David Green – 01900 824289

20 November 2014 – Lunch at Broughton Craggs Hotel, Cockermouth

D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

E – SOUTH WALES

John Jones – 01267 221113

17 June 2014 – Guided tour of Dyffryn House and gardens, plus pub lunch

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

April 2015 – AGM (date to be arranged)

Non-members also welcome. Please contact John direct.

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

November 2014 (date to be arranged) – Christmas lunch

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 01772 495257

24 July 2014 – Lunch at Sparling Hotel, Barton, Nr. Preston

N – NOTTINGHAM

Peter Norris – 0115 981 4347

19 November 2014 – Lunch

P – BRISTOL

Gerald Horseman – 01179 865922

July 2014 – Summer outing (to be arranged)

27 November 2014 (meet at 12.30) – Christmas lunch at Lansdown Golf Club

New members always welcome

S – DURHAM

Rodney Booth – 01325 789030

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

4 December 2014 – Christmas lunch at the Holiday Inn, Doncaster

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

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

X – NORTHAMPTON

Ray Williams – 01604 754139

NPI

Paul Marsh – 01892 655230

CROYDON

Robert Rose – 01778 394389

27 April 2015 – Lunch at Croydon Bowls Club

LONDON LIFE

Chris Essex – 01225 873878

2015 (date to be arranged) – Annual reunion in Bristol

2016 (date to be arranged) – 10th anniversary lunch at Porters English Restaurant, Covent Garden, London

PEARL PENSIONERS CLUB – PETERBOROUGH

Tony King – 01733 265589

30 June to 3 July 2014 – Bournemouth mini-break

6 August 2014 – National Memorial Arboretum

24 September 2014 – Tour of Buckingham Palace

3 October 2014 – Four-day trip to Belgium for WW1 centenary

Further information on all trips can be obtained from Terry Moon on 01733 262382 or email terry.moon2@virgin.net

Every Monday (2 pm) – Snooker at Orton Southgate Club

Monthly Walk

Music Society

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

PEARL CHIEF OFFICE

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

7 October 2014 – Reunion at Victory Services Club, London

12 May 2015 – AGM at Victory Services Club, London

10 October 2015 – Celebratory lunch at 252 High Holborn

YOUR CONTACTS

If you have a general query about your pension then you should contact the Scheme Administrators in Peterborough:

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

Telephone: 01733 393020 Fax: 01733 393049

Email: pearl@firstactuarial.co.uk

www.pearlstaffpensionscheme.co.uk

For payslip queries contact the Payroll Department: Telephone: 01733 393020

For policy queries, contact the Helpline: Telephone: 0845 882 8121



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