PENSION news

Pearl Group Staff Pension Scheme Summer 2025

I'm sure you're as pleased as I am to see the sunshine returning after a particularly chilly winter! We have a really full edition of Pension news for you this season, including some letters from former Pearl colleagues on pages 4 and 5, and another fiendish crossword by Norman Gray on page 16.

We've also included guite a variety of group updates this time around, including news from the Pearl Chief Officers Association, L Division, F Division, London Life and our Peterborough Pensioners, starting from page 6. As usual, I've thoroughly enjoyed looking through your pictures and updates, so please keep sending them in!

Finally, on page 14, you'll find some wellbeing matters we thought you might find interesting. In this edition, we're exploring different types of scams and how you can protect yourself against them.

I hope you all have a wonderful, warm summer, and I will see you again later in the year for our winter edition.

Best wishes,

Wendy Ludman Editor

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Have you recently retired?

Many congratulations to the 171 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?



pearl@firstactuarial.co.uk

The deadline for the winter issue of *Pension news* is Friday, 3 October.



Memories of Pearl

Thank you for the latest edition of Pearl Pension news and the time you spend editing it. I always read it with interest. From recent editions, I have learned of the death of several former colleagues with whom I had lost touch.

Thinking about them, I remember the times we spent together at the Pearl in its heyday, especially the weeks in (I think) 1977, when the Controller for Marketing and Sales pioneered the first Pearl television adverts.

Not many people will be aware that the Pearl was the first financial company ever to advertise on television.

I can still recall Stanley Baxter in different guises and the punchline 'Are YOU covered with Pearl?'.

Most of all, I remember Chief Office as the place where I met my wife, Susan. Many couples met at Chief Office; we used to call it the Pearl marriage bureau!

We married in 1973 and have two sons, two daughters and ten grandchildren, all thanks to that day in November 1968 when I walked through the revolving door of Chief Office for the first time.

Peter Cawse

E 3

An impecca-bowl achievement!

I was with Pearl Assurance at the Queen Square office in Bristol when an already accomplished bowler colleague piqued my interest in the game of lawn bowls. Who would have thought that several years later I would become a national champion with Torquay Bowls Club, alongside my wife Liz and the rest of the over-60s mixed doubles team!

We also celebrated our Pearl wedding anniversary on 2 December 2024.

Tim Lock





Pearl Chief Office Pensioners' Association

Sadly, due to the passage of time, we are nearing the end of the Association. On a positive note, we organised a lunch on 13 May to mark the winding-up of the Association after 60 years. At the time of writing, 60 members had indicated their intention to attend the lunch at a family Italian restaurant in the Canary Wharf district of East London.



The Association has also noted with sadness the passing of Eric Voller just before Christmas. We were represented at his funeral by the Secretary and Vice President, Colin Jeffryes. Eric was one of our founding members and played a leading role in the development of the Association in its early years. More recently, Eric accepted the role of President and attended events up until the last few years.

Some photos might be available in the next edition, but for those ex-employees of Chief Office at 252 High Holborn who want to remain in touch, there is an active Facebook page at www.facebook.com/groups/465538686941763, or search 'Pearl Assurance Holborn ex-employees'.

Roger Jeary

Hon Secretary PCOPA

London Life Pensioner reunions

Over 20 attendees were at our annual Christmas lunch, which was held at the Hole in the Wall in Bristol.

The group continues to meet regularly at the Ostrich in Bristol every six to eight weeks, and anyone is welcome to join them.

By the time this goes to print, the group will have also held their reunion, which took place on 7 April.

Please contact Chris Essex if you're interested in attending any meet-ups or events.







L Division

t's been some time since the Northern Ireland staff have had a get-together, and Covid restrictions really were the 'tin hat' that almost made them a thing of the past.

As organiser of the events, I decided that we would try to get a few people together and have lunch in Cookstown, inviting former district office clerks (DOCs), some of whom went on to become office managers. As I started my career 49 years ago as a DOC, I still claim membership to this elite club!



PICTURED: Ross Hussey, Ruby McCarron, Rosemary McAnenly, Emily Hempsey, Kate Porter, Roisin McCann and Sheila Doonan.

My career with the Pearl was certainly varied. I started as a DOC in the L8 (Omagh) District, then became a General Branch Inspector, Technical Field Inspector, Divisional Operations Manager for L Division, then we were rebranded as part of K Division, then I was District Manager in K17 (Coleraine) and finally back to where I started: District Manager K16 (Omagh).

On Tuesday 14 January, those who were available met with me in the Royal Hotel in Cookstown. Memories were relived, characters from our Pearl career discussed and many laughs were shared. We hope to have a similar gathering in the Coleraine/Portrush area in May, and if any former staff are interested, please contact me so we can keep you updated on plans! My details can be found on page 22.

Hopefully this is the beginning of a rebuilding of such events for those of us who have many happy memories of our time with Pearl Assurance.

Ross Hussey

F Division

We would like to share a photo from F Division's Christmas lunch, which was held at Diss Golf Club on 27 November 2024.

By the time this goes to print, the group will have also held their reunion, which took place in April.

If you'd like to join F Division for any future meet-ups or events, please contact Ray Fradley.

(()

01787 280043

Ray Fradley



The Pearl Club: Peterborough

Annual Christmas party

As tables creaked under the weight of the festive food, 61 members attended the annual Christmas party. The group was entertained by a photo quiz from Terry Moon, a free raffle for numerous excellent prizes (donated by the committee and various generous members) and a display of jokes from the monthly newsletter.

Pauline McDermott and Joy Wilson arranged the bulk of the catering, with numerous members providing sandwiches, cakes etc. I'm sure all present would agree that it was a superb afternoon once again.

Bowls

Two taster sessions were enjoyed in February, and from comments received afterwards, the events were an unmitigated success. At each, we received a briefing from a handful of experts (including our own Judith Bates and Colin Leary), and we were then unleashed on the green to try our hand.



We'd all seen how easy it looks on TV, so with unfounded confidence we were soon rolling our woods towards the distant jack with varying degrees of success. If you'd walked in after five minutes, you would have assumed the object of the game was to cover as much of the floor as possible, as there were balls scattered all over our allocated rinks. Despite this, it was a thoroughly enjoyable way to spend a cold and misty afternoon, and some are even considering joining the club in the future.

Speakers

Outside of the summer months, a key feature of our regular meetings is always the guest speaker, and recently we have enjoyed some excellent performances.

Stuart Orme, who has worked as curator at both Peterborough and Huntingdon Museums, brought a wealth of knowledge with him as he walked us through the famous women of Peterborough. From Reverend Ray Hemingway, we heard tales of his encounters with 'the rudest bishop in England', the time he received 'maundy money' from the Queen and how the beer 'Bishop's Farewell' was brewed by Oakham Ales in tribute to Peterborough's renowned Bishop, Bill Westwood (it's still sold today). The most interesting memory was his involvement in personally consecrating the island on which Princess Diana is buried, a feat which involved hiding from numerous paparazzi and being pulled in a small oarless boat across the lake along a wire.

Possibly this season's highlight came from photographer Brian Bignell, who had exclusive access to many of the pop stars of yesteryear, including The Beatles and The Rolling Stones. Unfettered by the security and PR teams of today, Brian had some amazing stories to tell and some brilliant photos to show. His presentation gave us a chance to show off our music knowledge as he introduced many of his photos with songs from the era, which at times had the audience singing along guite beautifully.

Thanks to Pauline McDermott for her hard work in tracking down and booking the various speakers.

Social

Review - Jack Absolute Flies Again With a rainstorm raging outside, there can't have been many people who made the trip to Stamford Arts Centre who hadn't seriously considered staying indoors. Despite this, around 25 club members made the trip to this lovely town.

The play affectionately lampooned wartime Englishness. It was a tale of the romantic goings-on amongst a squadron of RAF pilots, based in an English stately home during the Battle of Britain. The maximum focus was on the gags, which came so thick and fast that the weather outside was soon forgotten, and laughter began to ring out around the theatre. The acting was genuinely superb throughout, and I can confidently say the ensemble delivered our most enjoyable Stamford visit so far.

Walkers

The walking section continues to enjoy great support in most weather conditions. Back in autumn, recent heavy rain had prompted suggestions we should cancel the September walk altogether, but a promising weather forecast was all the encouragement we needed to meet as planned in the beautiful 'Cotswoldy' village of Easton on the Hill. Mike Field used his experience to avoid the parts of the walk likely to be flooded, and the result was an interesting and entertaining stroll through lush countryside, with some superb views across Stamford thrown in for good measure.

November saw us in the beautiful village of Barnwell, where a lost dog plus two fallen walkers stole the headlines. After ordering food from the local pub, we set off in high spirits as we climbed the path that rose from the village. All of a sudden, somebody

asked Bill Collins where his dog was, and the penny dropped that she was nowhere to be seen. While we searched in vain, Bob Pool chose that exact moment to fall over. It was a comical, slow-motion fall, and Bob luckily landed on soft grass, completely unharmed. Colin Jeffryes came close to joining him in the mud as he struggled to lift Bob to his feet, and it took several helpers to finally get him back up the right way.

Meanwhile, Bill was searching a nearby ditch, frantically running up and down the bank whilst fearing the worst. Suddenly, something was spotted back at the farmhouse we had passed at least 10 minutes earlier. It was so far away we couldn't make it out at first, but as we approached it became clear it was in fact a lady with a small object.

Colin Leary jogged off (yes, really!) to investigate and quickly returned with the dog in his arms.



Our January walk was notable for people getting lost. The early part of the route went well, but nearing the end, we reached the end of a long avenue of redwoods in Orton Longueville woods. The walk leaders turned to check the group was ok, only to find that around five people had completely disappeared! The path through the woods is straight as an arrow, so where the stragglers had gone was a complete mystery.

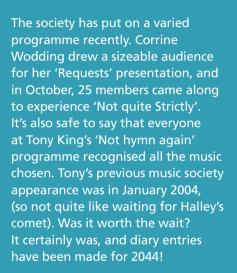
As most of those lost were local, we decided they would easily find their way back to the starting point, so we pressed on. Jackie Watling, knowing her husband better than any

of us, returned to the church where we had last seen them. Sure enough, the group were still there, having stopped to talk to some ex-Pearl staff who were coincidentally also out walking. After a lengthy chat, they had completely lost their bearings. Paul confessed later to having 'zero sense of direction'. Something to bear in mind on future walks.

Snooker

You couldn't call any of us 'snooker loopy', but those club members who show up regularly seem to get some pleasure out of the click of balls and the squeaking of chalk on a cue tip. There are plenty of laughs to be had (mostly unintentional), with cries of 'Whose go is it?', 'Are our scores top or bottom?' and 'Don't worry, take that shot again' commonplace.

Music



Bill Collins took up the reins in December, delivering his own Christmas programme. As an added incentive, there was food and a little wine available, with intimate tables rather than theatre-style rows.

Dates for your diary



Tuesday 12 August – The Mirror Crack'd

In sunny August, we'll be off for our regular trip to Tolethorpe to see an Agatha Christie play. Geoff Lidbetter has secured tickets at 7:30pm for the reduced price of £20, so if you fancy a night of amateur sleuthing, please get in touch with him in person or via text (07837 212 291).

Tuesday 19 August – Cricket – The Hundreds

Plans are afoot to reserve tickets for Trent Bridge, Nottingham to watch the action-packed 100-ball cricket competition. Tickets start at £11 and more details will become available in due course. To register an interest, simply let John Munro know.

Wellbeing matters

Protect yourself from scams and doorstep crime

oorstep crime and scams are on the increase, accounting for between £5 billion and £10 billion a year. Unfortunately, over half of people over the age of 65 have been targeted by fraudsters and doorstep criminals, and yet these crimes go massively underreported because victims are embarrassed and have been made to feel foolish – which is what the criminals rely on.

While the methods may vary, the purpose is always to get personal information or bank details and money.

The four most common approaches are:

- Postal scams: such as lottery, clairvoyant, catalogue and inheritance scams.
- Phone scams: where you receive a call or text that uses a small amount of your personal information to trick you into revealing a lot more.
- Online scams: 'phishing' (to collect your personal data), 'pharming' (directing users to fake websites that look official), romance scams via social media and impersonation of UK officials, such as HMRC, regarding tax rebates.
- Doorstep crimes: which include distraction burglary, bogus callers or officials, high-pressure doorstep selling, bogus property repairers and rogue traders.

Anyone can be targeted by scammers, but they prey on some of our society's most vulnerable people, who may be elderly, isolated or recently widowed.

DID YOU KNOW...

77%

of victims are over the age of 70

57%

live alone

41%

reported feeling lonely

Remember:

- NEVER share your personal details or bank information
- just say NO at the door
- NEVER agree to pay money
- watch out for unsolicited approaches whether in person, over the phone or online
- beware of upfront payments.

For advice or to report suspicious activity, call the Citizens Advice Consumer Helpline on **0808 223 1133**.

For information about staying safe online, go to www.ageuk.org.uk/information-advice/work-learning/technology-internet/internet-security

Crossword



1	2	3	4	5	6	7	8
9							
10			11				
12			13		14		
15			16				17
18		19		20	21		
22							
23				24			
			•				

ACROSS

- 1. It accepts rubbish and puts characters out of joint (7)
- 5. Difficult to get a few days' brief protection (7)
- 9. Clause in broadcasting may keep you cool (3,12)
- 10. Put on skids at high speed (3,2)
- 11. Formality of deadhead (9)
- 12. Agreed with what is fabricated about the police (9)
- 14. Nothing to say, having already gone away for the day (5)
- 15. John from America is ungenuine (5)
- 16. Instigator of rough passage is quiet during first-rate telling off (3,6)
- Since Lucy has been manufacturing machines (9)
- 21. In extremity caught leaving performance of note (5)

- 22. Divide by four in endless schoolboy howler (5,10)
- 23. Doesn't like the lower classes taking exams (7)
- 24. Compensation when mother gets old (7)

DOWN

- 1. That's the ticket about inverted extreme (7)
- 2. Diminishing colour makes me shy (9,6)
- 3. Some views of likely customers (9)
- 4. Character of French models (5)
- 5. Conviction may get blood up (9)
- 6. Love to be among people climbing out of a ravine (5)
- 7. Vigorous individual to survive with rearing (5,3,7)
- 8. Classifies summaries (7)

- 13. Times due for completion with endless precision of aim (9)
- 14. Some log in to resolve the spelling of a new word (9)
- 15. Knocked about a bus-ride away (7)
- 17. Failures caused by repeated strikes (7)
- 19. Still lives with improbable creatures (5)
- 20. Saw society in black and white (5)

Answers on page 23.



Obituaries

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

PEARL

Kendal Newcastle upon Tyne Sudbury	85 88 85
Sudbury	
	85
A1.1 1	30
Abingdon	75
Lowestoft	87
Lowestoft	91
Bristol	80
Essex	80
Kent	72
Northampton	96
Clackmannanshire	88
Dumfries	89
Surrey	78
March	85
Bridgnorth	93
Newport	97
Bangor, County Down	101
	Lowestoft Bristol Essex Kent Northampton Clackmannanshire Dumfries Surrey March Bridgnorth Newport

Mr MA Copping	Buckinghamshire	79
Mr D Coyle	Kelty	85
Mr TG Cutler	Birmingham	89
Mr DW Davies	Holmfirth	83
Mrs SA Davies	Ferndown	90
Mrs VM Davis	Wareham	86
Mrs C Deveaux	Chester-le-Street	75
Mr RC Devey	Eastbourne	78
Mr JM Donaldson	Birmingham	82
Mr JG Dougan	Carlisle	92
Mr E Douglas	Dumfries & Galloway	84
Mr HE Dyson	Chesterfield	89
Mr DJ Edmunds	Birmingham	82
Mr A Edwards	Nuneaton	69
Mr DC Etheridge	France	79
Mr G Evans	Wrexham	87
Mr J Evans	Port Talbot	72
Mr T Farrell	Wigan	89

Mr JWM Ferries	Tain	88	Mrs RD Hurley	Norwich	100
Mrs ME Forster	Peterborough	87	Mr W Hutchison	East Lothian	97
Mrs I Forsyth	Wrexham	80	Mrs S Inglis	Edinburgh	86
Mr I Geddes	Herefordshire	97	Mrs MR James	Gwent	89
Mrs PH Gibbs	Kent	99	Mr AE Jamison	County Londonderry	80
Mrs M Grant	Bolton	77	Mr RD Jennings	Staines	79
Mr L Greaves	Sheffield	93	Mr DJ Jones	Coventry	84
Mr BB Gribbon	Stockport	94	Mr GE Jones	Swansea	91
Mrs K Griffen	Bonnybridge	69	Miss WA Joyce	Barnsley	72
Mr LH Griffiths	Swansea	91	Mrs EJ Kelly	Falmouth	95
Mr TM Griffiths	Llanelli	77	Mr PML Kerwin	Uckfield	91
Mr JW Halford	Evesham	80	Mr JF Landers	Exeter	94
Mrs P Hall	Camberley	94	Mr GB Larkman	Perth	90
Mrs GM Harvey	Bristol	82	Mr J Lobnitz	Fareham	93
Mrs DE Hatch	Spalding	75	Mr NP Long	Peterborough	71
Mr BK Hatcher	Margate	89	Mrs SL Marlowe	Pontefract	90
Mr WJ Hind	Derby	96	Mr PH Marshall	Calne	95
Mrs MJ Hitchcock	Edinburgh	72	Mr BJ Martin	Surrey	90
Mrs MA Hoare	Gloucestershire	86	Mrs ME Mathers	County Armagh	98
Mrs CA Hodkinson	Bristol	81	Mrs VJ Matthews-Weston	Hertfordshire	98
Mr OL Hooker	Fleet	91	Mrs JE Maynard	Essex	90
Mrs ME Hughes	Totland Bay	86	Mr GH McKelvey	Essex	93
Mr V Hunt	Weston-super-Mare	79	Mrs CE McKendry	Glasgow	97

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Mrs MT McKernan	County Tyrone	89	Mrs JE Plane	Southampton	92
Mrs J McSweeney	Surrey	97	Mrs KM Pride	Surrey	93
Mr SHE Mercer	Wirral	79	Mrs B Prys-Owen	Mold	99
Mrs MH Mills	Pontypridd	94	Mrs IM Redman	Northants	78
Mrs J M Milne	Bristol	75	Mrs MA Reid	Isle of Lewis	81
Mrs MFL Milne	High Wycombe	92	Mr CM Reynolds	Chesterfield	75
Mr AP Monk	Buckingham	71	Mrs JE Roberts	Nottingham	92
Mr EG Montgomery	Lancashire	91	Mr JN Roberts	Gwynedd	86
Mr AE Morris	Wrexham	88	Mr JP Rouse	Worcestershire	83
Mrs S Mullinger	Oakham	65	Mr SA Sabri	London	82
Mrs ER Murr	Sheffield	92	Mrs YP Scott	Bideford	93
Mr F Murrow	Jedburgh	81	Mr D Sleight	Middlesex	75
Mr DB Nason	Nottinghamshire	84	Mrs L Smith	Powys	102
Mr J Nicholls	Swansea	86	Mrs R Smith	West Lothian	89
Mr BM Noye-Allen	Swansea	85	Mr SW Smith	Barry	98
Mrs JP Parish	Gravesend	95	Mr AM Spear	Bristol	84
Mr BPL Parkes	Exeter	71	Mrs A Spencer	Derby	87
Mr JA Parton	Staffordshire	92	Mr RR Stait	Sutton Coldfield	81
Mr ER Peek	Aldershot	89	Mr JSG Steeper	Nottinghamshire	80
Mr MJ Pegg	Peterborough	86	Mrs JH Stephenson	Humberside	81
Mr S Perry	Peterborough	84	Mrs CE Stimson	Peterborough	81
Mr AR Pickford	Alexandria	82	Mr JR Telford	Stirling	79
Mrs E Pidd	Scarborough	98	Mrs G Teppett	Coleford	92

Mrs J Tomlinson	Dronfield	85
Mr E Tonissoo	Caldicot	97
Mrs IM Towers	Sunderland	97
Mr DR Turner	Peterborough	85
Mr EE Voller	Essex	98
Mrs M Walker	Leeds	86
Mr PG Wallenstein	Guildford	84
Mrs L Waring	Wickford	78
Mr WHP Waters	Doncaster	83
Mr MA Welham	County Armagh	68
Mr AT Wheeldon	Derbyshire	86
Mrs S Wilkinson	Colchester	75
Mr JL Williams	Nottingham	87
Mrs JP Winfield	Doncaster	93
Mr MR Wood	London	58
Mr I Wright	Birmingham	78
Mrs DC Young	Edinburgh	91

LONDON LIFE

Name	Address	Age
Mrs GA Dominy	Walton-on-Thames	92
Mrs HP Dunnington	Grimsby	89

NPI

Name	Address	Age
Mrs JM Allin	East Sussex	90
Mr RB Glew	Sheffield	87
Mr ADH Howard	Cardiff	67
Mr NJ Jackson	Carlisle	65
Mr JM Lambert	Grantham	88
Mr P Lapworth	Hitchin	78
Mrs AJ Mullis	Tunbridge Wells	87
Mr JR Ovenden	Chepstow	77
Mr RH Phillips	East Sussex	80
Mr AJ Prigent	West Sussex	84
Mr BM Styles	New Zealand	77



Group contacts and events

A – Bishops Stortford Group closed.

B - Kent & South East

Mike Howlin - 07522 359437

Christmas luncheon – 12.00pm, 27 November 2025 – at Grasshopper on the Green, Westerham Village TN16 1AS

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.

F – Norfolk, Suffolk, Cambridgeshire

Ray Fradley - 01787 280043

Please contact Ray regarding any future events.

G - West Midlands

Geoff Barlow – 01922 477018 Group closed.

L Division - Northern Ireland

Ross Hussey - 02882 244368

M&CC

Brian Mann - 07507 957311

If you've not been to an M&CC event before and are not on the mailing list, please contact Brian.

N - Nottingham

Peter Norris - 0115 981 4347

Please contact Peter regarding any future events.

P – Bristol

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



T – Yorkshire, Derbyshire, Nottinghamshire Keith Smith – 0113 2812250

Group closed

V – North & Mid Wales, Shropshire, Chester Wilf Beaumont – 01352 710848

Please contact Wilf regarding any future events, by phone (above) or by email: johnbeaumont351@gmail.com

X – Northampton

Ray Williams - 01604 754139

NPI

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

Croydon

Malcolm Ash - 020 8642 4491

Email: ashm@sky.com

London Life

Chris Essex - 01225 873878

If anyone is not already in touch with Chris and would like an invite or information on future reunions, please phone (above) or email: essexes@aol.com

Pearl Pensioners Club – Peterborough

Joy Wilson - 01733 244982

Email: justjoy293@gmail.com

Please check with group which events are taking place.

- Every Monday at 1.30pm 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

Crossword answers

ACROSS: 1. Dustpan, 5. Awkward, 9. Air-conditioning, 10. Ton-up, 11. Stiffness, 12. Coincided, 14. Nones, 15. Bogus, 16. Air pocket, 18. Unicycles, 21. Oncer, 22. Split infinitive, 23. Detests, 24. Damages.

DOWN: 1. Drastic, 2. Shrinking violet, 3. Prospects, 4. Nudes, 5. Attainder, 6. Kloof, 7. Alive and kicking, 8. Digests, 13. Deadlines, 14. Neologism, 15. Bruised, 17. Turkeys, 19. Yetis, 20. Spied.



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 <u>post, please</u> contact the Scheme administrator.

