Chair Brian Welch
Treasurer: Carol Courtney
Secretary: Maggie Mahoney
Committee: Judy Dumbrill
Chris House, Viv Murray, Dave
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Aviva Fellowship



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NEWSLETTER - Summer 2019 EDITORIAL

Whilst there is no let up in the number of events that we organise for you, I have noticed that numbers attending have been declining recently. Yes, we are a pensioners' group and many are not as active as they used to be. It is nice when a new face appears, but, sadly, this doesn't happen that often. If you haven't come to any of our events, or haven't come for some time, we would love to see you.

Our getting older is demonstrated by the number of us - both in the Croydon Fellowship and other fellowships around the Country who organise events - have done so for a **very long time**. Some of us had tea with Sir Adrian Montague, Aviva Chairman, and Lady Montague in recognition of the effort by Fellowship members over **several years**. I have held over a report of this for the Winter edition.

But we do need new blood every so often. In our case, we are looking for a new treasurer, as Carol is planning to move to the Bristol area. The cliché of being a hard act to follow really does apply in Carol's case, but don't let that put you off, if you feel you could step into her shoes. Thank you, Carol, and to the Committee and other event organisers for all you have done

Whilst we may soon be saying farewell to Carol, we will also be welcoming a number of new members, pensioners from Friends Provident. If you are from Friends, 'Welcome'. We look forward to seeing you at our events.

Dave Newland

SUMMER MESSAGE FROM YOUR REGIONAL CHAIRMAN, CHRIS HOUSE

I do hope our members are enjoying the exceptional weather and some of our events.

Heritage Policies: 'In Touch' (p.10) sets out current assurances we're seeking from the company. Together with the Fellowship Chairman, I'll shortly be meeting the Company to pursue them. Briefly, barely half of our Staff policy holders switched to the potentially 40% cheaper My Aviva motor policy. We believe possible reasons many members didn't switch were:

- a) discouraged by initial literature provided and/or
- b) excessive waiting time when trying to phone the company or
- c) an expensive quotation which probably excluded 'Staff discount'

Please let me know by 11th August the details if a), b), or c) applied to you? email to – housec@avivafellowship.force9.co.uk

PENSION PAYSLIPS AND TAX CODES

As there has been some confusion and problems with receipt of payslips and incorrect tax codes, John Whitley has kindly checked with Perth and gives us an update on the situation. Thank you, John.

Several pensioner members of the Aviva scheme have asked about how frequently they should expect to receive payslips, and what has happened to our tax codes and net pay in recent months. Thanks to our helpful pensions admin teams in Perth, we have some answers!

Some years ago, we used to receive a payslip every month, regardless of whether or not the net pension figure had changed from the previous month. This was generally agreed to be a waste of printing time and money, particularly as most payslips ended up in recycling or the bin. In return for dropping payslip issue every month, it was agreed that they would only be produced where the net figure varied by more than £1 from that of the previous month. This would mean we'd receive payslips when our pensions increase, typically in January although some sections of the Scheme increase at different dates (reflecting the RPI uplift in our pensions) and April (reflecting changes in the new tax year codings and the CPI uplift in the GMP part of our pensions). There may also be changes in other months arising from amended tax coding notices. Perth has confirmed that this continues to be standard practice.

Problems have recently arisen where changes in tax codes have not been supplied by HMRC to our administrators in Perth or, when they have been received, these have not been processed in time to meet payroll preparation deadlines. Add this to the practice above and there have been many instances of pensioners not getting payslips when they would expect to, getting payslips with incorrect tax codings, and/or being paid the wrong net amounts. Perth pensions became aware of these issues early on and sent letters to all pensioners thought to be affected.

Of course, the proof is in the pudding as they say. After issuing estimated new tax codes for 2019/20 in February, HMRC issued replacement codes in mid-June - unfortunately too late to process in our June pensions. XPS in Perth have confirmed that they have processed all amended codes that they have received in the July pensions, so the situation should now have been regularised. If any member thinks the wrong tax code is being used, please take it up with your HMRC office (details on the coding notice) as Perth can only process what they are told by HMRC.

John Whitley

FORTHCOMING EVENTS

Do bear in mind that some of these dates below may be subject to confirmation or change.

Wednesday 14th August - Conducted Walk - London Bridge to Rotherhithe









Tower Bridge & HMS Belfast

China Wharf Some possible sites that we might see

King's Stairs

Cumberland Wharf

After discovering treasure west of London Bridge, we are back there, but this time going eastwards towards Rotherhithe on a conducted walk. This area used to be very commercial, with several wharfs for unloading the produce from overseas. Nowadays, much is becoming more residential, but no doubt we shall be hearing the history of the area, some of which was a little underhand, shall we say! Full details on the website. Closing date 7th August.

Thursday 19th September - Buffet Lunch - Croydon Park Hotel Wednesday 6th November - Fish'n'Chip Lunch. McDermott's, Forestdale



There are two more lunches to come this year plus our annual New Year lunch on the first Friday of the New Year (03/01/2020) at Jury's Inn, Wellesley Road, Croydon. Three different types of lunch in three different locations, all providing excellent food. There must be one that suits your taste!



Wednesday 9th October - Follow-up Visit to Tate Britain



On our visit to Tate Britain in March, by the time we had reached about 1850 and the picture of St. Joseph's carpentry shop (left), we had taken in quite enough for one day, so we proposed to continue our tour at a later date. Judy has fixed this for October, when we could well progress to the present day! As Judy says in her March report below, our guide, Alan (right), is very good. There isn't much he doesn't know about London.



Tuesday 15th October - River Trip to Greenwich + Queen's House and Fan Museum







Fan Museum



Queen's House

At the time of publication, I have no information, but generally the plan is something on the lines of taking a river boat from London Bridge to Greenwich, visit the Fan Museum in the morning, have a lunch break and visit the Queen's House afterwards (or vice-versa). But this is only a possibility, and further details will be available nearer the time.

Thursday 21st November - Autumn Stroll: Victoria Park, East London







Burdette Coutts Garden

East Lake

It is East London's turn again this year for our Autumn Stroll. Victoria Park is on the border of Tower Hamlets and Hackney and a short distance west of the Olympic Park. The Hertford Union Canal, which links the Regents Canal and the Lee Navigation, runs alongside partway, as does the Regents Canal itself.

Commissioned by Queen Victoria in 1840 as a recreational area for the people of East London, it comprises a West Park and a much bigger East Park, both with their lake, fountains and café. The East park has a pub (might use that as a refreshment break), sports fields and one of the largest play areas for children I have ever seen. Other than two more coffee mornings this is our last event for 2019, so do come for a bit of autumnal air.

A footnote: If you came on the Autumn Stroll around Mayfair a couple of years ago, you may remember that towards the end, we saw the house where Mozart composed his first symphony at the age of eight. That house has recently changed hands for a mere £7.5 million – and poor Mozart was buried in a pauper's grave!

REPORTS ON SOME RECENT EVENTS

Wednesday 23rd January – Pantomime 'Treasure Island' A Pantoloons Production at Purley URC





It's behind you!

Hooray!

Boo!

A really pleasant evening was had on our first ever visit to a pantomime. A group of us met for a pre-theatre meal and wine at Pizza Express and then enjoyed an evening of laughter, fun and jokes from the wonderful production of Treasure Island.

The Pantoloons are a pantomime group based in Purley, Surrey who perform one pantomime a year and have been producing pantos since 1987, the first being Red Riding Hood (script written by Ian Rae [Our Web-site *Manager*]).

32 years later, the group continues to present annual panto productions which raise valuable donations for a number of charities. Performances transferred from a school hall in Kenley to the Purley United Reformed Church in January 2000 with purpose built stage, lighting and to cater for larger audiences to satisfy the increased popularity.

Part of the income from the shows goes to support local charities who are nominated by members of the cast. This year the production of Treasure Island raised £5,500 for Reedham Children's Trust from ticket sales over four days, and collections after each performance - this was the largest amount ever raised.

We are looking forward to the next panto in January 2020, so come and have an evening of guaranteed laughter, everyone welcome, particularly children – Oh yes they are..... Viv Murray

Thanks for organising this, Viv. An excellent innovation, and for a good cause.

Friday 8th February - 'Three Twickenham Events'! Rugby Ground, Turner's House and Strawberry Hill House









Turner

View (formerly!) towards Thames

Skylight

Piece of original wall paper!

Only a very few managed to visit all three of these locations. Your editor only went to Turner's House, partly in anticipation of seeing some of his work the following month at Tate Britain. In the event, we didn't seem to meet him then! However his house, designed by Turner (1775-1851) himself, was quite fascinating, despite not containing any of his work - too much of a risk! Well worth a short visit if you happen to be in the Twickenham area.

Wednesday 20th March - Tate Britain









Tate Britain

Sir Henry Tate

Sir William Hogarth

Hadleigh Castle

Our visit to Tate Britain was a fascinating experience of a walk through time, illustrated by the most amazing paintings. Once again our guide was Alan Read, who manages to entertain, educate and amuse us with his enormous knowledge of all aspects of Art.

Tate Britain is the showcase for British Artists and besides the chronological displays also has separate rooms for Henry Moore sculptures, Turner paintings etc. Days could be spent exploring it all.

We started around the 17th century, when, if you were rich, a Portrait was the equivalent of a 'selfie' today. The Cholmondeley Ladies portrait showed two sisters, maybe twins dressed very similarly in their finest dresses, holding their babies, looking a bit like papooses bundled up warmly. Only when it was pointed out, did you notice slight differences in the dresses. A different patterned brocade, a fancier edging to one dress, and slightly different eye colour. Around the same time another painting, a still life really of a Cookmaid with fruit and vegetables. Interesting to see what a large selection of fruit and vegetables was available. No air miles there.

By the 1730s names we recognise began to appear. A lovely portrait of William Hogarth, 'The Painter and his Pug'. The Pug was more prominent than his Master. [See above]

In 1749 Canaletto was in London, and there was a painting of The Old Horse Guards from St James's Park and The New Horse Guards from St James's Park.

Looking closely, it was pointed out that there were 3 figures close to bushes! No public loos in those days! These paintings also showed the back of 10 Downing Street

In the 1760s, Sir Joshua Reynolds was at the height of his fame and he became the first president of the Royal Academy of Art

George Stubbs was next with, of course, a painting of a horse! A horse and a lion no less.

By 1782 Thomas Gainsborough was making his name with a beautiful portrait of Giovanna Bacilli, a very graceful Ballet Dancer.

Later came John Constable, with his wonderful paintings of Suffolk and Flatford Mill. In complete contrast to Constables usual style was a very dark sketch of Hadleigh Castle, perched gloomily on top of dark rocks. Nothing like his usual style, but painted soon after the death of his wife. [See above]

Victorian times brought forth many great painters: John Singer Sergent. Sir John Millais, Dante Gabriele Rossetti, etc. etc.

By this time, our heads were reeling from so much knowledge and so many wonderful scenes, so we decided that we would come back on another day and continue from where we stopped, and off we went in search of lunch. An extremely interesting outing Judy Dumbrill

Thank you, Judy, and, 'yes' we are going back in October – see above. Ed.

Friday 3rd May - Spring Stroll: Crystal Palace Park







Group about to set off

Two of the dinosaurs

No ice cream Maggie. For film crew only!

Twelve of us went on this walk, and James O'Neil has provided his observations on the day, which print here. Ed

A cool but sunny afternoon greeted us as we met at Crystal Palace station at the beginning of May. We followed Dave Newland into Crystal Palace Park in South London. Although we were expecting a 'bluebell stroll', the plants themselves were not in such profusion (wild garlic seemed to be more prolific). Nevertheless, the walk was most interesting, and an eye-opener to those for whom this was a first time visit. The dinosaurs were resplendent, especially those that had had recent pedicures (only joking, but some of them had been given a makeover, and were sporting bright white toenails).

The walk continued around the southeast perimeter of the park, and then we cut across to the west, towards the first

of the broadcasting towers. On the way, various nesting boxes were identified, including a bat box (well spotted, Maggie).

Unfortunately, it was not possible to get access to the Egyptian Steps, as the area had been commandeered by a film production company for the duration. However, lots of bright lights and columns of smoke provided more than enough diversion as we passed by.

Dave then took the group up the hill to the north, to catch a glimpse of the sphinxes, before we made our way back to the station, after having a really interesting afternoon out. Thank you Dave.

James O'Neil

Thanks, James for the above. This is the second time I have been thwarted by a film crew on one of my walks. It also happened some years ago on my Autumn Stroll from Battersea to Chelsea. Dave.

Tuesday May 21st - Pub Lunch, Horseshoe, Warlingham









The Diners

This is always a popular event, and a good chance to catch up with other Fellowship members over a pre-lunch drink and at the meal itself. Numbers were a little down on last year 42 compared with 50, but the quality of the meal was up to its usual high standard, and served by their very friendly staff. If you were unable to come, then do come to one of our other meals later this year (see above)

Monday 3rd June - Treasure Trail - Bankside, London







The hardest clue



Our destination - 'Anchor Bankside'

A new record – three of the four teams successfully found the murderer and the weapon and for the first time I had to use a tie break to declare Team D the winners. Hopefully they will be claiming their prize Buffet Meal at the Croydon Park Hotel with us in September. (Cont.)

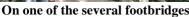
We all started from Borough Market exactly two years on from the London Bridge terror attack. The trail moved on through the back streets of Southwark finding the sites of the Rose Theatre, the Anchor Brewery and the Hopton Almshouses before circling the Tate Modern and returning along the river path past the Globe, the Clink, the Golden Hinde, Southwark Cathedral and our lunch stop, the Anchor Inn. We were blessed with fine weather and all had an enjoyable day.

Carol Courtney

Thank you for organising these Trails, Carol. We shall miss you trying to mystify us. My Latin is too rusty to be able to translate 'Non Plaudite Modo Pecuniam Jacite' (part of which was one of the clues!) and I am not sure I have a Latin spell checker! Deo Volente someone will take the Trail over in two years' time. Ed

Wednesday 17th July - Summer Walk, Tonbridge, Kent







Through the ripening corn



Beside the miniature railway

This year's Summer Walk was from Tonbridge to 'The Plough' pub in the village of Leigh, returning by another route. Starting from Tonbridge Station, nine of us first walked by the Medway through the large park, before picking up the Wealdway Path still beside the river. We then crossed single-file through a cornfield path (see picture) leading us to the Leigh Road and The Plough.

The weather being fine (sunny intervals, but not too hot) we lunched in the pub garden before progressing through the 'Powder Mills' area of the village, this being the site

of gunpowder mills from 1812 to 1934. After passing a large artificial lake, probably associated with the mills, we partially retraced our steps back to the park. We continued walking around its perimeter, passing the playing fields of Tonbridge School and emerging at the site of The Tonbridge Model Engineering Society's old rail coach and miniature railway track. It was then a short walk to the castle grounds, where the walk formally finished, leaving some of the party to explore the gatehouse and grounds.

Dave Newland

A few more pictures





Tate's 1st picture and 1st by a lady







Spring Stroll: Watching dinosaurs, finding the bluebells and the film site





Some further clues on the Treasure Trail



Photo Sources: Rotherhithe Conducted Walk - Various local web-sites (Except Tower Bridge – Ed)

Pantomime – Viv Murray

River trip to Greenwich: Centre Picture – Ann Newland Spring Stroll: Left and centre pictures – James O'Neil

All others: Editor.