

# PRUlink

WINTER

# 2011

The Prudential Group Staff Pensioner Magazine

## Welcome

From the Head of Pensions & Benefits

## Tough times bring out the best in Prudential

How the Group is dealing with difficult markets

## Your letters

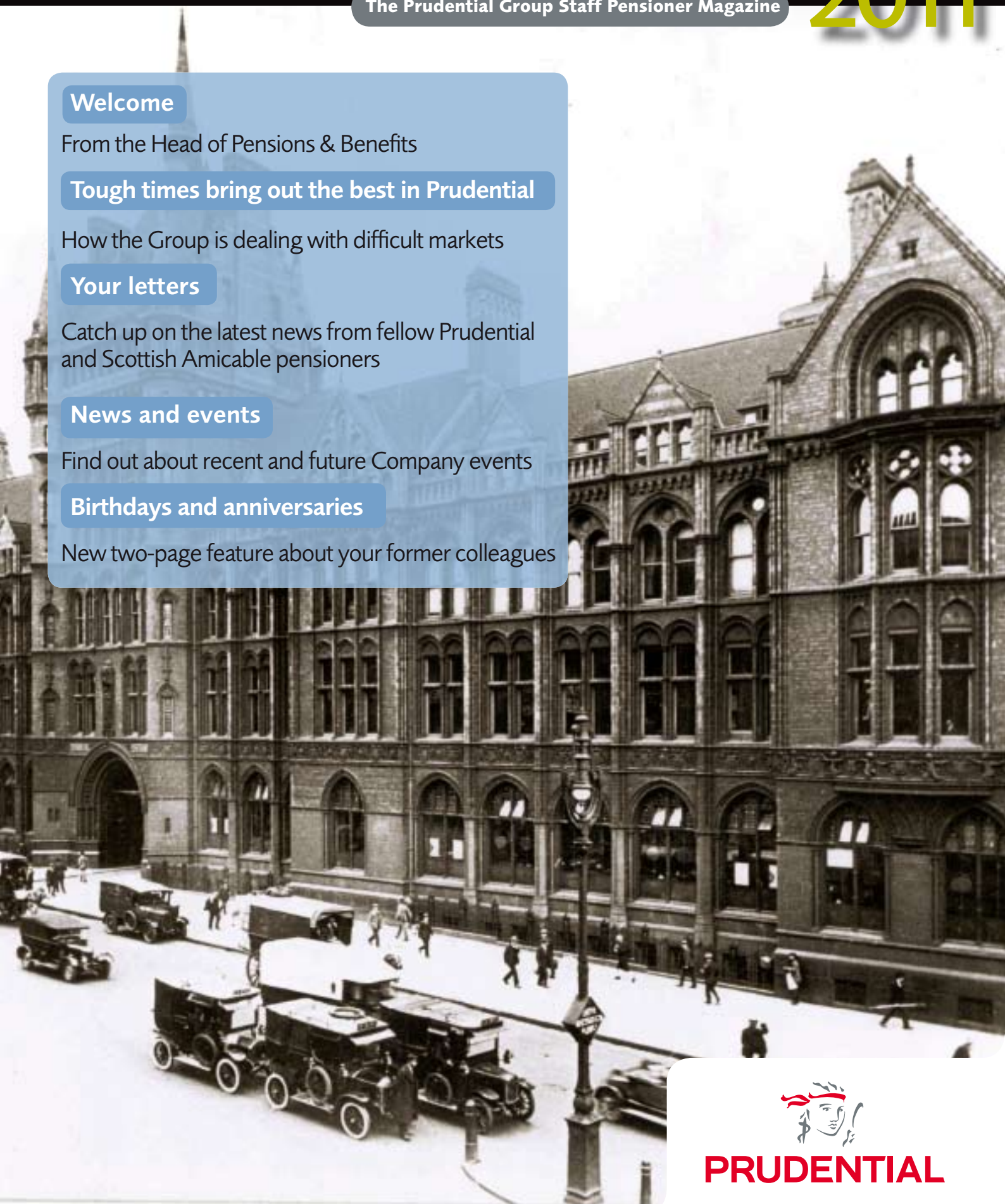
Catch up on the latest news from fellow Prudential and Scottish Amicable pensioners

## News and events

Find out about recent and future Company events

## Birthdays and anniversaries

New two-page feature about your former colleagues



**PRUDENTIAL**

# Welcome

## From the Head of Pensions & Benefits

**It is my pleasure to welcome you to this winter 2011 edition of PruLink, the magazine for our Prudential and Scottish Amicable pensioners.**

One of the most interesting aspects of working for the Prudential is that we have such a long and interesting history. Part of that history is not only the work we have done over the years but the people that have contributed to our success and longevity. Your memories offer a fascinating insight into what makes Prudential the company it is today. So with this in mind, we have expanded the 'Your letters' section of the magazine to include as many contributions as we can from you. We have also extended the 'Birthdays and anniversaries' section (on page 12) to include more detail and photographs as we know this is popular with many readers.

As always, we'd welcome your emails, letters and photographs. There could be a special occasion that you'd like to tell us about, an amusing story from when you used to work for Prudential or Scottish Amicable, or an update for your former colleagues on what you've been getting up to since you left the Company. Whatever you'd like to share with us, we look forward to hearing from you.

I hope that you enjoy this issue of PruLink. We have reviewed the content of the magazine to include comments we've received from you and we would welcome feedback from you. If you have any comments or suggestions for future issues, please do not hesitate to get in touch. You can pass on your thoughts to the Welfare Team – their contact details are shown on the next page. In the meantime, I would like to wish you and your families a very Merry Christmas and a Happy New Year.

**Lisa Young-Harry**

### Full contents

Tough times bring out the best in Prudential	4
Your letters	5
News and events	8
Birthdays and anniversaries	12
Obituaries	14
Useful contacts	19

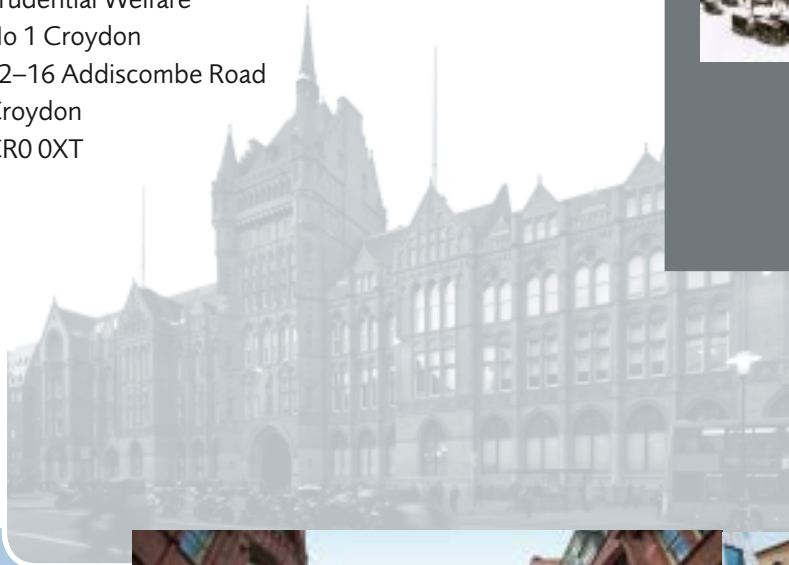
## Prudential Pensioner Welfare Office

Please contact the Welfare Team if you need help from the welfare function, have contributions or comments you would like to send in to the PruLink magazine, or have a Prudential Charitable Trust enquiry.

**Telephone:** 01442 205 181

**Email:** [PruWelfare@aonhewitt.com](mailto:PruWelfare@aonhewitt.com)

**Post:** Prudential Welfare  
No 1 Croydon  
12-16 Addiscombe Road  
Croydon  
CR0 0XT



If you have any memories and/or photographs from the time you spent working at a Prudential or Scottish Amicable office, please do get in touch. We'd love to hear from you.



## Front cover photograph



The image on the front cover is of 142 Holborn Bars in London, taken in the 1930s. This was Prudential's chief office from 1879 to 1999. You can find out more about the history of this great building and recent staff moves back to Holborn Bars on page 9.

## Pensioner Visitors

Don't forget to contact your Pensioner Visitor with any questions you may have. Please contact the Welfare Team who will put you in touch if you don't already have their details. You can also get in touch with them if you'd like to volunteer to become a Pensioner Visitor.





# Tough times bring out the best in Prudential

As we come to the end of a tumultuous year, it is clear that some of the aftershocks of the financial crisis of 2008 are still very much with us. Instead of being well on the road to recovery, markets in many parts of the world are in the grip of uncertainty and volatility, and conditions for both individuals and businesses remain tough, three years after the huge challenges of 2008.

At Prudential, we are no strangers to difficult environments. Over our 163 years we have been through wars, recessions, oil shocks, social upheavals and financial crises.

Whenever times have been tough, every generation of management and staff have rallied together and somehow delivered what mattered. We paid life insurance claims for more than a quarter of the British soldiers killed in the First World War. During the Second World War we played a leading part in investing in the bonds that backed the war effort. When the stock market was in the doldrums in the 1970s, we called a meeting of insurance companies at Holborn Bars to start a concerted programme of share-buying that revived the market.

We have always risen to the challenges, to ensure both the continued success of our Group and the health of the society that sustains us. That is as true now as at any other time in our history. In the most difficult economic environment most of us can remember, we have significantly strengthened the Group's balance sheet and taken a defensive stance in our investments, while continuing to invest in our future. We are once again making, across our businesses, the kind of vital contribution we have always been known for.

We are building our business in markets with promising prospects for growth, particularly in Asia. We are using our international reach to ensure we create the greatest value for our customers, our shareholders and our staff, past and present. We are focused on managing effectively the risks arising from the current conditions. And, with the global economy badly in need of productive investment, we are playing a key role in funding infrastructure and other projects that will stimulate growth well into the future.

As a Prudential pensioner, I am sure it makes you proud to have played a part, through good times and bad, in creating the strong, dynamic Group we are today. It makes me proud to say that, however tough the environment, we are building on that strength and the precious legacy you left us so the Prudential can continue for many generations to come.

I offer you and your families my very best wishes.

I hope you have a happy Christmas and a great new year.

**Tidjane Thiam**

Group Chief Executive

# Your letters

## The Ibis Golf Society – 90 years on

Thursday 2 June 2011 marked a notable date in the diary of the Ibis Golf Society. Exactly 90 years before, on 2 June 1921, the Society held its inaugural meeting at the Dulwich and Sydenham Hill Golf Club, when over 30 Prudential chief office employees played 18 holes of single medal play in the morning and 18 holes of foursomes in the afternoon.

The 2011 Anniversary Meeting was a celebration of the Ibis Golf Society's long history. President Andrew Benke charted the eventful history of the Society, which in its early days held its meetings at such famous Clubs as Sunningdale, Wentworth, Walton Heath, Hadley Wood, Moor Park and The Berkshire, to name but a few.

During the 1960s and 1970s the Society went from strength to strength and at its height it boasted a membership of 300 golfers of vastly differing abilities. Separate meetings were arranged for 'Seniors', 'Juniors' and 'Centurians' (those newcomers to the game who had not breached the 100 barrier), and the competitive Frank Morgan Bowl matches took place between the various insurance companies who could field a team.

The Golf Society was one part of the Ibis Society, which supported a wide range of associations and activities for Prudential staff. Later non-Prudential friends were also invited to join the Society and today it has about 50 members, a mix of Prudential and non-Prudential people. There are four or five meetings each year, one of which is the traditional residential meeting at Woodhall Spa in Lincolnshire, now home to the English Golf Union.

The photo above shows members of the Society outside the Clubhouse after the 18 hole competition and black-tie dinner to mark the 90th anniversary meeting. Every competitor was presented with an engraved glass commemorative tumbler and the winner on the day, Fred Tutt, received an engraved glass commemorative plate.

If you would like further information about the Ibis Golf Society, please contact the Membership Secretary, John Littlewood: email [john.littlewood9@btopenworld.com](mailto:john.littlewood9@btopenworld.com) or call **020 8460 7080**.



## A long-awaited recognition – 50 years on

In 2005 the Malaysian Government approached the Foreign and Commonwealth Office to seek approval to present their new medal, known as the 'Pingat Jasa Malaysia' (PJM), to British veterans and others who served in operations in Malaya/Malaysia between August 1957 and August 1966.

The matter was considered by the Committee on the Grant of Honours, Decorations and Medals, in light of rules governing the accepting and wearing of non-British awards. It recommended to the Queen that an exception should be made to the rules to reflect "Her Majesty's Government's strong and important relationship with Malaysia".

So 50 years after their peacekeeping duties ended, two former Prudential employees – **Bob Brown** and **John Hodgson** – were awarded the PJM by the Malaysian Government for their service in the RAF.

The citation on the medal reads:

“This medal is awarded to the peacekeeping groups amongst the communion countries for distinguished chivalry, gallantry, sacrifice or loyalty in upholding peninsular of Malaya or Malaysia sovereignty during the period of emergency and confrontation.”

Bob Brown worked as a District Manager in Gloucester, while John Hodgson (pictured here being presented with his medal by Brigadier General Dato MD Jajri Alwi) worked as an Agent at Whickham, Newcastle.



# Your letters continued

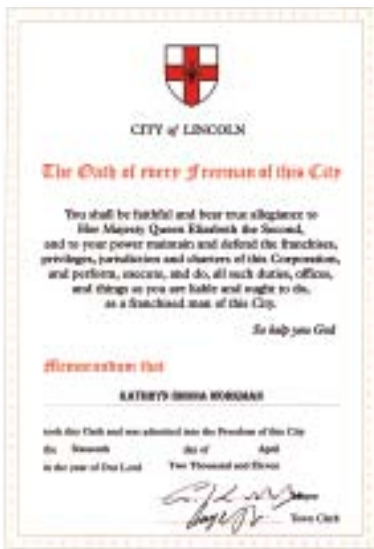
## No 'Star Dinner' for Auntie Dot!

**1**954 was a special year for Miss Dorothy Prude (known as 'Dot'). She received a certificate from The Prudential Assurance Company Limited in "recognition for specially meritorious service to the Company during the year 1953". To all that knew her, Dot was a real character. Sadly she passed away in April this year at the age of 97, but Ann Fisher – Pensioner Visitor for Gloucester – was told the intriguing story behind the certificate by Dot's niece, including why there was no 'Star Dinner' for Auntie Dot!



As many of you will know, before the Branch Offices closed in 2001, the Star Dinner was a prestigious annual event. The aim of the dinner was to acknowledge and celebrate the service and dedication given by Prudential's 'star' employees (one from each district), while enjoying the company of colleagues away from the office. Due to her excellent all round results for 1953, Dot's hard work for Prudential would have merited an invite to the General Manager's celebratory dinner. However, due to the "all-male nature of the function" her Branch Manager and a male colleague went along in her place, and Dot had to make do with a cheque for £10.10 and a box of chocolates. Times have certainly changed since Dot worked at Prudential (and the first woman attended the Star Dinner in 1968), but her certificate and the letters she kept give an intriguing window into the past.

## The honour of becoming a Freeman...



**W**hen Kate Workman and her cousin contacted the City of Lincoln about a painting by her great grandfather that they were hoping to hang in Lincoln Cathedral, little did she know that she would soon inherit the right to carry a drawn sword down Lincoln High Street!

Kate (originally known as Kate Doxford) spent most of her time with Prudential in the staff training department in Holborn Bars (from 1970 to 1986). She was made a Freeman of the City of Lincoln last April. This was a title that was passed to her from her great grandfather, who was a hereditary freeman, having inherited his title from his grandfather who was made a freeman when he completed his seven year apprenticeship to a master tradesman. For centuries, only men could be awarded the title. However, for the last five years the City of Lincoln has allowed the title to pass onto granddaughters, as well as grandsons. So as well as being able to carry a drawn sword in Lincoln High Street, Kate can now

participate in civic events in Lincoln (such as Armistice Day), represent Lincoln at the Lord Mayor's Show in London and attend the annual Guild meeting of the Society of Freeman of England and Wales. Kate is shown here, proudly wearing her ceremonial robes.



### An apology – an error with a figure quoted in our last issue

On page 5 of our last summer issue, we detailed recent legislation changes in a 'Legislation update' article. Under the 'Income tax' sub-section (under 'Tax'), we stated the rise in personal tax allowances, including the rise for people aged 65-74: *If you're aged 65-74, your personal allowance went up by £500 to £9,490 from April 2011.* Two digits in the last figure were transposed and should have read **£9,940**. We would like to apologise for this typographical error.

## Celebrating with the royals!

In our last issue we asked if you had organised anything special for the Royal Wedding day. Heather Rogers (PAC employee, Deputy Collector and Agent) got in touch to tell us about the involvement she and her husband Ron had in planning their village celebration day. She wrote:



“ Firstly we watched the event in our own homes or on the village pub's large screen TV. Afterwards at the village hall, we organised a Prince and Princess children's party, complete with crown making, entertainer, picnic tea then disco. At the same time a wedding reception was offered to our older village pensioners. In a decorated marquee, they were treated to a sumptuous tea complete with wedding cake and champagne to toast the Happy Couple. All then assembled for a group photograph.

A barbecue was served to 200 villagers and friends (many more attended) and then two 'Norton Lindsey has Talent' contests were arranged in the hall, one for juniors and one for seniors. There were three judges and the large audience also voted. Dancing then followed for all left standing!

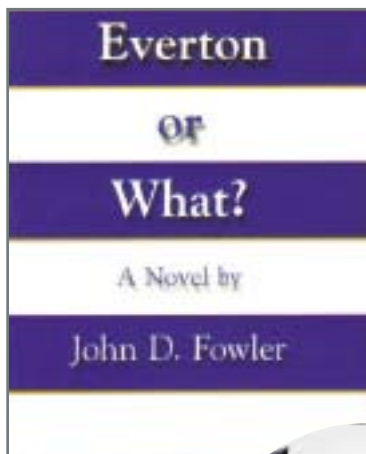
A printed memento of the day was given to each household in the village and a special edition was also sent to the Duke and Duchess of Cambridge. Each child party goer or wedding guest was presented with a souvenir £2 coin.

As you will see from the photograph, my husband and I celebrated our 44th wedding anniversary that day and we were treated to champagne – a truly wonderful day!”

## Everton or what?

In our winter 2010 edition of PruLink we featured a letter from John Fowler who worked for Prudential from 1962 (Liverpool Office Staff) until 2002 (Field Staff G Div. Wirral). Since retiring John has been busy pursuing his hobby of writing and has recently had his fourth book published, his first attempt at a novel.

It's called 'Everton or what?', and is the story of a young man in the swinging sixties trying to work out where his life should take him: education, music or football. If you enjoyed John's last book you can order a copy of his latest through W.H.Smith, Waterstones or direct from the publisher, Countywise Ltd (tel: **0151 647 3333**).



# News and events



Date	Event	Location	Who to contact
<b>April</b> <b>20</b>	Ibis Veterans' Society Guests lunch	Imperial Hotel, Russell Square, London	Mike Flack, 81 Chalkwell Park Drive, Leigh-on-Sea, Essex SS9 1NH
	Scottish Amicable annual lunch	Golden Lion Hotel, Stirling	<a href="http://www.salunch.org.uk">www.salunch.org.uk</a>
<b>May</b> <b>16</b>	Prudential Ladies' Club lunch	Imperial Hotel, Russell Square, London	Eileen M. Bowden, 020 8657 3692
<b>June</b> <b>6</b>	Ibis Veterans' Society Day and AGM	Crosse Keys, 9 Gracechurch Street, London EC3V	Mike Flack, 81 Chalkwell Park Drive, Leigh-on-Sea, Essex SS9 1NH

If there are any Prudential or Scottish Amicable events you would like to include in the summer 2012 edition (events from July to December 2012), please contact us using the Welfare Team address on page 3.

## The Ibis Veterans

**T**he Ibis Veterans were originally members of Ibis (The Prudential's Sports and Social Club) to which most chief office staff belonged.

There are now only three societies remaining: The Ibis Veterans' Society, The Old Boys Association (for retired Senior Field Staff) and the Prudential Ladies' Club (for retired ladies, mainly from head office).

The year 2012 marks the 64th anniversary of the Prudential Ladies' Club, which was originally founded in 1948 by two ladies from the then chief office at Holborn Bars.

Anyone interested in contacting the Ibis Veterans' Society should write to the Hon. Secretary Mike Flack at 81 Chalkwell Park Drive, Leigh-on-Sea, Essex SS9 1NH.

Anyone interested in contacting the Prudential Ladies' Club should contact Secretary Eileen M. Bowden on 020 8657 3692.

## The long history of Holborn Bars – Prudential's chief office from 1879 to 1999

Many of you will remember Prudential's offices at 142 Holborn Bars. It was the chief office from 1879 to 1999. What you might not know is that some Prudential staff have moved back into the building this year. Here we look back at its long history.



### Prudential and 142 Holborn Bars

The Prudential began life in 1848 in Hatton Garden but quickly moved to 14 Chatham Place, Blackfriars. In 1851 it moved to 35 (later 62) Ludgate Hill. Despite this office being expanded in 1862, it had become obvious by 1875 that much larger premises would be needed to house Prudential's expanding business. The decision to move back to Holborn, where eligible sites had not yet reached high prices, was taken by the board that year, and between 1875 and 1900 the site, bounded by Holborn, Brooke Street, Greville Street and Leather Lane was purchased and gradually developed.

### The building of Holborn Bars

Alfred Waterhouse, who by the mid- 1870s was one of the most popular and successful architects in the country, was commissioned to design a building appropriate for the Prudential's current needs and future expansion. The first building was completed and occupied in 1879. The staff moved into the building which had the latest innovations installed including electricity, telephones and a pneumatic tube message system. Lady clerks had their own entrance, staircase, library, roof promenade and dining room and left work 15 minutes earlier to avoid 'consorting' with the men. The Victorian Gothic style with terracotta decoration was striking and received favourable comment from observers. As well as Holborn Bars, Waterhouse designed 21 other offices for Prudential all over the UK, in the same distinctive style.

By 1905 Prudential insured one third of the UK population and the building at Holborn Bars had grown to accommodate the business. On the site were a staff restaurant (for the ladies), a chapel and a hall for meetings and entertainments.

During the 1930s the original 1879 block was re-built. There were large open plan floors (in the Art Deco style) designed by the architect E M Joseph to accommodate new punch card machinery used in Prudential's administration. A safe, with a total weight of 1,670 tons and a 33½ inch thick door, was erected in the 1930s as a secure location for the Company's paper securities (such as bearer bonds and deeds), which were worth £260 million. At the time it was the biggest safe door in the world and was featured in 1938 in a series of 'Modern Wonders' on Churchman's cigarette cards. Such was the safety of the room that Board meetings took place there during air raids in the Second World War.

### Recent changes

By the 1980s, new technology meant that Holborn Bars needed a complete refurbishment. The design, by Prudential Architects and the EPR Partnership, retained the original features of the Waterhouse and Joseph designs but equipped the office for modern working practices. HM Queen Elizabeth II opened the new building in October 1993.

In 1999, Group Head Office was relocated to airy, open plan offices at Laurence Pountney Hill. Since then, Holborn Bars has remained an integral part of Prudential's property portfolio and has been the home of the Company's historic archive. During 2011, around 200 people (from Prudential's IT function and a project team working on a regulatory change) moved back to the building. So Prudential employees will again be able to enjoy working in this historic and beautiful location.

# News and events continued

## The change from RPI to CPI – how it affects you

The summer 2011 edition of PruLink mentioned that the Government is now using the Consumer Prices Index (CPI) rather than the Retail Prices Index (RPI) to determine some pension increases. We thought that it might be helpful to provide more detail about how this affects Prudential's staff pension schemes.

The Pensions Act 1995 requires that pensions earned from 6 April 1997 are increased by at least a percentage announced annually by the Government. The Government previously used RPI to calculate these minimum increases but decided to use CPI with effect from January 2011. The way this change affects private sector pension schemes depends on the wording of each scheme's rules.

### Prudential Staff Pension Scheme (PSPS)

The Trust Deed and Rules of the PSPS state that pensions earned from 6 April 1997 onwards will be increased by the amount required by the Pensions Act 1995, unless the discretionary increase in a particular year is higher.

As a result, the Government's use of CPI to calculate increases required by the Pensions Act 1995 directly affects increases awarded under the Rules of PSPS. In spring 2011, statutory increases on PSPS benefits earned from 6 April 1997 onwards were therefore calculated with reference to CPI.

The Company's discretionary increase policy is unchanged by the Government's action. Discretionary increases in spring 2011 were determined with reference to RPI up to 2.5% (discretionary increases are considered each year and may be higher or lower than this figure).

### Scottish Amicable Staff Pension Scheme

The Trust Deed and Rules of the Scottish Amicable Staff Pension Scheme explicitly provide for increases to be calculated with reference to RPI. Because of this explicit connection with RPI, increases awarded under the Rules of the Scottish Amicable Staff Pension Scheme are not affected by the Government's change (even if CPI is higher than RPI in a particular year).

If you have any questions about your pension entitlements, please contact Staff Pensions Administration at Aon Hewitt if you are a former Prudential staff member, or the Scottish Amicable Staff Pensions Team if you formerly worked for Scottish Amicable. You'll find their contact details on page 20 of this magazine.

## A call in time...

Can you imagine going for a whole month without seeing a friend or family member? Sadly, such isolation is a reality for more than a million people in this country. But Prudential people are aiming to change that, thanks to 'Call in Time', a new volunteering scheme Prudential is running with Age UK.

It is a telephone befriending service, where volunteers call a designated person on a regular basis, usually weekly. Feedback has shown just how much people value these calls. For example, one said: "It brightens up your day when you have got nobody."

Helen Ellis, Head of Corporate Responsibility and Community Relations, says that volunteers also get a huge sense of satisfaction. "It's all about making a difference to the communities around us," she says. "There's a real feel-good factor to be had from lifting someone else's spirits."

If you'd like to know more, please email:  
[community@prudential.co.uk](mailto:community@prudential.co.uk)





## Remembrance Day ceremony – 11 November 2011

On Thursday 11 November, more than 100 former and current staff members gathered at F.V. Blundstone's bronze Great War memorial in the courtyard of Holborn Bars to commemorate the sacrifice Prudential employees gave during both world wars. The Remembrance Day service also honoured all those service men and women who have died in the line of duty in more recent conflicts.

The service was opened by the Chairman, Harvey McGrath and led by Nicholas Manyumbo, the City of London Police Chaplain. After the two minutes of silent reflection, an extract from Laurence Binyon's poem, *The Fallen*, was recited and two wreaths were laid at the base of the memorial.

A small reception was later held at Holborn Bars. The reception included an exhibition of items relating to both world wars taken from the Prudential Group Archives. Among the items displayed were letters from Prudential servicemen, including a postcard from a Japanese prisoner of war camp, as well as photographs of the staff evacuation to Torquay and documents relating to Prudential's war efforts.

Over 1,400 Prudential employees died in the two world wars and their names are inscribed in perpetuity on the three memorials at Holborn Bars courtyard.



## Scottish Amicable Lunch

The annual Scottish Amicable lunch took place on 15 April 2011 at the usual venue of the Golden Lion Hotel, Stirling.

The turnout was in excess of 80 people and the hotel provided a good selection of delicious food. Following the meal there was plenty of time to mix and chat with old colleagues.

The 2012 lunch will take place on 20 April at the same venue. For more details of the event please go to [www.salunch.org.uk](http://www.salunch.org.uk).



# Birthdays

## and anniversaries

Thank you once again for taking the time to send in news of your birthdays and wedding anniversaries. We have tried to print as many of your contributions as we can and hope you won't be too disappointed if yours does not appear in this issue.

### Happy 107!

Mrs O E Hewitt celebrated her 107th birthday on 13 September this year. Mrs Hewitt's husband, Arthur (nicknamed 'Tiny' because he was just under 6' 8") worked for Prudential as the District Manager for Battersea. Her father, Thomas Swain, also worked for the Company for many years.

Mrs Hewitt celebrated the day with family. They took a trip to Selsey to walk along the seafront and have a fish and chip supper. She also received her fourth card from the Queen this year!



### Happy 100!

John (Jack) Fraser (pictured here with his wife Alice) celebrated his 100th birthday on 22 November. They celebrated with family from Australia, Norway and England. Mr Fraser started working for Prudential when he was 22 and spent his whole career with the Company, apart from five years when he joined the navy to fight for his country.



### Birthday celebrations



Ron Leishman (pictured here with his wife Anne) celebrated his 80th birthday on 16 August. John Gordon, pensioner visitor for Fife, visited with a gift. All three would like to pass on their best wishes to all who know them.



## Happy wedding anniversary!

Congratulations to all our pensioners who have recently celebrated their wedding anniversaries. We'd like to hear about your celebrations – remember to get in touch (see page 3 for contact details).

Diamond - 60 years		Photo not supplied	
	<b>Eric and Anita Bogman</b> 10 March 2011	<b>Robert and Ella Matthews</b> - Robert was a member of the field staff at Cupar and retired in 1989. 24 August 2011	
	<b>Maldwyn and Joyce Snoxell</b> - Maldwyn and Joyce also share the same birthday as each other. 1 July 2010		
Emerald - 55 years			
		<b>Joan and Tony Miles</b> 8 September 2011	
Golden - 50 years			
	<b>Doris (Dee) and Arthur Bavister</b> - Mr and Mrs Bavister went on a Baltic cruise to celebrate. 12 March 2010	<b>David and Norma Brand</b> 19 August 2011 <b>Brian and Janet Brown</b> 11 November 2011 <b>Brian and Hazel Gott</b> 18 March 2011 <b>James and Belinda Kerr</b> 22 July 2011 <b>John and Freda Kerr</b> 10 June 2011 <b>Alan and Renee Pedder</b> Both Alan and Renee worked for Prudential. Alan retired in 1990. 8 July 2011 <b>Ronald and Sheila Pettitt</b> Ronald worked as a Customer Service Manager at the Wolverhampton branch in Queen Square for over 31 years. 3 September 2010 <b>Trevor and Beryl Plimmer</b> Trevor retired from the Prudential's Leeds Divisional Office in July 1993. 23 September 2011	
	<b>Geoff and Gill Bee</b> 25 March 2011		
	<b>Keith and Pamela Brogan</b> 16 September 2011		
	<b>William (Bill) and Bettie Halton</b> - William Halton worked in the Computer Division at the chief office in Holborn Bars and retired in 1991. 30 December 2011		
	<b>Bob and Yvonne Johnston</b> - Bob and Yvonne held celebrations across the UK to see all their friends and relatives. Bob retired in May 1996 and spent most of his time with the company at the Chief Office in Reading. 5 August 2011		
	<b>Jean and Geoff Simkins</b> - Geoff ended his career as District Manager for Pinner. 9 September 2011		
	<b>Howard and Gwen Smith</b> - The photo shows them on board a canal boat on the Grand Union canal at Warwick. They celebrated with their three children, two sons-in-law and five grandchildren. August 2011		
	<b>Mr and Mrs F. M. Underhill</b> - Mr Underhill was a member of the field staff for H21 District – Leamington Spa. 21 September 2011		
	<b>Geoff and Sheila Walker</b> 12 August 2011		
	<b>Joyce and John West</b> - When they first met, John was 17 and Joyce was 13 – they married four years later. John worked as a section manager in the east end of London. 30 September 2011		
	<b>Roy and Jean Woolley</b> - Roy's last role was as District Manager in the New Forest (N39). He retired in 1989. They celebrated their anniversary with a holiday on a cruise ship, visiting Casablanca. 23 September 2011		
Ruby - 40 years			
	<b>Stephen and Moira West</b> - The photo shows Stephen and Moira at their Ruby wedding anniversary ball. 15 May 2011		

# Obituaries

## A reminder of what information we can show

We know that the obituaries column is one of the most read parts of the magazine and we have received letters since our last issue asking again if the last known work location can be shown in the obituaries column. Unfortunately due to the nature of the administration system we use, we cannot save or record an employee's last known work location. We regret that we are unable to provide you with more precise details about your former colleagues, however we will continue to give details of each person's last known home location, where this is held in our records.

Name	Last known home location	Worked for	Retired	Died
Angus, Mr George William	North Shields	Prudential	30/06/1992	02/10/2011
Austin, Mr R G J	London	Prudential	31/01/1978	25/07/2011
Ayres, Mrs Queenie Louisa	Sleaford	Prudential	07/07/1973	03/08/2011
Bagley, Mr P D	Sawbridgeworth	Prudential	02/04/1988	23/09/2011
Bailey, Mr P H	Felixstowe	Prudential	25/08/1979	29/07/2011
Baker, Mr Stephen James	Bradford	Prudential	01/03/2010	23/07/2011
Barker, Mrs Mary	Otley	Prudential	13/07/1968	11/05/2011
Birmingham, Mr G	Merseyside	Prudential	28/03/1987	19/06/2011
Blythe, Mrs H	Rochdale	Prudential	18/10/1980	31/08/2011
Bogle, Mrs M	Co Down	Prudential	04/04/1981	27/09/2011
Boore, Mr N J P	Oldbury	Prudential	13/03/1976	10/08/2011
Bowen, Mr Paul	Llangollen	Prudential	30/06/2001	19/09/2011
Brodie, Mrs Elizabeth	Glasgow	Scottish Amicable	unknown	06/09/2011
Brooks, Mrs A M	Cornwall	Prudential	11/04/1980	29/07/2011
Cairns, Mrs M R	York	Prudential	12/05/1973	04/10/2011
Calvert, Mr K M	Truro	Prudential	03/04/1982	24/05/2011
Carr, Mrs M	Liverpool	Prudential	13/06/1970	30/07/2011
Chandler, Mrs N	Croydon	Prudential	17/03/1973	05/07/2011
Charles, Mr D W	Rustington	Prudential	04/07/1977	11/09/2011
Chivers, Mr G E	Winchester Road	Prudential	03/07/1976	28/07/2011
Christian, Mr F J	North Lopham	Prudential	07/04/1979	13/09/2011
Christie, Mr Alan James Illingworth	Aberdeen	Prudential	04/04/1995	13/06/2011
Coates, Mr Ronald William	Enfield	Prudential	12/07/1991	13/10/2011
Cobb, Mr Geoffrey Frederick	Upwood Ramsey	Prudential	20/03/1992	20/07/2011
Cook, Mr B R	Reading	Prudential	31/03/1984	13/07/2011
Cottom, Mr J C	Birmingham	Prudential	30/04/1982	19/06/2011
Cowsill, Mr W E	Cheshire	Prudential	31/07/1989	21/05/2011
Cox, Mrs K E	Devon	Prudential	14/04/1973	14/07/2011
Crawshaw, Mrs M	Nr Halifax	Prudential	07/09/1941	11/09/2011
Cross, Mr Christopher	Urmston	Prudential	31/05/1990	20/09/2011
Cundale, Mrs Maureen Violet	London	Prudential	12/04/1982	28/06/2011
Cusworth, Mr P	Huddersfield	Prudential	25/06/1983	14/06/2011

Name	Last known home location	Worked for	Retired	Died
Dale, Mr Brian Sidney	Cobham	Prudential	unknown	20/06/2011
Dallas, Miss J M	Glasgow	Prudential	30/04/1984	21/09/2011
Dalton, Mr B	Cleveland	Prudential	31/12/1988	06/06/2011
Day, Mr Allan John	Wirral	Prudential	22/09/1999	21/05/2011
Dolton, Mr Anthony John	Kent	Prudential	31/07/1993	20/09/2011
Dow, Mr William	Denny	Scottish Amicable	25/07/2007	25/07/2011
Drummond, Mrs Jean	Cardiff	Scottish Amicable	unknown	14/08/2011
Earl, Mr R B R	Ayrshire	Prudential	07/05/1977	23/07/2011
Edgerton, Mr Donald John	Zimbabwe	Prudential	01/08/2005	21/09/2011
Edwards, Mr Peter Stanton	Sleaford	Prudential	30/05/1992	14/09/2011
Egdell, Mr S R	Alnwick	Prudential	29/06/1985	16/10/2011
Ellerby, Mrs M E	Wisbech	Prudential	19/12/1981	20/05/2011
Elmer, Mr J H	Bognor Regis	Prudential	04/11/1971	09/05/2011
Elphick, Mr S R	Byfleet	Prudential	27/10/1984	11/06/2011
Elsworthy, Mrs B C	Nr Evesham	Prudential	29/01/1966	12/09/2011
Etherton, Miss K	Rainham	Prudential	05/12/1976	13/08/2011
Ewan, Mr J O	Dorset	Prudential	30/06/1987	04/09/2011
Exton, Mr W E G	Halifax	Prudential	08/06/1974	26/09/2011
Fawell, Mr A V	Tenerife	Prudential	31/03/1979	15/07/2011
Feltham, Mr R R	Brighton	Prudential	28/05/1983	02/05/2011
Finch, Miss Muriel Susan	Cornwall	Prudential	01/09/2005	18/05/2011
Frost, Mr M E	Faversham	Prudential	21/01/1989	09/06/2011
Gardner, Mrs F H	Hants	Prudential	30/09/1973	03/08/2011
Gillett, Mr K W	Merseyside	Prudential	20/08/1985	03/09/2011
Gilmartin, Mr M I	London	Prudential	27/04/2004	15/08/2011
Greenaway, Miss S M	Wakefield	Prudential	25/04/1964	03/10/2011
Griffiths, Mr G D	Pembs	Prudential	28/07/1984	29/06/2011
Hardy, Mr K J	Sheffield	Prudential	05/06/2000	06/09/2011
Harper, Mr N S	Co Tyrone	Prudential	30/09/1988	13/08/2011
Harris, Miss F G	London	Prudential	02/11/1968	25/05/2011
Harris, Mrs M E	Stockport	Prudential	30/04/1972	13/09/2011
Hawkes, Miss J M	Huddersfield	Prudential	02/04/1988	19/09/2011
Hayes, Mrs Susan Elizabeth	Mablethorpe	Prudential	30/05/2007	08/08/2011
Heigho, Mrs N E	Leigh On Sea	Prudential	31/01/1969	05/07/2011
Hendry, Mr Walter George	Fleetwood	Prudential	31/12/1996	12/06/2011
Henry, Mr Richard	Hants	Prudential	10/02/2010	05/08/2011

Name	Last known home location	Worked for	Retired	Died
Henville, Mr Leslie John	Sparkford	Prudential	31/03/1981	16/09/2011
Hitches, Mrs Amy Dorothy Maud	Leckhampton	Prudential	04/11/1963	03/06/2011
Hoddinott, Mrs M C	Bassaleg	Prudential	02/10/1971	20/06/2011
Hoiles, Mr John A C	Unknown	Prudential	27/02/1981	07/06/2011
Horsley-Buck, Mr D C	Norfolk	Prudential	13/01/1979	06/10/2011
Hosgood, Mrs T	Porth	Prudential	07/10/1967	05/05/2011
Hughes, Mr D J	Aberystwyth	Prudential	17/06/1989	30/06/2011
Humphrey, Mr Norman	Newcastle Upon Tyne	Prudential	10/04/1992	09/08/2011
Humphris, Mrs M	Kent	Prudential	30/03/1985	23/07/2011
Hunter, Mrs Amy Sylvia	Warrington	Prudential	17/09/1983	21/08/2011
Hyde, Mr B K	Margate	Prudential	08/09/1989	04/09/2011
James, Mrs E	Barkingside	Prudential	31/12/1982	08/08/2011
James, Mrs J L	Oxford	Prudential	22/11/1975	14/05/2011
Janyckj, Mr B	Cardiff	Prudential	unknown	04/06/2011
Johnson, Mr R A	Kent	Prudential	30/06/1990	07/08/2011
Jones, Mr A J	York	Prudential	23/06/1979	17/05/2011
Jones, Mr G L	Oxford	Prudential	27/08/1977	05/09/2011
Joseph, Mr M	Harlow	Prudential	07/03/1981	28/06/2011
Keen, Mrs C M	Lincs	Prudential	30/11/1983	22/08/2011
Kelly, Mrs A R	Cottingham	Prudential	13/12/1980	03/09/2011
Kerslake, Mr J R	Cornwall	Prudential	02/02/1985	27/05/2011
King, Mrs Olive May	Silver End	Prudential	13/04/1974	15/08/2011
Kirk, Mr J B	Scarborough	Prudential	07/12/1985	27/06/2011
Lambert, Mr Neil Frederick	Chelmsorton	Prudential	03/08/1994	19/05/2011
Lawson, Mrs A	West Lothian	Prudential	09/10/1971	30/09/2011
Leavey, Mr Clive Thomas David	Chippingham	Prudential	01/10/1993	20/06/2011
Lewis, Mr N	Tyne And Wear	Prudential	15/11/1980	08/05/2011
Lieber, Mrs F	Benfleet	Prudential	28/07/1979	20/05/2011
Lindsay, Miss E M	Bognor Regis	Prudential	25/06/1973	30/05/2011
Lynn, Mr Edward	Culross	Prudential	09/11/1991	24/08/2011
Macfarlane, Mr Alex	Clydebank	Prudential	26/01/1989	12/06/2011
Martins, Mr L W	Kings Lynn	Prudential	30/04/1983	11/10/2011
McCulloch, Mrs H T	Dundee	Prudential	07/06/1975	12/06/2011
McDonald, Mr J	Sunderland	Prudential	30/11/1987	11/06/2011
McKenna, Mr Colin	West Lothian	Scottish Amicable	16/12/2009	06/04/2011
McKenzie, Mrs Grace	Stirling	Scottish Amicable	05/12/2002	14/05/2011

Name	Last known home location	Worked for	Retired	Died
McLean, Mrs Marie	Alloa	Scottish Amicable	16/10/2005	09/07/2011
McLellan, Mr J C	Norfolk	Prudential	23/06/1989	07/07/2011
Meakins, Mr Leslie George	Maidstone	Prudential	24/09/2008	13/05/2011
Montgomery, Mr Stephen Roy	Retford	Prudential	17/02/2006	30/08/2011
Morris, Mrs Joan Evelyn	Devon	Prudential	04/07/1978	23/09/2011
Moxon, Mrs A	Rotherham	Prudential	04/08/1979	08/05/2011
Murphy, Mr P	Cambuslang	Prudential	21/08/1982	23/05/2011
Murphy, Mr Paul Gerald	Swansea	Prudential	15/03/2010	18/09/2011
Musk, Mrs M C	Old Plymouth Road	Prudential	31/12/1982	30/07/2011
Neve, Mr G D	Sussex	Prudential	31/03/1979	05/06/2011
Newport, Mrs M B	Teignmouth	Prudential	31/12/1965	18/09/2011
O'Regan, Mrs Mary Philomena	Co Dublin	Prudential	06/08/1998	23/06/2011
Pamphlet, Mrs D F	Cambridge	Prudential	19/04/1980	24/06/2011
Pickett, Mr John	Orpington	Prudential	07/03/1992	18/08/2011
Pitt, Mrs Jean	Reading	Prudential	17/05/2004	14/10/2011
Plested, Mr Nigel Malcolm	Barton On Sea	Prudential	12/10/2004	20/07/2011
Preston, Mr R H	Lancs	Prudential	18/10/1980	13/06/2011
Read, Mr J R	Suffolk	Prudential	29/05/1982	26/05/2011
Reid, Mrs G A	London	Prudential	01/05/1983	14/06/2011
Reilly, Mr Derek Joseph	Newark On Trent	Prudential	31/01/2002	21/07/2011
Ringer, Mrs N	Shropshire	Prudential	28/11/1981	11/09/2011
Ritchie, Mr J	Co Down	Prudential	28/04/1984	25/07/2011
Robinson, Mr J W	Gillingham	Prudential	04/06/1977	07/06/2011
Ross, Mr Edward Gilbert	Liverpool	Prudential	29/11/1997	28/06/2011
Rowe, Mr C	Peverell	Prudential	20/05/1972	22/07/2011
Sammons, Mr N F	West Midlands	Prudential	05/04/1980	16/07/2011
Samoles, Mrs E	Beds	Prudential	30/11/1986	03/08/2011
Sayer, Mr J M	Suffolk	Prudential	15/01/1977	29/05/2011
Scott, Mr L W	Gosport	Prudential	14/11/1981	19/06/2011
Sharland, Miss P M	Kent	Prudential	25/11/1987	13/07/2011
Shipman, Mrs E L	Leeds	Prudential	12/04/1975	10/09/2011
Size, Mrs J A	Hemel Hempstead	Prudential	06/01/1962	06/05/2011
Skinner, Mr Terence Edward	Brighton	Prudential	31/12/2001	18/05/2011
Smith, Mr I B	Dorset	Prudential	22/11/1989	27/06/2011
Smith, Mrs J	Elland	Prudential	08/05/1976	04/07/2011
Smith, Mrs M A	Waterlooville	Prudential	07/10/1967	10/05/2011

Name	Last known home location	Worked for	Retired	Died
Starling, Mr Ian John	London	Prudential	13/01/2004	14/08/2011
Steane, Mrs C	Coventry	Prudential	26/08/1978	04/05/2011
Steele, Mr Derrick George	Ipswich	Prudential	03/08/1992	16/08/2011
Stevens, Mr Charles Douglas	Essex	Prudential	31/03/1992	17/05/2011
Stokes, Mr G J	Co Donegal	Prudential	03/08/1974	05/05/2011
Sutcliffe, Mr Roy	Retford	Prudential	26/06/1992	13/10/2011
Tetlow, Mrs Kathleen	Wirral	Prudential	12/02/1977	04/08/2011
Till, Mr Leslie G	London	Prudential	28/02/1993	04/05/2011
Timmins, Mr G C A	Wallington	Prudential	31/08/1982	28/09/2011
Tomb, Mr G C	Wirral	Prudential	30/09/1990	12/07/2011
Tomlin, Mr C J	Marlborough	Prudential	20/10/1979	03/05/2011
Tomlinson, Mr Sydney Arthur	Lancs	Prudential	27/03/1992	16/07/2011
Townsend, Mrs E E	Chittlehampton	Prudential	30/04/1986	07/10/2011
Troth, Mrs E	Barrow In Furness	Prudential	21/08/1982	24/08/2011
Veitch, Mrs Gwendolen Mary	Langwathby	Prudential	31/12/1994	02/07/2011
Vincent, Mrs Beryl	Evesham	Prudential	31/07/1992	05/05/2011
Vincett, Mrs Julie	Farnborough	Prudential	14/02/2011	18/05/2011
Wakefield, Mr Peter	Market Harborough	Prudential	31/03/1991	06/06/2011
Wakeham, Mr E A	Exeter	Prudential	25/06/1984	04/09/2011
Walker, Mr Andrew John	Stubbington	Prudential	31/07/2000	20/06/2011
Walker, Mr R J	Nottingham	Prudential	31/03/1985	13/06/2011
Weeks, Mr G	Penzance	Prudential	31/07/1971	29/07/2011
Weevil, Mrs K	Edinburgh	Prudential	29/05/1982	23/05/2011
Wharton, Mrs M	Stockport	Prudential	31/08/1974	16/10/2011
Whiting, Mrs J M	Kent	Prudential	10/07/1971	23/06/2011
Whitmore, Mrs Elsie May Monica	Castle Camps	Prudential	27/10/1973	20/08/2011
Wilhelmy, Mr James William	Essex	Prudential	26/08/2009	23/07/2011
Williams, Mr D J	Tyne & Wear	Prudential	31/03/1987	02/08/2011
Witchell, Mr J R I	Goring By Sea	Prudential	28/02/1985	09/06/2011
Woodland, Mrs D	Worthing	Prudential	31/10/1970	16/10/2011
Wright, Ms Ann Valerie	Epsom	Prudential	11/06/2008	20/06/2011

## Useful contacts

Topic	Office	Contact details	Comment
Prudential Pensioner Welfare Team – for any welfare or Prudential Charitable Trust enquiry.	Prudential Welfare No 1 Croydon 12–16 Addiscombe Road Croydon CR0 0XT	01442 205181 PruWelfare@aonhewitt.com	The helpline is a dedicated line for Prudential pensioners and Visitors.  Call or email to find out details of your local Pensioner Visitor.  You can also email or post any contributions to Prulink to the Aon Hewitt team.
Staff Pensions Administration at Aon Hewitt – for any questions you have about pension entitlements.	Prudential Staff Pension Scheme No 1 Croydon 12–16 Addiscombe Road Croydon CR0 0XT	01442 205180 PSPSDB@aonhewitt.com	
Directgov – the official UK government website for UK citizens.		<a href="http://www.direct.gov.uk/Pensionsandretirementplanning/index.htm">www.direct.gov.uk/Pensionsandretirementplanning/index.htm</a>	This site – run by the Department for Work and Pensions – contains helpful information about company pensions, State pensions and planning for retirement, as well as information about working in retirement and other benefits for pensioners such as the winter fuel payment and home care.
Bupa/Prudential Voluntary Healthcare Scheme.	Bupa Thames Side House Staines TW18 4XS	0800 289 577 0800 010 383 0845 603 3333	For new members. Enquiries. Claims.
For Prudential car, home and travel insurance: Churchill Insurance Services.	Home Car Travel Insurance /Age 75 and under Car Emergency Assistance <b>24-hour Home Emergency Helpline</b>	0845 605 9267 0845 604 0691  0845 607 0547 0800 051 0224 <b>0800 032 4164</b>	For a new quotation for car, home or travel please call 0800 300 300 (Monday to Friday between 8.00am and 9.30pm, Saturday between 9.00am and 5.00pm, or Sunday between 10.00am and 2.00pm). Do remember to mention that you are entitled to the Prudential staff/pensioner discount. New customers: <b>please be aware that staff discount doesn't apply to online applications. To obtain the staff discount, phone for a quote.</b>
General Insurance enquiries.	Prudential Home Insurance, Freeport, CF 3652, Atlantic House, Cardiff CF10 1YT	0800 783 3954	Home insurance claims.



# Useful contacts

Topic	Office	Contact details	Comment
IB Claims and OB Claims.	Prudential, Craigforth, Stirling FK9 4UE	0845 720 0000	Life Claims Servicing.
OB Premiums.	Prudential, 121 Kings Road, Reading RG1 3ES	0118 957 8404	For all enquiries.
For Prudential Staff Pensioners still in the Staff House Purchase Scheme.	Halifax Loans Ltd, 1 Trinity Road, Halifax, West Yorks HX1 2RG	0800 333 550	Quote your Roll Number.
Prize Draw enquiries.	Prudential Ibis Club, Scours Lane, Tilehurst, Reading RG30 6AY	0118 957 8239	
Prudential Registrars for Prudential Shareholders.	Equiniti Limited, Aspect House, Spencer Road, Lancing, West Sussex BN99 6DA	0871 384 2035 <a href="http://www.shareview.co.uk">www.shareview.co.uk</a>	Ask for section dealing with Prudential.
National Insurance enquiries.	Switchboard General helpline	0191 213 5000	
Prudential Staff Pension Administration Pension Payments.	No 1 Croydon 12-16 Addiscombe Road Croydon CR0 0XT	01442 205180 <a href="mailto:PSPSDB@aonhewitt.com">PSPSDB@aonhewitt.com</a>	For pension payment enquiries.
Prudential Staff Pension Tax enquiries.	Sefton Area Service Office, The Triad, Stanley Road, Bootle, Merseyside L75 1HW	0845 300 3939	Quote Ref 083/AP2 and your NI number.
Scottish Amicable Staff Pensions Team.	Prudential, Defined Benefits, Scotia House, Castle Business Park, Stirling FK9 4TZ	01786 434 319	For all enquiries about your pension including pension payments.