



PENSION news

Pearl Group Staff Pension Scheme

Summer 2019

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Welcome

to the latest edition of *Pension news* for summer 2019. I hope you enjoy the read.

There are some additional items in this issue, which I hope you find interesting. There is also a crossword on page 13, which was sent in by a member so enjoy the challenge. I would be interested to know if anyone completes it, but alas no prizes though! (solution on page 23) Don't forget to check the diary of events pages near the back of this publication for anything that may be taking place near you.

If you no longer wish to receive *Pension news* by post, you can let us know using any of the contact details on the back page.

A copy is also available on the website: www.pearlstaffpensionscheme.co.uk. You'll find it under documents in the members section.

Have a lovely summer.

Best wishes

Wendy Ludman
Editor





Retirements

We send our best wishes to those members of the Pearl Group Staff Pension Scheme who have recently retired. Welcome to your first edition of *Pension news*.

Have a wonderful retirement and don't forget to send us any news or stories that you would like to share with our readers.

In the last six months, there have been the following retirements:

Pearl 105 London Life 8 NPI 25

Send us your stories

We love to hear from our readers with stories, events and celebrations. Why not send us a photo too?

Email us at pearl@firstactuarial.co.uk.

The deadline for the December issue of *Pension News* is **Friday 4 October**.

Once upon
a time



Your group updates

BRISTOL

On 30 November 2018, 37 of our members sat down to our annual pre-Christmas carvery lunch at Lansdown golf club. The lunch and the company were very enjoyable, and it was great to welcome some new faces joining us.

After some short speeches and a pause to remember loved ones and friends who are sadly missed, a collection was made for the Children's Hospice South West.

I'm pleased to report we raised a grand total of £161.

Best wishes

Gerald Horseman

Our next get together will be in early summer, while our pre-Christmas lunch will be again held at Lansdown golf club on Thursday 28 November 2019.



CROYDON AMP LUNCH

Unfortunately, the annual lunch which was planned for May this year at Croydon Bowling Club had to be cancelled.

Less than a week before the date, the AMP pensioners were informed that the club's contract with the catering company had been terminated so the lunch was called off at rather short notice.

The group was waiting to hear more from the club and hopefully another date for lunch will be arranged when new caterers are appointed.

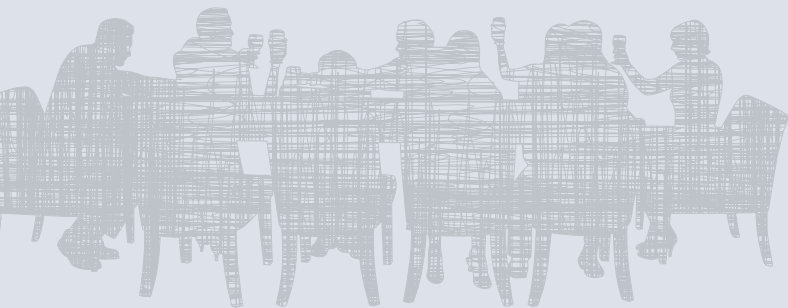
LONDON LIFE PENSIONER REUNIONS

Our latest reunion took place in Bristol on Monday 13 May at the Mercure Holland House Hotel & Spa, located in what used to be the old Phoenix Assurance building by St Mary Redcliffe.

The 2020 reunion will take place on 10 May 2020 in London. If you would like to attend, please get in touch with Chris Essex – 01225 873878 or email essexes@aol.com.



Throughout the year, a group of us continues to meet up about every six to eight weeks on a Friday lunchtime in Bristol at the Ostrich pub. Anyone is most welcome to come along and join us.



Pearl Chief Office

Once again, we welcomed members to the Pearl Chief Office Pensioners Association AGM and lunch on a warm, bright sunny day in London on 14 May.

Although our numbers were slightly fewer than at previous meetings, it did not stop those present enjoying the opportunity to meet up with old colleagues from the High Holborn days. It was particularly pleasing to see the Peterborough chairman, Dave West, at the meeting.

Ken McAleer, PCOPA chairman, opened the meeting and members stood in silence to remember colleagues who had passed away during the previous 12 months. Amongst those was a particularly well-known Pearl character, Jimmy Browning. John Hercocock put together a lovely tribute to him, and you can read an extract of this on page 7.

AGM business was carried out with little fuss and the officers and committee were all re-elected. The meeting

also heard from Chris Munro, one of the Trustees of the pension scheme, who presented an interesting picture of 'whatever happened to the Pearl', described in the form of the London Tube map.

The chairman reminded members of the Association who are facing temporary financial hardship to contact us as we continue to provide access to the two benevolent funds associated with the Pearl.

AUTUMN MEETING

Our autumn reunion meeting will take place at the Victory Services Club on Tuesday 8 October 2019, when we hope numbers will be back to normal. In the meantime, the Committee is looking ahead to 2020 and considering options for future meetings.

Roger Jeary
Hon Sec
PCOPA



Remembering Jimmy Browning

by John Hercock

In September 2018, we lost someone who truly earned the epithet of Pearl Legend.

Jimmy started at Chief Office in 1950 and spent most of his time at Holborn in the industrial branch, especially in IB Valuation, but it was in the Pearl Sports Club that he fully made his mark. Indeed, he spent his last days before retirement as General Secretary of the Club. When the sad news about Jimmy was reported, a note was added that 'he also played football for Pearl'.

To expand on this, Jimmy actually played 649 games in a career spanning 40 years between 1949 and 1989. Of those games, 339 were in the first eleven for whom he scored 182 goals. Perhaps more importantly, players of all levels can claim that they have played alongside gentleman Jim who, in first team retirement, was more than happy to play in a lower eleven if they were pressed to get a team out.



Jimmy made other contributions to Pearl sporting life, playing both tennis and cricket where he played over 500 games, made over 7,000 runs and took over 250 wickets.

Quite apart from the number of games he played, the most memorable thing was the way that he played them. There is an old saying that 'form is temporary, class is permanent' and that was true of Jim, not only in his sporting career, but in life generally.

Pearl Pensioners Club (Peterborough)

With a total of 223 members and monthly meeting attendances regularly in excess of 50 people, the Peterborough Club continues to be extremely well supported. We now have a new programme secretary, John Munro, but despite carrying a vacancy throughout last year, the club has continued to enjoy numerous superb events.

Greyhound racing

Just before Christmas, there was a large turnout for an excellent evening at Peterborough Greyhounds, where an enjoyable meal in the comfortable on-site restaurant was followed by an exciting evening of racing.

Race 10 was sponsored by the Club, and although no fortunes were won, everybody came away enriched by the experience (especially the bookmakers).



The winner of the 'Pearl Pensioners' Christmas Stakes'.

Christmas party



Grey matter being exercised during the Peterborough Christmas quiz.

More than 65 Pearl pensioners flocked to the annual Christmas party, with an excellent buffet paving the way for one of Terry Moon's infamous quizzes. This year found us trying to identify photographs of Pippa Middleton and Stormy Daniels (amongst others) and, all in all, it was a very enjoyable and sociable way to spend a cold December afternoon.



Pearl Pensioners Club (Peterborough) CONTINUED

Societies

The three main societies continue to meet regularly.

SNOOKER

Around a dozen snooker enthusiasts gather each Monday morning to test their skills on the green baize and in late December, 17 members enjoyed Christmas lunch at the Shuckborough Arms near Oundle. Another of Terry Moon's testing quizzes crowned a thoroughly superb afternoon.



The Shuckborough Arms.



Don Matthews slots home the black to win in the week of his 96th birthday.

MUSIC

The music society, now in its 42nd year, continues to meet monthly with a variety of presenters entertaining the attendees.

WALKING

The walking society meets once a month to tackle four or five-mile romps in the countryside surrounding Peterborough; with members sharing the task of selecting the walks and (more importantly) the pubs where lunch can be enjoyed.



The February walk passes the delightful Water Newton Mill.



A close call as a steam train rumbles past the walkers.

ANNUAL LUNCH

The annual lunch at Greatham Valley was scheduled for 26 April, with over 75 places reserved. A coach was provided for those requiring transport, and based on previous years, expectations of an enjoyable meal were high.

Pearl Pensioners Club (Peterborough) CONTINUED

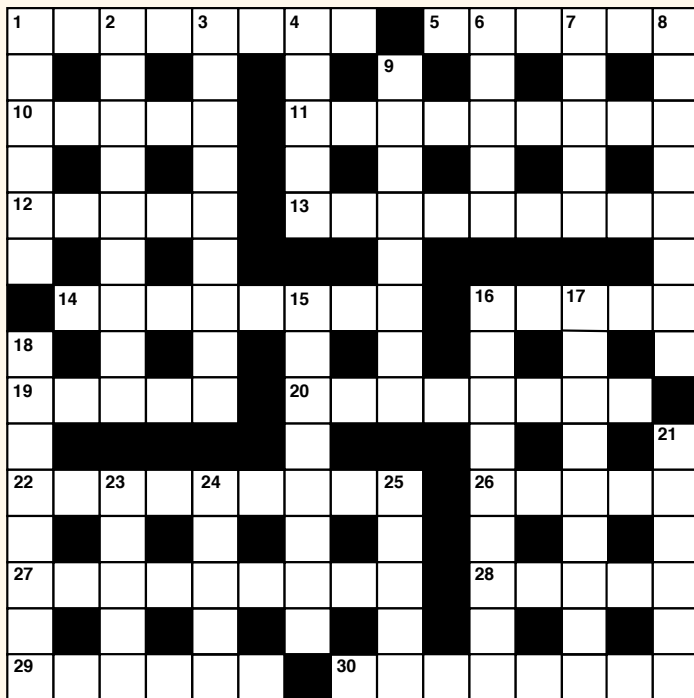
Forthcoming events

A host of future events have been arranged to keep the pensioners entertained through 2019.

- Terry Moon has arranged a coach trip to Liverpool, which will take place from 30 June, with a host of activities to look forward to. The journey north will take in the East Lancashire Steam Railway at Bury, before guests are installed at the centrally situated Holiday Inn. A Mersey cruise and open-top bus tour around the city is planned, as well as a theatre visit to see the 80's music show, *Club Tropicana*. A visit to Blackpool is being considered, as is a tour of the BBC at Salford Quays.
- Tickets to see Noël Coward's comic play, *Blithe Spirit*, have also been reserved. The visit will take place on 27 August.
- In addition, an afternoon boat trip on Rutland Water is scheduled for 5 June, followed by a meal at the Royal Oak in Duddington.
- Finally, it is worth noting a major milestone is approaching fast – the 400th Club Meeting, which will take place on 11 July 2019. The committee is currently considering a number of ways to mark this milestone event, which will probably include a hog roast.



Rutland Belle on Rutland Water.



ACROSS

- 1. Know ropes mainly about embroidery (8)
- 5. Persists with club society (6)
- 10. Cracked crock under the bed (5)
- 11. Suspended criminal has to poke about (9)
- 12. Wherein the Swiss ambassador is led a merry dance (5)

- 13. A couple follows the score line at rugby (6-3)
- 14. Paper gets king to accompany woman in place of current popular personality (4,4)
- 16. Promoted company that's distressed (5)
- 19. The successor gets what's belonging to them (5)
- 20. Damned Yankee grabs editor of The Observer (5,3)
- 22. Improbably we sent coal there, giving nothing away (9)
- 26. Advance from rear (5)
- 27. Attractive enquiries requiring judgment (9)
- 28. Beau, who at last has come first, gets discharge (5)
- 29. Alarm caused by a theory in time (6)
- 30. Golfer matches objections (8)

DOWN

- 1 Object to partner getting the points (6)
- 2. Unprepared for partner no longer adding time on (9)
- 3. The method by which someone adjudicating gives a sign (9)
- 4. One who drinks up must return to earth (5)
- 6. Nosy old woman may take in a spiv (5)
- 7. One's livelihood, on the surface of it (5)
- 8. Hot mud is plastered at the resort (8)
- 9. Diary to be squashed in a corner (8)
- 15. A couple of Germans individually take saint to be a genius (8)
- 16. A French river bore (9)
- 17. Parachutists give idlers about a yard (3,6)
- 18. Persist with a run down model (8)
- 21. Matches are kept in waistcoats (6)
- 23. Eliminates beer with no head (5)
- 24. Portuguese explorer, not the first to discover a lizard (5)
- 25. Impatient doctors agree (5)

On the scent...

Dog training session at
the Lynch Wood building.



The morning of Saturday 26 January heralded an unexpected opportunity to return to my Pearl Peterborough 'home'. Whilst Lynch Wood doesn't quite hold the same affection as 252 High Holborn, it still felt rather special as I arrived with one of our Border Collies for a Scent Club session.

Connie and I had previously attended scent workshops run by Justine Steele (www.justdogs.org) and we were now meeting up with some canine buddies for searching practice.

I drove the familiar route into the upper undercover car park to be greeted by Doberman Harleigh, Border Terrier Buster, Labradoodle Brady and Border Collie Chumley and their 'mums'. Once the dogs had settled into their new surroundings, they all happily focused on sniffing out hidden stems of clove spice or chunks of scented 'Kong' toy.

Having satisfied ourselves that our four-legged partners were up for the challenge, we ventured outside to follow a pre-set route giving the dogs the task of sniffing out letters which had been scented and for us to identify a hidden word.

It really was lovely exploring the beautifully kept gardens with our dogs and so nice to recall my many lunchtime strolls. With the 252 building now turned into a luxurious hotel in all its splendour, it was so good to see Lynch Wood being well cared for too. Our thanks to all of the Lynch Wood staff for allowing us to use the grounds. We all thoroughly enjoyed our visit.

Julia Cooper
(Valuation Dept.)



Clockwise from top left: Julia with Connie; Lynch Wood; sniffing out hidden gems.

News update

TV licence email scam – victims lose £830,000

Action Fraud has warned of an ongoing TV licence email scam that has led to more than 5,000 complaints over the last three months of 2018 and victims losing more than £830,000. Fake emails regarding payment issues are being sent out to try to collect bank details and, according to Action Fraud, they are extremely convincing.

The emails use headlines such as 'correct your licensing information' and 'your TV licence expires today' in an attempt to convince people to click on the link in the email, which takes them to a website where they are asked to provide their payment details, including their account number, sort code and card verification value (CVV) code on the back of their card.

The website may also ask for a victim's name, date of birth, address, phone number, email and possibly even their mother's maiden name. If you think you have received an email from fraudsters, you should report it to Action Fraud on 0300 123 2040.

Have you made a will?

Free Wills Month is an annual campaign in England and Wales that takes place every March and October. A group of charities offer people aged over 55 the opportunity to have a simple will written or updated free of charge by one of the participating solicitors. There are more details at www.freewillsmoth.org.uk

A similar UK-wide scheme called Will Aid runs every November. There's no age restriction but people are asked to make a donation, which goes to a number of charities, including Age UK. www.willaid.org.uk



State benefit changes

The government has announced changes to benefits for mixed-age couples that will be introduced from 15 May 2019. When single people reach State Pension Age, they move from working-age benefits to pension-age benefits. Currently, couples can choose to make that transition when the older partner of the couple reaches State Pension Age.

In 2012, parliament voted to modernise the system and change the rule for couples so that the transition takes place when the younger partner reaches State Pension Age. This will ensure the younger partner is in the same circumstances as other people of the same age, regardless of the age of their partner.

Mixed-age couples with a partner under State Pension Age already in receipt of Pension Credit or pension-age Housing Benefit at the point of change will be unaffected while they remain entitled to either benefit. However, since May 2018, a couple can only begin claiming if both partners are over 65 (the current State Pension Age for both men and women).

29 August – PPI deadline

The deadline to make a claim if you have been mis-sold, or even had, PPI is 29 August 2019. Unfortunately, there is expected to be a big backlog of claims, so acting as soon as possible might help to beat the queues.





Obituaries

PEARL

Mr D Angel	Romsey	70	Mr JM Burns	Surrey	93
Mr BJ Arnold	Wolverhampton	76	Mrs M Button	Cumbria	92
Mr R Ashley	Somerset	87	Mr DW Byrom	Poole	94
Mr MSG Ayres	Plymouth	77	Mr MG Candlin	Surrey	74
Mrs DM Bateman	Ross-shire	92	Mrs MM Carr	Isle of Man	88
Mr R Bates	Watford	93	Mrs EOA Childs	East Sussex	81
Mr TJ Beacham	Bristol	83	Mr GFV Clarke	Southampton	94
Mr J Beilby	Castleford	90	Miss MD Clifton	Spalding	95
Mrs J Bilbie	Ripley	84	Mr DE Clinch	Oxfordshire	76
Mrs BVP Billam	Sheffield	88	Mr N Colclough	Devon	80
Mrs M Blake	Leeds	93	Mr KJ Coleman	Woking	80
Mr MJ Blumson	Sawbridgeworth	71	Mr A Collier	Norfolk	68
Mr R Boocock	Saltash	90	Mrs SJ Collins	Kilmarnock	63
Mrs NM Bowen	West Yorkshire	84	Mr M Coniff	Peterborough	75
Mr PJ Bowley	Andover	68	Mr SH Connor	Woking	65
Mrs NE Bradshaw	Milford Haven	100	Mr RJ Coogan	Preston	83
Mr EA Brent	Essex	93	Mrs DM Cornwell	Sheerness	87
Mr LB Burgess	Warminster	74	Mrs PJ Cox	Somerset	84

Mrs CE Craddock	Leicester	96	Mrs SE Hill	Peterborough	75
Mr E Cullen	Wakefield	86	Mrs LEM Hobbs	Croydon	99
Mr DJ Dallinson	Lancashire	77	Mr KAJ Holt	Swindon	96
Mrs LG Dicken	High Peak	91	Mr B Huggins	West Midlands	75
Mrs JR Dillon	Essex	78	Mrs B Hughes	Gwynedd	91
Mr A Dobinson	Co. Durham	76	Mr P Humphreys	Ashton-under-Lyne	73
Mr C Fellows	West Midlands	79	Mrs AR Jarvis	Abingdon	98
Mrs IA Ferguson	Aberdeen	82	Mr E Jeffery	Spain	95
Mr M Foulkes	Warwickshire	77	Mr J Johnston	Ayrshire	86
Miss MEF Foulser	Potters Bar	95	Mr I Keith	Aberdeenshire	87
Mr I Fraser	Kilmarnock	81	Mrs JM Kellow	Devon	83
Mrs AM Friar	Cleveland	102	Mrs EC Kendrick	Hertford	86
Mrs JN Gawthrop	Somerset	96	Mrs AI King	Devon	87
Mr J Gibbons	Dunfermline	83	Mrs EB Knight	Portsmouth	93
Mr D Giles	Evesham	66	Mr RC Knowler	Essex	88
Mr IS Grant	Enfield	70	Mrs P Lambert	Huddersfield	86
Mr C Green	Somerset	87	Mr JM Lambton	Hampshire	93
Mrs DJ Gregory	Beckenham	96	Mr K Lane	South Wirral	71
Mrs E Grigg	Belfast	88	Mr PG Latham	Reading	98
Mr MH Groomsmith	Peterborough	81	Mr SJ Laud	Peterborough	60
Mr PL Halberg	Crowthorne	88	Mrs JM Layt	Suffolk	94
Mrs R Hamilton	Ayrshire	96	Mrs DW Lee	Shrewsbury	93
Mr WD Harrison	Crawley	78	Mr J Maguire	Lanarkshire	80
Mrs P Hartshorn	Stockton-on-Tees	93	Mr AR Mann	Essex	95

Obituaries CONTINUED

Mr A McDonagh	Reading	71
Mrs SIB McGivern	Glasgow	87
Mrs CF McKenzie	Stirling	91
Mrs A McKeown	Bathgate	82
Mrs MC Mckinley	Co. Antrim	93
Mrs P McMullan	Ballymena	88
Mrs MAT Moreland	Co. Down	84
Mr DJ Murrell	Peterborough	67
Miss K Noden	West Yorkshire	89
Mr D Norrington	Dagenham	79
Mrs A Northall	Flints	82
Mrs MJ O'Donnell	Co. Antrim	93
Mrs GG Overton	Hatfield	94
Mr D Pack	Saltash	73
Mr A Parish	Doncaster	86
Mrs EM Payne	Tamworth	88
Mr KJ Pearce	Lancashire	77
Mr JM Pettigrew	Edinburgh	86
Mr AJ Pickering	Leicester	87
Mrs DJ Plummer	Weston-super-Mare	90
Mrs N Power	Wallington	83

Mr IG Rae	Liverpool	69
Mrs EB Ramsay	Clwyd	95
Mr RA Randall	Beccles	94
Mrs A Rawlings	Pencader	81
Mr LP Reeves	Lancashire	78
Mr JC Revell	Cheadle	83
Mr R Rimmer	Cumbria	89
Mr AP Rowley	Warsash	85
Mrs E Sanderson	Newcastle upon Tyne	96
Mr RA Savage	London	80
Mrs N Sewell	Northumberland	79
Mr W Sheers	Houghton-le-Spring	90
Mr N Slater	Spain	74
Mr J Smith	Newcastle upon Tyne	78
Mrs E Smithson	Tyne and Wear	93
Mrs JB Stearns	Greater Manchester	87
Mrs MMM Stenhouse	Penicuik	87
Mrs HJ Stephens	Caerphilly	101
Mr MR Stimpson	Buckinghamshire	80
Mrs V Stirk	Northallerton	85
Mrs V Sturgeon	London	81

Mrs CA Taylor	Leicester	77
Mr D Thomas	Northampton	69
Mr DB Thomas	St Albans	97
Mrs GL Thomas	Solihull	67
Mr MT Tyrrell	Cambridge	88
Mr MW Tyrrell	Kettering	88
Mrs EG Veale	Bromsgrove	89
Mr G Ward	Belfast	77
Mrs CM Watson	Macduff	86
Mrs J Webb	Exeter	85
Mr G Webster	Cleveland	94
Mr WD Westerberg	Wiltshire	83
Mr A Westwood	Barrow-in-Furness	81
Mrs IS Williams	Preston	88
Mrs A Wilson	Newcastle upon Tyne	70
Mr ML Wood	Scarborough	90
Mrs BE Woodward	Leicester	90
Mrs SE Woodward	Clitheroe	85
Mr J Wright	Gateshead	89

LONDON LIFE

Mrs J C Appleton	Sidmouth	65
Miss GE Mcevedy	Devon	83
Mr C Mitchell	Bristol	65
Miss IC Moore	Bristol	89

NPI

Mrs DM Beaumont	Suffolk	93
Mr LH Bennett	Royal Tunbridge Wells	88
Mr AJ Bouch	East Sussex	71
Mr JG Fisher	London	82
Mrs G Mizen	Narberth	67
Mr AE Paris	Cranleigh	79
Mrs S Parker	Christchurch	81
Mr EV Poynter	Cardiff	75
Mrs S Smith	Nottingham	85
Mrs VE Southam	East Sussex	90
Mr LF Winter	Royal Tunbridge Wells	74

Diary of events

A – BISHOP'S STORTFORD

Brian Perlow – 0208 501 4376

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

Please contact the Editor using the details on the back page.

Non-members welcome to all events.

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 07507 957311

Next meeting tbc, probably Christmas. Please contact Brian for details if you're not already on the mailing list and would like to attend.

N – NOTTINGHAM

Peter Norris – 0115 981 4347

Please contact Peter for details of future dates.

P – BRISTOL

Gerald Horseman – 01179 865922

28 November 2019 – pre-Christmas Luncheon at Lansdown golf club.

We welcome any ex-employees if they wish to join us. Please contact Gerald for more details.

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

A luncheon was held in April. Please contact Keith for future events.

V – NORTH & MID WALES, SHROPSHIRE, CHESTER**Wilf Beaumont – 01352 710848**

A Pearl Pensioners' luncheon was held in April.
 Anyone wishing to attend future events, please call
 Wilf or email wilfcalcoed@gmail.com

X – NORTHAMPTON**Ray Williams – 01604 754139**

Please contact Ray for further details.

NPI

Please contact the Editor using the details on back page.

CROYDON**Malcolm Ash – 020 8642 4491** or email ashm@sky.com**LONDON LIFE****Chris Essex – 01225 873878** or email essexes@aol.com

10 May 2020 – reunion in London.

If anyone is not already in touch and would like an
 invitation or information on future reunions, please
 contact Chris.

PEARL PENSIONERS' CLUB – PETERBOROUGH**Tony King – 07711 130509**

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**

8 October 2019 – Reunion meeting at Victory Services
 Club, Marble Arch, London.

Crossword solution:

Across: 1. Openwork; 5. Sticks; 10. Potty; 11. Prorogued;
 12. Samba; 13. Twenty-two; 14. Folk hero; 16. Upset;
 19. Their; 20. Naked eye; 22. Newcastle; 26. Raise;
 27. Appealing; 28. Egest; 29. Dismay; 30. Protests.

Down: 1. Oppose; 2. Extempore; 3. Waymarker; 4. Repot;
 6. Trout; 7. Crust; 8. Sidmouth; 9. Notebook; 15. Einstein;
 16. Underwent; 17. Sky divers; 18. Standard; 21. Vestas;
 23. Wipes; 24. Agama; 25. Eager.

Get in touch

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

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

Telephone: 01733 447620

Email: pearl@firstactuarial.co.uk

Website: www.pearlstaffpensionscheme.co.uk

For payslip queries, please contact the Payroll Department: 01733 447620

For policy queries, contact the Helpline: 0345 882 8121

Please remember to let us know

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

If you no longer wish to receive Pension News by post, please let the Scheme administrator know.