



PENSION news

Pearl Group Staff Pension Scheme

Summer 2020

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Welcome to the summer 2020 issue of Pension News.

I hope you and your families are all keeping safe and well in these challenging and unsettling times. Since our last issue of *Pension News* at Christmas, no one could have predicted the global impact of the coronavirus and the situation we all now find ourselves in.

While our group activities and events for the spring and summer have been cancelled or postponed, we look forward to better days when we can start to go out and about again, visiting family and friends. In this spirit, don't forget to keep in touch with your local retirees' club about events for the autumn and winter – you can find the contact details on pages 22 and 23.

Most of the pensions team is working from home, with limited numbers of staff going into the office. If you need to get in touch and your query is not urgent, it would help us if you use email rather than the phone to contact us.

With best wishes, stay safe.

Wendy Ludman
Editor



Send us your stories and photos

Do you have a story to share with the readers of *Pension News*? We'd love to hear from you if you do. It could be an account of an unforgettable trip you've been on, a special celebration or a memorable story from your days working for the Company.



What have you been doing during the coronavirus lockdown? Many members have kept busy with their garden or home renovation projects, getting to grips with new technology or taking hobbies to a new level. Send us a photo and tell us about your lockdown experience.

Simply email us at pearl@firstactuarial.co.uk

The deadline for the December issue of *Pension News* is **Friday 9 October**.

Retirements

Congratulations and best wishes to those members of the Pearl Group Staff Pension Scheme who have recently retired – have a wonderful retirement.

Normal retirements: Pearl 72, London Life 9, NPI 25

Early retirements: Pearl 30, London Life 2, NPI 5

Welcome to your first issue of *Pension News*.

If you'd like to catch up with former colleagues who have already retired, why not get in touch with your local retirees' club? See the diary of events on pages 22 and 23.



Do you remember...?

Pearl Assurance employee, Stanley Baker

I wonder if any members can help me, please? I am in the process of writing an article about the pilots of 66 Squadron at RAF Gravesend during September and October 1940 and have details and pictures of all the pilots except one, Stanley Baker.

Stanley Baker was employed by Pearl assurance in 1939, when he was called up to the RAF Volunteer Reserve as a pilot. After training in June 1939, he joined 66 Squadron RAF flying Spitfires from Kenley, Gravesend and Biggin Hill during the Battle of Britain.

He was lost in action near Boulogne in France on 11 February 1941, when he was shot down and his Spitfire crashed in the English Channel. His body was never found. He was 21 years old.

Stanley has been largely forgotten as he has no known grave and he is only remembered on the RAF Runnymede memorial and on a Pearl memorial to





employees who lost their lives in WW2. He has a brief biography on the London Battle of Britain Memorial, authored by Edward McManus, but there are no known pictures of Stanley Baker.

My research has unearthed the fact that the Pearl Archives were compiled by Denys Pegg, who sadly died in 2007. I have an inkling he was probably also involved in the instigation of the Pearl War Memorial. The whereabouts of the archives now would appear to be a mystery.

Colleagues of Stanley Baker from Pearl would now be in their late 90s, but there may still be someone who would remember him, or there may have been an article in the company magazine with details of him. He lived in South London near South Norwood Hill, so I imagine he worked at the Pearl Offices at High Holburn.

Edward McManus and I would be very grateful for any help.

Jeremy Wright

WORKING AT PEARL IN THE 1950s

I joined Pearl in 1948 along with Sheila, my wife to be. I left for national service in the Royal Navy in 1950 and returned two years later. I worked in fire and accident OB accounts and OB3. Sheila ran the company payroll Hollerith system! I became an agent in Slough, and then assistant DM in Oxford, leaving in 1964 when our son was born. I would be very happy to hear from any contemporaries.

Norman Bloomfield
norman@nbloomfield.com

Training days

Last September, my wife Ann and I 'spent' our daughter's Christmas present – a night at the St. Pancras International Hotel.

She has grown up tolerating my interest in trains and considered this a bucket list item that had to be ticked. It certainly was a weekend we shall never forget.

In January this year, I was remembering our trip and put my thoughts into rhyme, which I thought I'd share. I've written several rhymes over the years and had one or two published in anthologies. I wonder how many Pearl colleagues watched the trains when they were 12 and recall those carefree days.

Andrew Muncaster, Macclesfield

St Pancras Remembered

I came here once at the age of twelve
The smoky gloomy shadows to delve
In search of a Jubilee or some other
There was nothing going on, why did we bother?

Scott's masterpiece had seen better days
Empty rooms and even emptier bays
So quiet we'd not stay half an hour,
Drawn next door by A4s and their power.

But time moves on and the world shrinks,
Brussels and Paris require London links.
St. Pancras was waiting for a chance once more
to justify its inclusion in today's Bradshaw.

Javelins and Eurostars fly through the Chunnel,
before long you'll get one to the Wirral.
New life for a very grand old girl
With toilets furnished in mother-of-pearl.

Sir John Betjeman stands in backwards lean,
no better place to survey the scene.
Eyeing commuters, tourists, travellers all
But do they appreciate Barlow's great hall?

Now I'm the lucky resident for a day,
With wife Ann we'll enjoy our stay.
We'll catch a show and a meal for sure,
Looking forward to my return once more.

Your group updates

AMP UK PENSIONERS CROYDON

The first couple of dozen annual lunches for AMP UK Pensioners always went smoothly and everyone enjoyed themselves. How times have changed!

Last year, the chef at the venue was sacked just one week before the lunch and it proved impossible to save the 2019 event. So, this year, we had our fingers crossed that nothing could stop us celebrating at the end of April, how wrong we were!

Undaunted, we are now starting to make plans for later in 2020.

We'll be back!
Malcolm Ash



Pearl Chief Office Pensioners' Association

As you know, Government guidelines and the subsequent national lockdown meant that we had to cancel our regular May meeting of the Pearl Chief Office Pensioners' Association. While this has been disappointing, the safety and wellbeing of our pensioners is paramount, and we hope to hold our regular reunion meeting later this year in October. Your Committee will review the situation in August, and we shall be in touch with information as soon as possible after that.

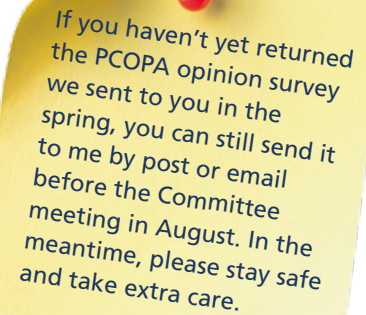
In the meantime, we have written to members asking for your thoughts about the future of our regular meetings, usually held every May and October. In recent years, the number of attendees has been declining, rarely exceeding 40 members. This has had a bearing on the Association's finances in terms of the subsidy which we apply to these meetings.

After careful thought, the Committee has proposed having just one meeting to include both the AGM and the regular reunion quiz and raffle. Although there are 350 members of the Association, less than 25% of these have attended a meeting in the last three years. As the Association subsidises each meeting by about £600, if we were to continue with two meetings a year, our limited funds would be exhausted by the end of 2021.

Alternative venues have been explored but nothing suitable has been found. So, in order to extend our current arrangements, the Committee is suggesting for the future just one meeting a year and an increase in the cost to members to £25 per head.

Circumstances have determined that this year there can be only one meeting (we hope in October), but we would welcome PCOPA members' views on future arrangements.

Roger Jeary



If you haven't yet returned the PCOPA opinion survey we sent to you in the spring, you can still send it to me by post or email before the Committee meeting in August. In the meantime, please stay safe and take extra care.

Pearl Pensioners Club: Peterborough

Regardless of the season and weather outside, the Peterborough Pensioners continue to make excellent use of the club and the numerous activities arranged on their behalf. Alongside this varied programme, the three main societies have provided everybody with an excellent and well-supported menu of events.

Christmas party

Uniquely, this was held in January thanks to the rapidly arranged General Election. Terry Moon organised one of his famous picture quizzes, with Roger Law and Don Gardner winning by quite some margin.

Photos from previous events festooned the walls, with humorous captions generating much mirth and merriment. A free raffle and superb buffet, which included sandwiches prepared by Joy Wilson, ensured a great time was had by all.



Christmas in the new year.



Pearl Pensioners Club (Peterborough) CONTINUED

Peterborough energy recycling centre

Three groups have recently been shown around the new premises in Peterborough, and all reported back to say how interesting and enjoyable they found it. Resplendently kitted out in protective outfits, our groups were shown round the purpose-built areas, seeing first-hand how the city's waste is sorted and converted into electricity.



Tolethorpe

Judith Bates organised another visit to the outdoor theatre at Tolethorpe to see Noel Coward's *Blithe Spirit*. Good weather, excellent seats and an enjoyable performance all added up to make for a wonderful evening.

Blue Stockings

Under the leadership of Geoff Lidbetter, 40 of the more highbrow club members attended the acclaimed play, *Blue Stockings*, a hugely entertaining story of four women fighting to be treated equally in Victorian England at Girton College, Cambridge.

A pre-theatre meal at St Mary's Vaults set the mood, and we were soon enjoying some superb acting and plenty of laughs in Stamford Arts Centre. With full stomachs and the heating up high, one or two of the theatregoers were seen to nod off during the evening. Fortunately for them, it is difficult to take photographs in the dark!



Dinner and the theatre.



Pearl Pensioners Club (Peterborough) CONTINUED

Societies

The three core societies continue to attract loyal bands of followers:

WALKING

Under the stewardship of Mike Field, the walking society's monthly walks have meandered through some beautiful countryside, including chocolate-box villages such as Wadenhoe and Barnack and historic towns like Oundle. Each walk finishes with a pub lunch and invariably some liquid refreshment, which always seems to taste better after a brisk stroll.



Out and about with the walking society.

MUSIC

The music society continues to meet monthly to enjoy a wide range of entertaining and programmes from a variety of presenters.

SNOOKER

Monday's snooker sessions are always well supported, with three tables in constant use throughout the year. Form fluctuates for most players on a regular basis, so it's always hard to predict the outcome of the various matches each week.

The snooker Christmas party saw the usual suspects enjoying an excellent meal amongst convivial company at the Shuckburgh Arms, Stoke Doyle. Geoff Delaney gave one of his classic speeches, offering awards for the highest break (Dave West) and longest frame on record (90 minutes - Pete Battams, Brian Bates, Geoff Reid and David Turner).

The afternoon was concluded with a Terry Moon quiz, won by the formidable team of Mike Green, Steve Preston, Pete Battams and Tony Hellaby.



Christmas lunch at the Shuckburgh Arms.



Pearl Pensioners Club (Peterborough)

CONTINUED

Forthcoming events

As ever, a packed programme had been lined up for the remainder of the year, but the coronavirus outbreak has unfortunately put paid to that.

The Annual Luncheon scheduled for April has been postponed, and the monthly meetings have been suspended until future notice.

In July, tickets have been reserved to see a Sherlock Holmes play hosted at the cottage of local poet John Clare, and in August, a tour of Ketton Cement Works has been planned. These are now very much in jeopardy.

Later in the year, an evening is being arranged where the group will see Dickens ghostly tale *A Christmas Carol*. Hopefully, this will be preceded by a meal in the lovely town of Stamford should the pandemic situation improve in time.



Thank you to Norman Gray for compiling this crossword to keep us entertained.

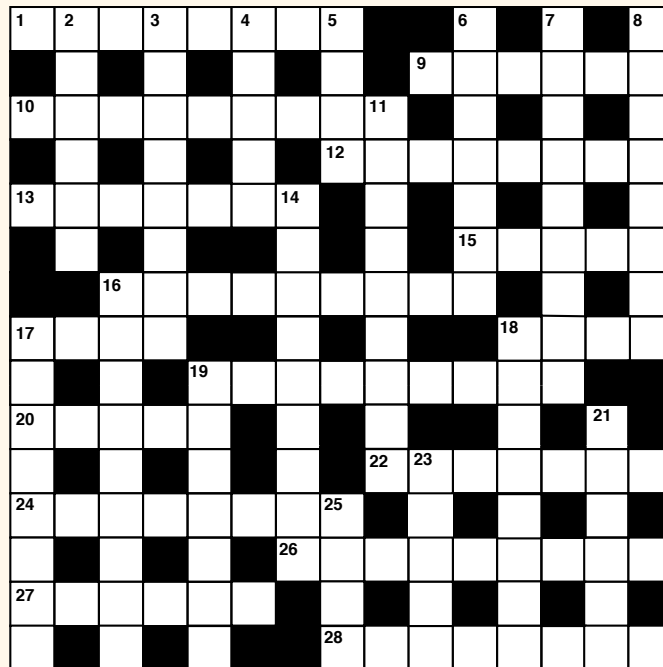
ACROSS

1. Scout leader under canvas is cutting corners (8)
9. I divide a couple of pounds when I've got cash (6)
10. They believe the end product of this is nil (9)
12. Premier entering shortly with a bucket (8)
13. Place for tanning, where a movement of the head may loosen the bikini (7)
15. In the city possesses capital (5)
16. Well-backed dogs (9)
17. Swells following operations (4)
18. It covered more than the lower half of the trunk (4)
19. Try to land (9)
20. Equestrian qualification (5)
22. Overindulges and is and is not pursuing power (7)
24. Ran altogether in irregular lines (8)
26. Basis upon which pygmies hold coin (9)
27. Extremely implacable (6)

28. Point to a dominating woman replacing one note with another for the cleaner (8)

DOWN

2. Set to seek a sign of intelligence in this, for example (6)
3. Raised platforms on which one appears in brand new operations (8)
4. One taking vulgar employment at a holiday resort (5)
5. Removes the essentials of fighting spirit (4)
6. Spoilt for choice over second pieces (7)
7. The end of the run comes after gold on the fruit machine (9)
8. Paradise to bid farewell to sloth, perhaps (8)
11. Travelling in this, the speed on board, initially high, increases progressively (9)
14. Clerk entrusts letter to very quiet escort (9)
16. Building worker to mince and simpler (9)



17. When returning to abide by the hearth (8)
18. Something to suit a small band (3-5)
19. Alice's well content with sentimentality (7)
21. Murphy covers the wretch in confusion (6)
23. Take leave of a god (5)
25. Bouncers in ragged clothes (4)

You can find the solution on page 23.

News update



State pension increases

In April 2020, State pensions were increased by 3.9% after the Office for National Statistics announced that inflation remained at 1.7% in September 2019. The State pension is protected by the 'triple lock' guarantee which means that it increases each April by the greater of September's price inflation, earnings growth or 2.5%. This year, the highest measure was average earnings at 3.9%.

New money

The new polymer £20 banknote featuring artist JMW Turner was released by the Bank of England in February. It replaces the Adam Smith £20 banknote, but both notes can be used in tandem until the old version is withdrawn. The Bank of England normally gives a period of at least six months before an old note is taken out of circulation.



Have you paid too much tax?

Data published by HMRC shows that hundreds of thousands of pensioners have paid too much tax to the tune of £500 million by accidentally triggering excessive tax charges when they withdraw savings from their pension pot under the pension freedoms introduced in 2015.

Almost £30 billion has been taken out of pensions since 2015. Many withdrawals are taxed at the higher emergency tax rate, which means individuals can end up losing significant sums of retirement income to tax that isn't owed.

If you're planning to make a pension withdrawal, make sure to check your tax liabilities carefully, both for the months you made the withdrawal and the subsequent months. You can claim a refund on overpaid tax by completing the necessary claim forms from the government website at www.gov.uk/government/collections/income-tax-forms

Remembering...

Brian Green

by John Hercock

When I joined Pearl, Brian was in the same department. I always wondered why, when I and most others were waiting to go home at quarter to five, Brian would disappear into another office carrying books. The answer came in an edition of the Pearl Gazette which recorded that Brian Green had passed the Life Branch Associate examination with distinction. Those two words perfectly sum up Brian either in work, sporting activities or life generally.

He was a loyal member of the Sports club, playing 268 games of football for various Pearl teams, including 98 in the first team. He scored no goals, but these were the days when left full backs were not allowed to go beyond the half-way line!

He was also a steady and reliable cricketer and played 144 matches for Pearl, including 85 for the first team.



We spent many good times watching Chelsea, including a memorable trip to Villa Park, in 1967, to see them beat Leeds in an FA Cup semi-final. David West says that the cross from Charlie Cook which led to the winning goal was 'reminiscent of Brian's cultured left foot'.

On a more personal note, Brian helped me set up a boys' football team in which our sons both played. My role as the coach was relatively easy, Brian was the club secretary and he kept meticulous records. We had set the club up on the basis that everyone who turned up played at least a half a game. I got used to him telling me whatever the score at half time to take two players off, however good, to make way for our two substitutes. His attention to detail extended to the league and he was justly rewarded with the award of club secretary of the year - unusual for a new club. Again, a role he performed with distinction.

We worked together in various departments and I never heard anyone say a bad word about Brian. He will be greatly missed.

Remembering...

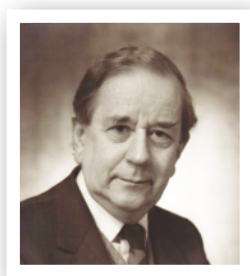
James Elmslie

In our Christmas edition, we described the PCOPA's celebration of the 100th birthday of their oldest member, James Elmslie. Sadly, we now report that James died peacefully in his sleep on 30 January.

In his teens, he won a scholarship to read mathematics at Cambridge University but only completed four terms before volunteering for the army in 1940. He enlisted with the Royal Tank Regiment and served in North Africa, Burma, Iraq/Syria and Italy, rising to the rank of Major.

After 1945, he stayed on with the army, mainly in the Ministry of Defence, until 1959 at age 40, when he took voluntary redundancy. He had been overseeing the Cadet Force and was awarded a military MBE for his services to the Armed Forces.

James wanted to become an actuary and joined Pearl Assurance, where he soon passed the required exams and qualified in 1963. With all the distractions of a young



family, he said he often had to study in his garage. To start from scratch, at an age when most of his colleagues would already be nearly halfway through their careers, and then rise to the very top was certainly remarkable.

He worked under Einion Holland and was chosen to replace Alfred Edwards in 1977 as Company Actuary. In 1983, he was appointed Joint Chief General Manager. He retired in 1984 and became non-executive Deputy Chairman, finally entering complete retirement in 1987.

In retirement, he travelled extensively with his wife Isabel, before she died in 2014. He was an avid reader and enjoyed a game of bridge. Indeed, he celebrated his 100th birthday with a game alongside his son. He was very fond of his four grandchildren and was delighted to become a great grandfather.

James strongly believed in people getting on with one another and encouraged that in both the army and the Pearl. He was certainly very popular with all who worked with him.



Obituaries

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

PEARL				
Name	Address	Age		
Mr E Allwood	London	88	Mrs WM Clark	Bristol 96
Mrs SI Anderson	Ayrshire	84	Mr LB Clark	Nottingham 73
Mrs MM Baggott	Ashford	94	Mrs JA Collier	Daventry 92
Mrs VM Balkwill	Ontario	96	Mr SV Collins	Peterborough 76
Mr CD Bamford	Shepperton	80	Mr PB Cooke	Budleigh Salterton 89
Mrs EM Bartholomeusz	Kings Langley	93	Miss ER Coxhead	Surrey 91
Ms A Beal	Doncaster	74	Mrs S Curl	Canterbury 85
Mrs E Bell	Leeds	90	Mr MC Dale	Bournemouth 89
Mr AJ Bennett	Doncaster	89	Mr G Davies	Normanton 70
Mr GK Bignell	Northampton	90	Mrs J Davies	Bristol 80
Mr J Bingham	Mansfield	81	Mr RW Davis	Bristol 82
Mrs PW Boardman	Brentwood	95	Mr RS Dawson	Alloa 82
Mr EH Bonetta	Devon	88	Mr ME Dobson	Shipley 87
Mrs P Boyes	Leicester	83	Mr KA Dunscombe	Cardiff 83
Mrs JB Bull	Chippenham	84	Mrs P Dyer	Nottingham 81
Mrs JL Burrows	Gwent	90	Mr PJ Eastall	Colchester 85
Mrs E Bush	Peterborough	95	Mr B Ellis	Harrogate 83
Mr KG Butler	Witney	75	Mr JRC Elmslie	Surrey 100
Mrs DG Carvell	Stratford-upon-Avon	92	Mrs D Elsworth	York 92
Mr JP Casale	London	78	Mrs BM Evans	Guernsey 89
Mrs GJ Caswell	Hinckley	75	Mrs DN Evans	Merthyr Tydfil 99
Mrs M Catlow	Cheadle	92	Mr IP Ferguson	Dumfries & Galloway 76
Mr RA Cave	Waltham Abbey	80	Mr R Flavell	Walsall 77
Mr HJ Chamberlain	Reading	97	Mr R Flint	Otley 94
Mrs JM Chapman	Devon	81	Mr EE Fox	Liverpool 88
			Mr RC Fox	Beverley 82

Obituaries CONTINUED

Mrs JE Furber	Welwyn Garden City	89	Mrs C Lewin	Downham Market	96
Mr EHW Goodchild	Darlington	99	Mr GW Liscoe	Peterborough	70
Mr AR Goodwin	Reading	84	Mrs VOE Lloyd	Burnham-on-Sea	91
Mrs C Gore	Merseyside	98	Mr D Lomas	Derbyshire	73
Mrs OM Green	Tavistock	88	Mrs JE Loncharich	Hereford	94
Mr BL Green	Surrey	81	Mr NWF Long	Exeter	92
Miss DV Greenwood	Hertfordshire	90	Mr PJ Loughlin	Southport	87
Mr MH Haig	Dumfries	88	Mr JA Lyth	Redditch	79
Mrs PJ Haines	Looe	93	Mr WL Magill	Craigavon	84
Mr DB Hall	Fife	74	Mr AD Matthews	Birmingham	91
Mrs JB Hanley	Leighton Buzzard	76	Mrs M Matthews	Pontypool	84
Mrs MC Hargrave	York	91	Mr RE Mattock	Lincoln	73
Mrs MC Harkin	Batley	86	Mr PB McAllister	Wigan	89
Mrs MP Harris	Burnham-on-Sea	82	Mr W McCraw	Berwickshire	76
Mr DEB Hart	Doncaster	92	Mrs R McFarlane	Strathclyde	86
Mr DA Hartland	Surrey	86	Mrs MM McGovern	Glasgow	86
Mrs JM Hazelby	Gloucester	90	Mr AR McGowan	Hayes	72
Mrs BE Heaps-Warby	West Sussex	93	Mrs G Miller	Wick	87
Mr RG Hewett	Middlesex	99	Mr B Mohomed	Stratford-upon-Avon	64
Mr R Hey	Halifax	92	Mr RG Morgan	Poole	92
Mrs JC Hill	Ross-on-Wye	91	Mr AJ Mottram	Abbotts Bromley	78
Mrs EM Holly	Tenby	90	Mrs HE Murdoch	Huntingdon	94
Mr AE Howie	Dunfermline	88	Mrs IM Murrison	Market Harborough	91
Mr AW Howlett	Wokington	85	Mr D Neath	Shipston-on-Stour	73
Mrs SM Hudson	Peterborough	64	Mrs J Neighbour	Stevenage	93
Mrs BJ Jenking	Penryn	97	Mrs AJ Nicolle	Hampshire	90
Mrs T Jones	Corby	93	Mrs MJ Norman	Seaham	88
Mr D Jones	Grantham	73	Mrs MV Overington	Surrey	90
Mrs CA Jones	Buckinghamshire	70	Mrs AE Pedlar	Barnstaple	89
Mr L Jones	Wrexham	87	Mr GV Pentelow	Poole	81
Mr D Jones	Bridgwater	80	Mr A Plant	Chester	91
Mr JS Katon	Exeter	70	Mr ED Potter	Ilford	80
Mrs V Kidd	Burnley	95	Mr DW Presland	Leicester	90
Mrs C Kitt	Brentwood	77	Mr AL Pyrah	Yorkshire	78

Mr J Robertson	Inverurie	79
Mrs RAG Rogers	Reading	76
Mr JS Rooney	Holmfirth	69
Mr S Ross	Spenny Moor	85
Mrs MM Rowley	Stoke-on-Trent	93
Mrs EI Rowney	Glasgow	82
Mr BS Sargeant	Newcastle-under-Lyme	79
Mrs SM Shandley	Eastbourne	83
Mr KB Simmons	Crowborough	79
Mr B Sims	Bristol	71
Mr AJ Skinner	Christchurch	92
Mrs B Smith	Bakewell	94
Mrs BM Smith	Bromley	91
Mr R Smith	Lanarkshire	74
Mr RF Spiers	Leicester	85
Mr P Stalker	Preston	86
Mr EH Stedman	Lytham St. Annes	78
Mrs DM Stembridge	Kent	90
Mrs R Stevens	Taunton	80
Mrs C Stevenson	Uxbridge	96
Mr J Stewart	Strathclyde	89
Mr IT Sutcliffe	Surbiton	70
Mr GAR Swain	Adelaide	87
Mr R Thompson	Bristol	71
Mrs FM Thomson	Gourock	83
Mr GW Thornley	Nottingham	102
Mr C Tolson	Windermere	89
Mrs JM Tombs	Birmingham	91
Mr R Tomlinson	Sheffield	84
Mr DC Turner	Cambridgeshire	98
Mr F Tuttle	Lancashire	82
Mrs VLR Tye	Chatham	91
Mrs MA Tyrrell	Wrexham	92
Mr AF Walker	Eastleigh	86
Mrs S Waller	Market Deeping	86

Mrs A Watmough	Manchester	98
Mr D Watson	Bristol	72
Mr RA Webley	Malvern	79
Mr MH White	Bristol	86
Mrs MJ Williams	Gwent	88
Mr LA Wills	Bridgwater	93
Mrs J Wilton	Keighley	96
Mrs J Withall	Helston	94
Mr WF Withnell	Macclesfield	90
Mr AW Woodbridge	Great Yarmouth	87
Mrs MM Woods	Bournemouth	82
Mrs HA Wynn	Goole	86

LONDON LIFE

Miss IH Bailey	Kent	88
Mr WD Bryant	Bristol	83
Mr AR Dominy	Walton-on-Thames	89
Mr HJ Hazell	Bristol	72
Miss BN Pasfield	Tilbury	88
Mr M Spalek	Bristol	57

NPI

Mr DR Cox	Bridgend	72
Mr IM Craston	Etchingham	87
Mrs DM Greener	Tunbridge Wells	90
Mr MJ Hill	Cranbrook	84
Mr JA Nichols	Bromley	96
Mrs SC Sorotos	Tunbridge Wells	63
Mrs FJ Pitt	Cranbrook	73
Mr AE Watkins	Tonbridge	73
Mrs WJK Talbot	Kent	93
Mr JD Whitfield	Bristol	75

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

Christmas lunch to be arranged – please contact Ray for details.

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

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 dates.

P – BRISTOL

Gerald Horseman – 01179 865922

26 November 2020 – pre-Christmas lunch at Lansdown Golf Club.

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

Please contact Gerald for more details.

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

Unfortunately, this group is closing down.

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: essexes@aol.com**PEARL PENSIONERS CLUB – PETERBOROUGH****Joy Wilson – 01733 244982** or email justjoy293@gmail.comEvery Monday from 10am – Snooker at The Court, Bretton
Monthly Walk

Music Society – monthly meeting on a Friday

Club meeting monthly in Alwalton Village Hall on second
Thursday at 2.30pm.**PEARL CHIEF OFFICE****Roger Jeary – 21 Ocean Wharf, 60 Westferry Road,
London E14 8LN****Crossword solution****ACROSS** 1. scamping; 9. liquid; 10. nihilists; 12. spittoon;
13. suntrap; 15. Lhasa; 16. springers; 17. fops; 18. toga;
19. touchdown; 20. rider; 22. pamper; 24. streaked;
26. rudiments; 27. deadly; 28. squeegee.**DOWN** 2. clique; 3. maintops; 4. Ibiza; 5. guts; 6. pistols;
7. automaton; 8. edentata; 11. spaceship; 14. penpusher;
16. spiderman; 17. fireside; 18. two-piece; 19. treacle;
21. pratie; 23. adieu; 25. duds.

Get in touch

If you have a general query about your pension, please contact the Scheme administrators in Peterborough. At this time, unless your query is urgent, please use email to get in touch rather than telephoning us.

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

Please let us know!

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

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