Pearl Group Staff Pension Scheme

Winter 2022

PENSION news

INSIDE: • Pension payroll dates 2023 • Your group updates • Get in touch

Welcome to the winter 2022 issue of Pension news

I hope you all enjoyed the lovely hot summer. It is always nice to receive news and photos from the various events that have taken place, so please keep them coming and we'll include as many as possible.

For this issue I am grateful for contributions from Geoffrey and Jean Evans, who celebrated their Diamond Wedding this year, and Norman Gray, who has supplied another of his excellent crosswords to keep you busy. We also have news from the groups plus the usual contact details for groups and events near you.

Best wishes, **Wendy Ludman** Editor

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Have you retired recently?

Many congratulations to the 152 members of the Pearl Group Staff Pension Scheme who have retired recently. Best wishes for a wonderful retirement.

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? You can find all the contact details on pages 22 to 23.

Any news for Pension news?

We're always keen to hear from our members about their life in retirement. If you're celebrating a special birthday or anniversary, or you've discovered a new hobby or interest, why not send us a photo and share it with us?

Email: pearl@firstactuarial.co.uk

The deadline for the Summer issue of *Pension news* is Friday, 17 March.



Pension payroll dates 2023

2022

Thursday, 22 December

2023

Wednesday, 25 January Friday, 24 February Friday, 24 March Tuesday, 25 April Thursday, 25 May Friday, 23 June Tuesday, 25 July Friday, 25 August Monday, 25 September Wednesday, 25 October Friday, 24 November Friday, 22 December

Gillian's Christmas cards

Gillian Barnes has been keeping herself busy crafting since retiring from the Ilford office in the late 90s.



Diamond wedding

Mr Evans met his future wife whilst both were serving in the Royal Air Force. After completing his four-year stint in the RAF, Mr Evans joined the Pearl Assurance as an agent in the V11 District office of Wrexham.

Maintaining his interest in the RAF, he joined the Royal Air Force Association local branch where he was elected to the Committee and was made a vice-president for his work in the charitable organisation.

Mr Evans also joined the Royal Observer Corps, and became an observer/officer, during the Cold War period of the sixties, being appointed the Queen's standard bearer at a North Wales Group parade, at St Giles parish Church

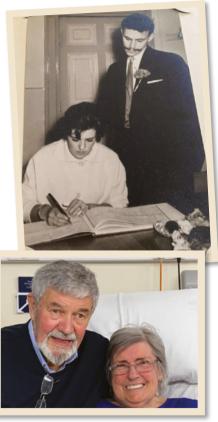
in Wrexham, finally earning his long-service medal with bar before retiring.

Mr Evans was appointed senior District Office Clerk at V11 office before moving to Nantwich office and ultimately the new Crewe office, in Cheshire where he has enjoyed his retirement for over 25 years.

His wife Jean was a photographer in the R.A.F and was ultimately posted to the 2nd Tactical Air Force in Germany. On one occasion she was shocked to find that her future husband and a good friend had hitch-hiked over to visit her and the friend's future wife who was a teacher, at a nearby base, all at the expense of half a crown, or as it is today, 12.5 pence.

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Mr Geoffrev Evans, and his wife Jean Anne at their wedding day on 6 July 1962



A more recent photo of Geoffrey and Jean

Pearl Chief Office Pensioners' Association

The Pearl Chief Office Pensioners' Association has moved to an annual lunch event, so didn't meet in October this year. The Annual lunch in 2023 will be held again in the historic George Inn in Southwark, London and full details of the event will be circulated to members in the new year.

Since our last meeting life has been gradually returning to normal, post-Covid, and we are hopeful that even more members will be able to join us next year for lunch at The George.

Sadly, I have to report that in August this year our Vice President Colin Jeffreys' wife Margaret passed away after a long illness. The Peterborough and Holborn Chief Office Pensioners' Associations were represented by their Chairmen, David West and Ken McAleer, at Margaret's Funeral on 31 August.

I am also sorry to report that four other members have passed away since our last meeting in May 2022: Peter Manktelow, Dennis Lester, Peter Millard and Clive Gardner. The two Peters were goalkeeping legends in their younger days.

In the last edition reference was made to the work of The Insurance Charities and we have previously referred to The Harding Fund, which also may have been able to help Pearl people who had encountered financial difficulties.

Some years ago, the Pearl Chief Office Benevolent Fund was wound up and passed its assets to The Insurance Charities. The Harding Fund trustees have now decided that their charity, started by Field Staff District Managers in the 1950s, should also move its monies into this bigger organisation working exclusively for Insurance workers and which has a wider remit to help people with Loans, Grants and Finance budgeting.

Any former Pearl staff who think they may be able to get help can contact them at www.theinsurancecharities.org.uk or at 2 St Andrews Hill, London EC4V 5BY, phone 020 7606 3763.

Roger Jeary



London Life **Pensioner Reunions**

As promised a while back I finally got round to organising a location and date for the next Pensioner Reunion in London, the first since 2018. It took place on Monday, 14 November 2022 at a new venue of The George Inn in Southwark.

Also, a reminder that some of us meet on a regular basis at the Ostrich in Bristol. I will be organising and circulating details of a Christmas reunion at the Ostrich by the time you read this.

The next Pensioner Reunion lunch in Bristol will be in 2023 and I will circulate details nearer the time to everyone on my list. If you do not currently receive emails from me and would like to, then please email essexes@aol.com or give me a ring on 01225 873878.

Chris Essex

Pearl Pensioners' Club: Peterborough

SOCIAL

Club activities have continued throughout the summer, with regular monthly meetings in Alwalton and several interesting outings taking place.

Farm visit

Around 300 cows were startled recently when 21 club members made a visit on 21 July to Alma Bank Dairy Farm for a behindthe-scenes look at the milk farming process. The visit was highly enjoyable, and we learnt that milking takes around 2.5 hours each morning (slightly less in the afternoon), and that the animals are exceedingly compliant, voluntarily following the leader in single file from the field to the



milking shed. It's no surprise really, though – without calves to relieve the pressure, they're fit to burst much of the time. Heifers born on the farm stay there but are taken away from their mothers (to preserve the milk yield) and housed in a large shed where they are fed artificially. Milk is sent to Long Clawson Cheesemakers, who interestingly sent a camera crew equipped with a drone to record our visit for use on their website.

Spider's Web

On 25 August, over 30 pensioners made their way to Tolethorpe outdoor theatre to watch this parody of Agatha Christie's usual detective thriller genre. As you can see in the photo, some enjoyed a picnic in the delightful gardens before taking their seats for a highly amusing play brimming with invisible ink, hidden doorways and secret drawers, with the humour ranging from typical farce to outright slapstick. It wasn't so much a 'Whodunnit?', more a 'How do they get away with it?' Musical interludes were blended into the story, with songs such as the Spice Girls' *Wannabe* and Coolio's *Gangsta's Paradise* given full 1920's Swing arrangement. There were some excellent comic performances throughout, especially from the detective who channelled his inner John Cleese to hilarious effect. Our laughter increased as the show progressed, and it's safe to say not many of us guessed the identity of the murderer at the dramatic conclusion.



MUSIC SOCIETY

After Covid restrictions eased, the 2022 programme began in earnest. Much preparation went into Bill Collins' 18 March presentation, which was appreciated by a smallish audience. He played music representing 12 countries, each illustrated with glorious photos plus on-screen comments. Bill hinted at having taken his caravan/ motorhome to many of these places, which may explain why he was difficult to locate in the office during the summer months!

The July presentation, entitled *The French Connection* and produced by first-timers Janice West and Carole Moon, was thoroughly enjoyed by a pre-Covidsized audience of 25. Was this a show of support for the debutantes, a liking for French music, or the wine and large selection of French cheeses on offer? It was all of those things. While Janice and Carole chose the music and wrote the script, John Munro was the narrator – a plainclothes version of Officer Crabtree, the policeman in TV's 'Allo 'Allo. You will be pleased to hear that, in view of their success, the ladies are already deciding which country's music will feature in their next programme.

Aside from the regular meetings, 30 people were at the society's annual dinner at Milton Golf Club in May for a three-course meal and light musical entertainment.

THE 2022 ANNUAL LUNCHEON

Back in April, over 70 members enjoyed an excellent afternoon at Greetham Valley, where Dave West welcomed all present, especially those visiting for the first time. He briefly reflected on members no longer with us, and toasted 'absent friends', especially Don Matthews, who has possibly contributed more to the running of the club than anybody else. Dave reflected on the numerous events that have been held since the last luncheon and expressed pleasure and relief that things were genuinely getting back to normal, with walks, theatre visits, snooker, music and of course the regular meetings.

As ever, the food was excellent, as was the quality of the venue. It was a genuine joy to catch up with old friends and the four hours passed all too guickly.





SNOOKER

Although numbers have dwindled slightly in recent months, there are generally enough attendees to occupy two tables at the Court Snooker Centre in Bretton. As the holiday season is now over, it is hoped availability will improve once again.



WALKERS

exercise and light conversation as we tackle whatever route Mike Field or Terry Moon have chosen for us. Peterborough is surrounded by delightful villages, so a wide variety of walks is possible, although strangely almost all seem to be 4.5 miles. Could this be because some think 5 miles to be too far...? Who knows!

The walking section is arguably the best supported of all, with sometimes 20 or more members turning up for a stroll. Starting and finishing from a local hostelry, walks provide the opportunity for some fresh air, gentle





COMMONWEALTH GAMES

Last summer. the Commonwealth Games Oueen's Baton toured the UK before the opening ceremony of the games on 28 July. On its route through the East of England, the torch was paraded round the athletics arena in Kings Lynn on 9 July by none other than our own Tony King. In front of a surprisingly large crowd for 8am on a Saturday morning, Tony was the last of the four to carry the Baton, before handing it back to the police escorts for safe keeping and transporting to the next venue in Bury St Edmonds. The proceedings were presided over by the Mayor of Kings Lynn, who introduced each of the baton carriers to the crowd before the first set off around the track.

There were no celebrities present, but in glorious sunshine the 1.5kg torch was loudly cheered and applauded, 'It was a privilege and proud moment, and I was delighted that my family were there to see it,' said Tony afterwards, who was interviewed by the local newspaper and appeared on ITV news and on Community radio.

Tony subsequently worked as a volunteer for this prestigious event. He was actually assigned to work backstage at the badminton courts, managing the warm-up area. Badminton was something he admits to knowing little about, but he guickly learned and really enjoyed the experience. He stayed in Birmingham at his own expense for two full weeks, and at the end of his time there attended a major party for around 11,000 volunteers. Part of Birmingham was sectioned off, and Tony was given vouchers

that entitled him to food and drinks in the cafés, restaurants and bars in the area.



Forthcoming Events

Annual Luncheon

The very popular Annual Luncheon has been booked for Friday, 21 April 2023. Once again, Greetham Valley Golf Club will be the venue for this highly anticipated event.

Rules for Living

Geoff Lidbetter has reserved 40 tickets for what has become our annual pre-Christmas visit to Stamford Arts Centre, Rules for *Living* is a comedy set on Christmas Day. Written by Sam Holcroft, this farce is billed as 'a side-splittingly funny spectacle of a family's descent into chaos'. Edith gathers her family for a traditional Christmas lunch and has planned everything with military precision. However, the festivities reveal the tensions

among her offspring, accusations (and food) fly and relationships fall apart. Bookings for this trip, which takes place on 7 December, are currently being taken.

Snooker Section Christmas Lunch

This has now been booked for the Windmill, Orton Waterville on 13 December – this is a highly anticipated occasion and is always well attended.

Walking Section **Christmas Luncheon**

For the first time ever, the December ramble will incorporate a Christmas Luncheon at Milton Golf Course, from where the walk will start and finish. This has been booked for

Tuesday, 20 December, and is open to non-walkers, so if your partner is walking but you are not, or if the weather is too inclement for you, it is still in order to reserve a place and show up for the meal.

Monthly Walks

Usually the last Wednesday or Thursday in each month (see Newsletter for details).

Snooker

Every Monday afternoon at 2pm at the Court, Mallard Road, Peterborough PE3 8YN.

Music Society

Check Newsletter for dates.

Mr & Mrs Spencer

I left my job as a supermarket manager to work for the Pearl in 1989 – one of the best decisions I ever made in my life. I loved being



an agent and I did the job with gusto. My wife Sue had worked in an insurance brokers for 13 years at this point, and she too then decided to move over to Pearl – again, a brilliant move. In my first year, I qualified for the Top Table programme, and we had our first of many trips away with the company, this one to Rome.

The company was restructuring their general branch portfolio, and because of her background, Sue was asked to apply for a position of commercial insurance adviser. She was the only female in a team of around 70 people for many years, and we were both very proud of our achievements. We bought a holiday home in Spain in 2000 and in 2005, we retired and sold up in the UK to live permanently in Spain. At this point we were 52 and 42 years old. We have lived here now for almost 17 years and love every day. We have taken 27 cruises, and I have been able to enjoy my passion for soul and Motown music and present a radio show once a week. Of course, we miss our families, and get back to the UK a few times a year to catch up, and they all visit us here too.

We will celebrate our 70th and 60th birthdays next year, so are busy looking for another cruise!

Pension Credit

The DWP has received an unprecedented number of claims for Pension Credit, following its campaign earlier this year to boost awareness of this top-up to the State Pension. Once an application has been received, a claim decision will be sent out in the post within six weeks, but the DWP wants to reassure people that successful claims will be backdated to the date the application was made. Pension Credit gives pensioners a vital financial boost that can be worth over £3,300 a year if they are on a low income. Even a small award can provide access to a wide range of other benefits – such as help with housing costs, council tax or heating bills. For those over 75, this includes continued entitlement to a free TV licence. More than 1.4 million pensioners in Britain claim Pension Credit but new figures show that up to £1.7bn is being left unclaimed. Pension Credit tops up a person's income to a minimum of £182.60 per week for single pensioners or £278.70 for couples.

MAKING IT EASIER TO GET A FREE TV LICENCE

It will become easier for pensioners on low incomes to apply for or renew their free TV licence. Under new plans, the BBC will be able to verify automatically whether a person applying for a free TV Licence is on Pension Credit with the DWP. In most cases, the 7,000 people who apply for a free licence each month will simply need to apply online or over the phone without any need to supply additional paperwork.

The changes to the application process will come into effect next year.

WATCH OUT FOR ENERGY **DISCOUNT SCAMS**

People are being warned to look out for fake emails and texts claiming to offer discounts on energy bills. A number of different scams have been circulating, including some that appear to be from the energy regulator Ofgem. The Government's £400 energy discount bill will be available to all households and will be applied automatically, so there is no need to provide your personal details to anyone in order to benefit from it. If you have received an email which you're not quite sure about, forward it to report@phishing.gov.uk

CHANGE TO BEREAVEMENT SERVICES

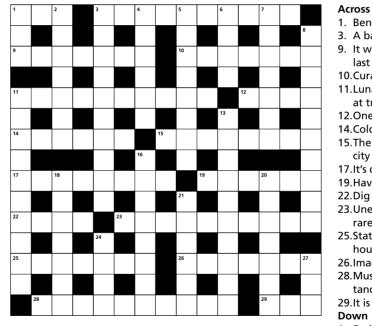
The way to contact DWP's Bereavement Services has changed, and you will now be able access the following bereavement services through a single phone number, 0800 151 2012, where you can:

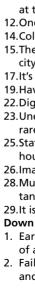
- Report a death, provide information and find out what support is available following a bereavement
- Make a new or manage an existing claim for Bereavement Benefit or **Bereavement Support Payment**
- Make a new or manage an existing claim for Funeral Expenses Payments
- Request State Pension updates following the death of a spouse or civil partner.

MONEY ADVICE

Everyone can get free and impartial money and debt advice through MoneyHelper (moneyhelper.org.uk). If you're in debt, contact Step Change for impartial advice (stepchange.org). Other organisations you might find useful include turn2us.org.uk and taxvol.org.uk

Crossword Many thanks to Norman Gray for this crossword.





- 1. Bend the pointed end. (3)
- 3. A basis for support. (10)
- 9. It went back and forth until the
 - last month of the onslaught. (7)
- 10.Curative guagmire. (7)
- 11. Lunatic gazes vaguely
 - at traffic. (10)
- 12. One of equal rank. (4)
- 14.Cold vegetables. (6)
- 15. The Spanish fish from the
- city of their dreams. (8)
- 17.It's daft to take drugs. (8)
- 19. Having landed one on a prop. (6)
- 22.Dig for a multiple factor. (4)
- 23. Unexpectedly saw the
 - rare bird. (10)
- 25. State that drivers admit no
- house is within range of view. (7)
- 26.Imagined me hiding in fear. (7)
- 28. Musical sequences performed in tandem? (4.6)
- 29. It is used for washing hair. (3)
- 1. Early appearances of birds of a feather. (3)
- 2. Failure starts to wave
- and yell. (4-3)

- 3. Type of engine needed to execute a boundary hit. (4-6)
- 4. Reversal incorporates the power to make improvement. (6)
- 5. Travel at speed for a distance around Channel Islands home. (8)
- 6. Fairly large antimacassar. (4)
- 7. One needs militants to take care of uplifted instrument. (7)
- 8. Circus performer causes a disturbance amidst celebration. (10)
- 11.Bone china carrying cream tea spread with no end of cake. (10)
- 13. Power stays distributed amongst the best people. (10)
- 16.Unbalanced work in the service without a cap. (8)
- 18.Cupid leaving a room in disarray. (7)
- 20.It's best to pick one with nothing to say. (7)
- 21.Barbarian left to support museum. (6)
- 24.Managing without one with a distinctive hooter. (4)
- 27. Sink lower into the bath. (3)

Remembering Graham Bray by Peter Hill

Graham was an Ambassador for the Pearl/AMP for over 40 years. He was a wonderful colleague and friend to all who were known to him.

He would make tea or coffee. better still delegate to others. He would bring in biscuits, cakes and sweets, a very generous man with many friends over Wales and Chief Office.

Graham started his Pearl career as an Agent in Pontypridd. I had the privilege of following some of his original debit some 20 years later. Never to be forgotten by so many grateful and happy policy holders. He was promoted to Section Manager in Porth, Bargoed, Merthyr, Pontypridd, Cardiff and Newport. He made many friends everywhere he went.

Camera at the ready, he would take photos of Pearl staff, policyholders, birthdays, anniversaries and many Pearl occasions and events. Nothing was too much trouble for this generous man. Staff and policyholders adored him; many a problem was solved by getting people around a table with a cuppa.

On his retirement he was a bit lost but made the most of his time with his beloved wife Jennifer. He would still attend Pearl events, camera at the ready. The enjoyment and happiness he brought to many a policyholder and staff was priceless. He taught us many things to which we all thank him.

R.I.P. Graham



OBITUARIES

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

PEARL Name Mrs JG Abbott Mr J Aitchison Mr MA Alcock Mrs BJ Arnold Mr MJ Ashlin Mrs ML Beeching Mr CD Bennett Mrs E Bennett Mr AJT Brandon Mr G Brown Mr MT Bunker Mrs FJM Butcher Mrs NM Collett Mrs RP Collins Mrs BM Cooper Mr FN Copley Mr R Crofts

Address	Age
Essex	82
Glasgow	84
Lancashire	94
Willenhall	82
Essex	71
Basildon	84
Telford	83
York	89
Buckingham	88
Fife	67
Bodmin	83
Leamington Spa	102
Rotherham	89
Bristol	92
Manchester	92
East Sussex	94
Leicester	74



Name	Address	Age
Mrs JM Cufley	Bexley	96
Mr G Cunningham	Renfrewshire	86
Mrs BB Daniels	Swindon	97
Mr J Daniels	Merseyside	84
Mr IS Davy	Lancaster	69
Mrs PI Day	Birmingham	92
Mr JG Desai	Middlesex	88
Mr MV Deveaux	Chester Le Street	74
Mr PJ Disotto	Morayshire	69
Mr D Dove	Sutton-in-ashfield	68
Mrs D Dutton	Godalming	86
Mr R Eaton	Stockport	77
Mr AS Eve	Chelmsford	90
Mrs ME Fenner	Yeovil	88
Mr LO Footner	Witney	87
Mr HM Ford	Cambridge	97
Mrs PA Fower	Peterborough	74

Obituaries continued...

PEARL

Name Mrs A Fraser Mr EG Frieslaar Mr IL Game Mr CB Gardner Mr KW Garratt Mr WJ Gibson Mrs JH Gilbert Mrs JI Gluckert Mrs TA Graham Mrs JM Graves Mrs H Hamill Mrs MJ Haries Mr JC Hart Mr GJ Hawkins Mrs M Hicks Mr HB Holding Mr J Holland Mrs PM Howard Mr MD Jeffreys Mr FW Jeffries Mrs CM Johnson Mr KE Johnson Mr BB Johnston

Address Nottingham Hastings France Peterborough Leicester Dumfries Southampton Kent Fife Surrey Airdrie Wakefield Nottingham Sevenoaks Coventry County Durham Preston Lydney Ipswich Devizes Shetland Wrexham Dunfermline

Age	Name
83	Mr RL Jones
81	Mrs VJ Jones
71	Mr CT Jordan
80	Mr DP Kelly
85	Mrs AEW Kemptor
90	Mr K Kenyon
78	Mrs MS King
95	Mrs VI Lancaster
72	Mrs EA Laskey
92	Mr DC Lester
86	Mrs JA Lewis
97	Mrs ME Lodge
81	Mrs M Maguire
71	Mr P Manktelow
94	Mrs J Mason
82	Mrs H Matthews
84	Mr H Mayo
90	Mr J Mcanenly
63	Mr DD Mccue
100	Mr S Mcginn
85	Mrs M Mcgurran
85	Mrs MA Meechan
85	Mr W Middleton

Address	Age
Peterborough	72
Swindon	84
Gwynedd	76
Liverpool	74
Surrey	88
Leeds	93
Coventry	75
Cumbria	90
Aberdeenshire	83
Welwyn	89
London	92
Bishop's Stortford	97
Hamilton	84
Peterborough	89
Harpenden	78
Littlehampton	77
Staffordshire	79
County Tyrone	81
Airdrie	95
Renfrewshire	90
Glasgow	92
Glasgow	90
Peterborough	86

Name
Mrs SB Mitchell
Mr NR Mutter
Mrs EM Myhan
Mr DM Needham
Mrs D Negus
Mrs BE Newman
Mrs H Newsome
Mrs JM Newsome
Mrs MD Pallett
Mrs PJ Parker
Mrs S Parker
Mr BJ Passco
Mr F Patterson
Miss VW Peacock
Mrs SM Powell
Mr AK Pritchard
Mrs B Rawson
Mr AD Ring
Mrs MM Rockley
Mrs GS Saunders
Mrs W Sharp
Mr IM Simmonds
Mrs BJ Steed
Mr S Stevens
Mrs JL Stitson
Mrs AT Stocks

Address Ashtead Swindon Liverpool Maryport Chichester Basingstoke Hucknall Kent Tamworth Exmouth St. Albans Bristol Cheltenham Kent Somerset West Midlands Cirencester Harwich Nottingham Stornoway Stirling Peterborough Bury St. Edmunds Ashford Peterborough Ashford

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Name	Address	Age
Mrs E Tattum	Colwyn Bay	94
Mrs DM Tonkiss	Bath	104
Mr RJ Tyler	Avon	91
Mrs EA Warrack	Llandysul	96
Mrs GM Warrington	Leicester	103
Mrs M Wilson	Angus	83
Mr R Wood	Halifax	88
LONDON LIFE		
Mr MJ Brooks	Bristol	72
Mrs BE Jackson	Bristol	73
Mrs JI Leo	Cirencester	60
Mr J Pockett	Winscombe	93
NPI		
Mr M Bond	Latvia	91
Mr J Cocks	Exeter	89
Mrs M Cross	Cardiff	82
Mr PG Hamilton	Harrogate	70
Mr MB Pitt	Cranbrook	78
Mr TC Sissons	London	87
Mrs L Wheeler	Stafford	88

Group contacts and events

A – BISHOPS STORTFORD

Group now closed

B – KENT AND SOUTH EAST

Mike Howlin – 07522 359437 Please contact Mike Howlin for future dates.

D – DEVON, CORNWALL, SOMERSET Mike Wall – 01395 274084

E – SOUTH WALES

Brian Jacob – 01559 395656 New members please contact Brian by phone or email brumajen@btinternet.com

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE Ray Fradley – 01787 280043

G – WEST MIDLANDS Geoff Barlow – 01922 477018 Group Closed

L DIVISION – NORTHERN IRELAND Ross Hussey – 02882 244368

M & CC

Brian Mann – 07507957311 Anyone interested who has not been before and not on my mailing list please ring me.

N – NOTTINGHAM

Peter Norris – 0115 981 4347 Please contact Peter for more details of future dates.

P – BRISTOL

Gerald Horseman – 01179 865922 We welcome any retired Pearl members and friends if they wish to join us. Please contact Gerald for more information.

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE Keith Smith – 0113 2812250 Group Closed

V – NORTH & MID WALES, SHROPSHIRE, CHESTER Wilf Beaumont – 01352 710848 Anyone wishing to attend future events please contact Wilf by phone or email: johnbeaumont351@gmail.com

X – NORTHAMPTON

Ray Williams – 01604 754139

The group's Christmas luncheon will be held on Wednesday, 7 December. Please contact Ray for further details.

NPI

Contact the editor in the first instance – details on back page.

CROYDON

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

LONDON LIFE

Chris Essex 01225 873878

If anyone is not already in touch with me and would like an invite or information on future reunions, please phone or email me at essexes@aol.com

PEARL CHIEF OFFICE

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

PEARL PENSIONERS CLUB – PETERBOROUGH

Joy Wilson – 01733 244982

- Email: justjoy293@gmail.com
- Please check with the group which events are taking place.
- Every Monday Snooker at The Court, Bretton Monthly Walk.
- Music Society monthly meeting on a Friday.
- Club meeting monthly in Alwalton Village Hall
- on the second Thursday at 2.30pm.

Crossword solution

Across

- 1. Bow, 3. Foundation,
- 9. Assault, 10. Mudbath,
- 11. Moonstruck, 12. Tier,
- 14. Taters, 15. Eldorado,
- 17. Crackpot, 19. Ashore,
- 22. Root, 23. Shearwater,
- 25. Arizona, 26. Dreamed,
- 28. Song cycles, 29. Mop

Down

- 1. Boa, 2. Wash-out,
- 3. Four-stroke, 4. Upturn,
- 5. Domicile, 6. Tidy, 7. Ocarina,
- 8. Charioteer, 11. Metacarpal,
- 13. Topsawyers, 16. Topheavy,
- 18. Amorino, 20. Optimum,
- 21. Vandal, 24. Dong,
- 27. Dip

Get in touch

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

Call us: 01733 447620

Email us: pearl@firstactuarial.co.uk

Website: www.pearlstaffpensionscheme.co.uk

Write to us: First Actuarial LLP First House Minerva Business Park Lynch Wood Peterborough PE2 6FT

If your details change

Please let us know if there are any changes to your personal details or address.

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



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