April 2018

Issue no. 53

www.paretirers.org

***** * The 2018 Annual Meeting

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- will be held on 4th July at PA's new headquarters
- * Lots of social events are scheduled for this yearwill you be going to one?
- Changes to the DB pension fund are explained on page 6

- The committee will be proposing changes to improve our attraction to new members
- The next issue of PARAnews will be in August 2018

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Newsletter of the PA Retirers Association

Spring has finally appeared...

Spring has finally appeared (in Kent at least), the tulips are out and the lawn needs mowing. It must, therefore, be time to start planning our Annual Meeting. This will take place at 3pm on Wednesday 4 July and for the first time will be held in PA's new London offices on the north side of Victoria Station.

As well as the usual reports and items of business, essential to good governance, we will have two major agenda items - one on pensions and the other on proposed changes to our constitution.

We are all being bombarded with letters and emails from organisations seeking to stay in contact with us. This is because the EU's General Data Protection Regulation comes into force on 25 May. PARA is no exception-please read the "Data Protection" box on page 2.

Following the letter sent to members of the DB scheme in March, David Elton, the Chair of the pension fund trustees and Dan Baker, PA's pensions manager, came to our recent committee

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meeting to provide background to the discussions between the firm and the trustee on the future of the fund. Their presentation, which is summarised later in the newsletter, was extremely helpful; it answered the important questions which we had and provided reassurance that any change would be carefully researched and managed professionally. David and Dan have been invited to our July meeting, by which time they should be able to give us further information on progress.

The proposal to amend the constitution of the Association, which will be sent to members formally in the notice of the meeting, was to have been tabled last year but we held off while until we understood the implications of the Pension Increase Exchange Offer. (As it turned out we need not have waited). The driver for the changes is to attract more members from the increasing numbers of those who have spent much of their careers in PA but have moved elsewhere later in their working lives and from those who have never retired in the way that was conven-

tional a couple of decades ago. Many of the changes might be considered cosmetic (dropping the word "Retirers" from our name, for instance), however we believe the change of emphasis is needed if we are to recruit more of our former colleagues.

I hope that you enjoy this edition of PARAnews. My thanks, as always, go to lan Thomson who does a wonderful job extracting reports, anecdotes and other copy from the contributors.

Jeremy Stanyard Chairman



Annual Meeting	☆ ☆ ☆
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3pm start	☆ ☆
PA Corporate HQ, 10 Bressenden Place, London SW1E 5DN	$\stackrel{\wedge}{\overset{\wedge}{\overset{\wedge}{\overset{\wedge}}}}$
Further details to be announced in May by formal invita-	\checkmark \land \land \land \land



PARAnews

Membership notes

A very warm welcome to three new members: Robin Stanley, Richard McIntyre and David Gill.

Sadly, I have to report the deaths of six PARA members since the last issue of PARAnews: Peter Deasley, Mike Aczel, Colin McCrosson, David Wightman, Andrew (Drew) Dickson and Keith Phillips.

When we hear that a colleague from PA has died, we tell members by email, and provide the funeral details if we receive them, but if you prefer not to receive death notifications by email, please just tell me by email.

We currently have 461 members. Download the latest list of members contact details, including your own to check that our records are correct, from the web site at <u>www.paretirers.org</u>.

If you move, or change your phone number or email address, please tell us! Email us at info@paretirers.org

PARAnews is now published

by email

Just to remind you that everyone with internet access can now read PARAnews online WITH-OUT logging in on the web site.

If you have an email address registered with PARA, each time PARAnews is published you will receive an email from us with a link that you can click on (Left Mouse or Touchpad click) which



will open the full version of PARAnews in colour on your own tablet, ipad, desktop computer or laptop.

You can still Log In on the PARA Web Site to get full access to all sections of the site, including Members Contact Details, news items, details of social events, issues of concern to members, etc., as well as all recent issues of PARAnews. If you have not logged on to the PARA web site recently, you may need to reset your password. Just go to www.paretirers,org and click on 'Log In'. Click on 'Lost password' and enter your email address, which is also your username. You will be emailed a link to click on to reset your password.

If PARA does not have your current email address, you will not be able to log in on the web site, so please make sure I have it. If you run into any problems with the web site, please email me at teletraveller@binternet.com.

If you do not have internet access, and need someone's contact details, please ask any online member of PARA for them, and if you are not sure who to ask, ask any of the PARA Officers listed on the back page of PARAnews.

Chris Buckley Membership Secretary

Data Protection

PARA holds information on you as a member, and makes your contact details available to other members via our website. Under the new EU General Data Protection Regulation, you have the right to see that information, check it, and correct it if necessary. To view or download the available information, Log In on the PARA web site at www.paretirers.org, then click on "Members Contacts" on the white menu. To request any necessary changes, please email us at info@paretirers.org.

Finance matters

The accounts for 2016 were approved at our committee meeting in early March – and these will now be sent off to our auditor. He's an elusive character but has the distinct advantage of declining to invoice us on occasions.

We had a good year in 2016. We made an operating surplus of £915 on total income of £2,653, our cash remains healthy at £22,771 and our longer-term liabilities are modest. The latter consist mainly of subs received in advance of some £1740, plus, at worst, other liabilities of £600 odd for various purchases for which we may or may not receive invoices (our Auditor is one such example). The improved surplus is due to a crackdown on PARAnews expenses, primarily printing and postage – which typically have made up 80% of our total cost base in recent years. This was achieved by Margaret Wade conducting a thorough clean-up of our member database and enabling switching to electronic transmission wherever possible.

On the subscription front – thank you to those who have already paid by standing order in January or February; and thank you to all those who have previously paid in advance and those who paid but didn't have to! Much appreciated. That leaves some 80 odd members to pay for this year – so if you are in any doubt just get your cheque books out NOW and send PARA your $\pounds 10$ sub – the worst thing that can happen is that you have already paid and in those cases I will roll your sub forward to 2018 – and you will get a gold star for being in credit!

Send cheques to PARA, Garlands Farm, Bourne Rd, West Bergholt, Colchester CO6 3EL, or

Transfer £10 to PARA's account, NAT WEST BANK, AC-COUNT # 82858543, SORT CODE 60-12-45

Roger Moore Treasurer

Do we have your latest email address?

"We currently

have 461

members."



"PARA holds information on you as a member....."



"Our auditor ...an elusive character but has the distinct advantage of declining to invoice us on occasions."

Social report

It is early in the year yet, so only three lunches have taken place so far.

The All Ireland Lunch, was unfortunately not well attended. But "less is more" and I am sure Dermot and his colleague enjoyed themselves! It has to be remembered that we do not have very many members in the Republic and Northern Ireland, but a specific date and venue I am sure is

appreciated by the members.

The South East Lunch was held at the usual venue, Denbies Vineyard in Dorking and you will see Chris Morgan (as a first time attendee there) has written a piece for this issue..

The Anglian lunch was also held at its usual venue. Martin Wooler has reported on that.

Unfortunately, the Oxfordshire lunch had to be cancelled due to lack of support.

As you all know we have a very full programme of lunches in the regions throughout the year and the Annual Lunch at the Royal Thames Yacht Club in November.

Margaret Wade



PARA social events in remainder of 2018 Please contact the organisers if you would like to attend any of the lunches Northern Spring Lunch–Wednesday 16 May 2018–members only Taipan Chinese Restaurant, Upper Brook Street, Manchester Michael Slade 01625 535213, michaeljfs@mac.com

PARA Annual Meeting – Wednesday 4 July 2018 PA Corporate HQ, 10 Bressenden Place, London SW1E 5DN Further details to be announced in formal invitation letter & on the website

All-Ireland Autumn Lunch – date tba Venue tba Dermot O'Callaghan, 02892 682639, ocallaghan453@btinternet.com

> Bristol Lunch – Thursday 27 September 2018 The George Inn, Abbots Leigh, Bristol BS8 3RP Chris Morgan 07976 612199, cvmorgan@me.com

South England Lunch – Wednesday 10 October 2018 – members only Sir John Barleycorn, Cadnam David Banks, 01590 645891, david@banks-family.org

Northern Autumn Lunch – Wednesday 17 October 2018 The Bridgewater Hall, Lower Mosley Street, Manchester David Cook, 01260 291615, davidjillcook@hotmail.com

Anglia Autumn Lunch – Tuesday 23 October 2018 Kevin Clarke's award winning pub, The Green Man, Thriplow, near Cambridge Roger Moore, 01206 241324, roger@whichgroup.co.uk

> Annual Lunch – Thursday 8 November 2018 – members only Royal Thames Yacht Club, Knightsbridge, London Margaret Wade, 020 7731 4432, mjwade4@btinternet.com

> Midlands Lunch – Thursday 15 November 2018 The Boot Inn, Lapworth, near Warwick Mark Smalley, 01604 881963, marksmalley@btinternet.com

Parrot Club Lunches Fridays 2 March, 1 June, 7 September – Glasgpw Friday 7 December – Edinburgh Keith Nimmo 0141 639 4199

All members are welcome to attend any or all of these events





'Feedback on the event was excellent. Many people said it was the most enjoyable one they'd been to.''



"Our March lunch had to be cancelled for some very good reasons. The snow..."



"Now, you may have noticed Sandy's black eye, and I must point out that this picture was shot before strong drink was taken."

Lunch at Denbies

On 15 March about 20 of us met near Dorking for the 2018 annual South East PARA lunch. As a new boy to the event I was delighted to be asked by the indomitable organiser Margaret Wade to write an entry for PARAnews.

It was a very lovely occasion indeed. The format was unlike many similar events in that it was 'get your own'. A truly great idea I must say. After an introductory drink (yes on a weekday lunch time - the last time I could do that with impunity was in the seventies...) we went up to the food bar and obtained what we fancied, then went back to one of the tables set aside for us. This meant the event was informal and free flowing and everyone could mix with their old pals and make new friends.

Feedback on the event was excellent. Many people afterwards said that it was the most enjoyable one they'd been to. Well done Margaret!! May I thank you on behalf of all of us for an excellent event!!

It was the 12th time they have had a PARA lunch at that location and I can totally see why it has had such longevity. It has made me think about how we organise the one I have recently picked up from Graham Syrett in the west country.

The venue is in the Surrey Hills, an area of outstanding natural beauty (AONB). This is an interesting area geologically, since it has the same chalky terrain as that found in the Champagne district of France. This means that is possible to grow a similar variety of grapes.

But here is the important thing, you don't need to go to Dorking to find out about English wine. Because 10 miles away is the vineyard of our very own Bruce and Sibylla Tindale, who have created the beautiful High Clandon Estate, also in the AONB, and who produce multi-Goldaward-winning champagne-style wine - of which I have enjoyed several crates myself – and you will be delighted to hear are the overall winners of IWC Cellar Door of the Year for England for their visitor experience. Here is their website: <u>http:// highclandon.co.uk/index.html</u> Highly recommended!!

I do encourage all of you within striking distance to join the next lunch - a very convivial and informal event where you can catch up with old and new friends and have a great afternoon in the South East English countryside.

Chris Morgan

Snow halts play

Well, not much to report on since the last newsletter....you may well be glad to hear.

Our Christmas lunch in Edinburgh, which seems a very long time ago, was well attended by 18 Parrots and one guest. Since then we have not met.

Our March lunch had to be cancelled for some very good reasons. The snow had stopped public transport and prevented catering staff

from getting to our venue. Add to that hospitals were struggling around the city, and we wouldn't want to add to any existing chaos.

Our next lunch will be in Glasgow on Friday 1st of June, before which we will gather at Glasgow Golf Club in May to battle for the Muirhead Trophy aka the Parrot Pot

I attach a picture of the Parrots who gathered in Edinburgh last December. From left to right they are: Biil Edgar, Sandy MacNiven, Rodney Yeadon, Tom Watson, Steve Higgins, Ian Marshall, Malcolm Petrie, Graham Wynd Iurking behind Malcolm, Donald Tilston, John Claridge, John Gilmour (guest), Don Matheson, Tom McEwan, Alistair Gray, Bill Adam, George McNeill, and sitting, Jim Mitchell, Keith Nimmo and Norman Lillie.

Now, you may have noticed

Sandy's black eye, and I must point out that this picture was shot before strong drink was taken. Must have stood on the garden rake.

Keith Nimmo

keithnimmo@btinternet.com



A lovely warm Spring day at Great Yeldham



delicious.

Between courses Mike Newman gave an update on Mole Solutions' modern interpretation of transport (freight pipelines) being developed by ex-PA Roger Miles,

From left: Margaret Harthen, Peter Thomas, Barry Brooks, Martin Wooler, David Horrex, and Kevin Clarke

Once again PARA members descended on the White Hart at Great Yeldham for the April East Anglian Lunch lunch organised by Roger Moore. Notably Adrian Court and John Scott had the most complicated journeys, having travelled by bus, tube and train before being chauffeured by Roger for the last stage of the journey.

A few of us noticed that when our main courses were delivered those that chose the same dish were sat in adjoining chairs, which perhaps owes as much to the PAPI test as the four colour theorem! Nevertheless, whether we chose the Liver & Bacon, Chicken Supreme or Fish & Chips all were beautifully presented on stylishly different plates, and quite Bill Loose and others, and how this is attracting continued interest from the Chinese, including the team being invited to attend an International Symposium to be held in Beijing in November.

Conversation not unsurprisingly also turned to the most recent announcement from PA Pension Trustees as to options regarding the Defined Benefit scheme. Adrian Court provided an update from the committee's meeting with the Trustee Chairman and Pensions Manager and reassured us that excellent arrangements will be maintained in the event of the scheme being transferred to an insurance company (see page 6). While it was commented that the PARA Pension Committee should have an important role in expressing the views of members, it was concluded that an insurer would be bigger, more highly regulated and safer than a company scheme (for example, in the unlikely event of failure being Government-backed by 100% rather than 90%).

Just as attendees were polishing off their desserts, our waitress made the surprise announcement that there was still wine left undrunk... and a ¼ bottle of red and nearly ½ bottle of white were duly produced as evidence. This may well be the first time in history that a PARA event has failed to consume all the alcoholic beverage to which members were entitled!

The next PARA East Anglian Lunch will be on Tuesday 16 October at the Green Man in Thriplow, near Royston. Roger Moore would I'm sure accept bookings now, but sadly can't guarantee that there will be wine to spare on this next occasion.

Martin Wooler



"...gave an update on Mole Solutions" modern interpretation of transport...."



From left (excluding the back of David Horrex's head): Mike Newman, Ron Forster, Roger Moore, John Coppendale and Ray Wright



From left: Adrian Court, Rob Fisher, Hilary Goy, John Scott and Mike Bean





As usual, many thanks to my many contributors for all their articles.

PARAnews is an extremely hungry animal and needs feeding on a continuous basis with more and more articles. How about you? Surely you could write about something interesting—activities, holidays, reminiscences.

We have an impending problem! A new title for this publication will be needed when the name of our organisation changes, presumably at the Annual Meeting in July. It has been PARAnews since we started it in October 2000—a title which has served us well.

How about putting your thinking caps on, and coming up with a catchy new name

Ian Thomson Editor



"...statement of intent to potentially move the DB pension fund to an external insurer."



"The discussions with PA have been tough. The firm has many demands on its funds..."

Defined Benefit Pension Scheme update

Please note that this article has been produced by PARA as a record of a conversation with David Elton (Chair of Pension Trustee Board) and Daniel Baker (PA Pensions Manager). It has not been verified or approved by the Trustee or PA, and is not an official communication from either the Trustee or PA

PARA members will have received a letter in March from David Elton regarding a proposed change to the defined benefit pension. This regards a statement of intent to potentially move the defined benefit pension fund to an external insurer. The PARA Committee on 18 March was very pleased to be joined by David, and by Daniel Baker. David and Dan attended to provide background and then answer questions about the proposal. The notes below summarise the discussion that we had.

A) History: whys is this happening and why now?

It is important to note that this intention is not 'new'. Three years ago, at the beginning of 2015, the trustees set the scheme on a path towards this objective. At the time, the scheme was funded at 95% of Minimum Funding Level (MFL) which is relatively good (compared to many others) but not enough for complete peace of mind. So, the trustees have embarked on a de-risking strategy, to move from return-seeking investments (with associated higher risk) to debt instruments (with lower risk) to secure the long-term benefits to members.

Then Carlyle successfully acquired ownership of PA in late 2015. As part of that acquisition deal, the pension scheme received a one-off payment of £102m. This was necessary to maintain the 'covenant' that PA has towards the security of member benefits, as PA has now become a much more indebted company and a higher risk sponsor (whereas it was previously cash rich and low risk). This move raised our funding to 105% of MLF, and greatly accelerated the possible move to an insurance provider.

In 2016 the trustees began a 'buy-in' process whereby assets were to be exchanged for contracts in the insurance market making benefit payment progressively more secure by handing risk to a 'contracted' third party. By later 2016 the scheme was looking much more like an insurer pension fund, with low risk assets matching its liabilities.

In 2017, further market testing was carried out which showed that progressive buy-ins were possible and that a full transfer to an insurer (a buy-out) might be feasible. This process has continued in 2018 and the results are still encouraging. By March 9 this year, the market testing had made clear that, with a further injection of funds from PA. a full transfer to an insurer might well be feasible.

It was this realisation that triggered David's letter to pension beneficiaries. David and Dan then covered the committee's questions as below.

B) How will this affect the security of the scheme?

The scheme has already moved from having around half of its assets in equities to almost all assets in debt instruments. An insurer would look very similar in terms of assets but be even more cautious and even lower risk. This is good for security. PA is a committed scheme sponsor and stands ready to top up the scheme if necessary (and if able to). It should also be pointed out that relations between the trustees and PA and Carlyle are extremely good. But we must understand that PA is now a highly indebted company and so this ability to top up simply can't be taken for granted. In contrast, an insurer is bigger, more regulated and also safer.

In the 'Doomsday' scenario, if the current scheme were to need financial support then it would come from the Pensions Protection Fund, at a maximum level of 90% of benefits. As an insured provider, it would come from the Financial Service Act Compensation Scheme, at a maximum of 100%, and surrounded by more stringent regulations.

The discussions with PA have been tough. The firm has many demands on its funds, including repayment of Vendor Loan Notes, its own investments in developing the business, and paying staff. Moving to an insurer would remove the potential conflicts of interests in these demands

C) How will trustee decisionmaking be affected?

Currently a board of trustees makes discretionary decisions about payments of benefits. Members of the committee (and other pensioners in payment) were worried about loss of personal connection with the board, and potentially adverse decisionmaking

The trustees recognise this and so have codified their decision making into a formal set of rules. For example, how to award benefits to second spouses (the most common issue needing a decision). The market testing has included an instruction to insur ers to take on these codified rules.

Yes: it will be more impersonal. we won't know the insurer personally. But it will also be more transparent because these rules will have been agreed at the point of transfer. It was also pointed out that the insurer , should be able to collect member voices into groups, and they have an incentive to do so - they need to demonstrate to other pension schemes wishing to go down the same path that members have a positive experience; both during and after they have taken on responsibility for their benefits.

D) How will the pension pot be managed?

In effect each member of the PA scheme will have their own contract with the acquiring insurer. This will include the size of the benefit and the codified rules which govern how that is converted into payment.

At the point of transfer, we will receive a notice of a change of 'employer' from HMRC, and our information will be automatically transferred to the new provider's systems. The insurer will want to make sure that the payment and taxation of benefits are moved over seamlessly.

E) How will price inflation be managed?

This will be included in the contract mentioned above. For example, are RPI increases to be awarded to those in payment? If the government ceases to collect

Continued on next page



Update on PARA Medical Insurance report

providers.

look.

ket survey and provided a sum-

(excesses / co-payments, premi-

However, we had not been able

pricing for each provider to ena-

comparison of each of the major

The market analysis was current

rely on its accuracy going for-ward as the major PMI providers

are likely to adjust their policies,

menu pricing and coverage op-

tions in response to market con-

ditions and the UK financial out-

in 2017 - members should not

to document enough premium

ble a meaningful side-by-side

mary of the plans, core cover

and options, premium topics

um reduction options and no

claims discount approaches).

The updated Medical Report and its Annex (for the UK market) were published to UK members in November and December 2017 respectively. We have received a number of positive responses from members and we are grateful that people have found the report useful. We'd like to recognise and express thanks to all who contributed to the member survey in late 2016, which helped to inform the report with excellent detail on providers, costs and personal views. Your input provided a solid foundation of facts on providers, costs and feedback from members on their experience of PMI, NHS care and self-insurance to fund private medical care.

The annex reported on the mar-

Balancing the budget

"The Budget should be balanced, the Treasury should be refilled, public debt should be reduced. the arrogance of officialdom should be tempered and controlled,

and the assistance to foreign lands should be curtailed, lest Rome will become bankrupt. People must again learn to work instead of living on public assistance." -Cicero, 55 BC

So, evidently we've learned sod all over

"The market analysis was current in 2017—members should not rely on its accuracy going forward as...."

The guide does not make specific

recommendations as to providers

or intermediaries because the

circumstances of our members

are so varied - different ages,

abilities to afford PMI, medical

histories etc - and because we

(the writers) are not qualified to

do so. If you need professional

or just want to talk it over, you

should discuss your individual

situation with an intermediary

Health and many more).

(such as Private Medicine Inter-

mediaries, Drewberry, Heritage

Brian Cherrie, Ian Thomson, Da-

vid Roffey and Keith Smurthwaite

advice, want to change your plan,

the past 2,073 years.



Defined Benefit Pension Scheme update continued from page 6

RPI information, an alternative mechanism will be found.

F) Are we not giving profit money to the insurer that would otherwise be kept 'in house'?

The insurer can make a profit out of this by using economies of scale and scope - as a much bigger operation than the standalone PA scheme. For example. 'longevity swaps' which reduce the risk of funding longer lifetimes against the insurance payments on early death. A big player can also work more efficiently as administration costs should be lower versus scheme size.

G) What is the expected timetable?

The letter we've all received gives an outline timetable. A further round of market testing will be carried out by mid-year. At that point a timetable may be further specified. David and Dan kindly agreed to attend our up-coming Annual Meeting on 4th July in No 10, for which many thanks.

Important note:

The notes above aim to summarise your committee's discussion

Scheme Pension Manager. All efforts have been made to ensure accuracy. But. these notes must not be taken as financial advice. If you have further questions, please do attend the Annual , Meeting (on 4th July) to ask for further information of David (Chair of the Trustees) and Dan (Pensions Manager), who will both be attending.

Chris Morgan

"The insurer can make a profit out of this by using economies of scale and scope...

Digging

A man and a woman were married for many years. Whenever there was a confrontation, yelling could be heard deep into the night. The old man would shout, "When I die, I will dig my way up and out of the grave and come

back and haunt you for the rest og your life!" Neighbours feared him. The old man liked the fact that he was feared. Then one evening, he died when he was 98. After the burial, her neighbours, concerned for her safety

with the Trustees' Chair and the

asked, "Aren't you afraid that he may indeed be able to dig his way out of the grave and haunt you for the rest of your life?" The wife said, "Let him dig. I had him buried upside down, and I know he won't ask for directions.'



PARA Mentoring Programme update

"PARA is again being asked to provide mentors for each of the four winners...."



"Your advice is very important to me, so I wrote down exactly what I want you to say."



"MeeToo.... is a mental health mobile app that has achieved global recognition...." Based on previous success, PARA is again being asked to provide Mentors for each of the four winners of the 2018 Innovation Award programme in support of PA's own "give back and volunteering" work with the charity Teach First. Those interested would be joining seven of us who already made the commitment to help previous award-winning entrepreneurs. Their one-year incubator programme delivered by the TF Innovation Unit plus a salary for the first six months, is designed to convert ideas for improving the performance of disadvantaged school children into a sustainable social enterprise. Mentoring is supplementary to other expertise provided by the Innovation Unit, so the mentor shouldn't need to commit to more than one or two days per month. Any involvement above or beyond that is at the discretion of the mentor and mentee

The current mentoring programme (- for details see the two previous issues of PARAnews) - is in its seventh month. With mentees now relying an external funding including support from philanthropic and charitable foundations, this is a period perhaps of most importance in terms of mentoring support, as pressure begin to build! However, judging by the amount of contacts made with target investors and the publicity each mentee has generated, we believe their chances of success remain high. Here's a thumb nail sketch of the recent status of the three mentees that weren't detailed in the December Newsletter:

The Difference aims to recruit stand-out teachers and train them to work in alternative provision for excluded children. "Our biggest challenge a year ago was that nobody really knew much about exclusions." so Kiran Gill has spent the last year raising awareness of the issues and developing a model for her teacher-training programme. Exposure to a select Parliamentary Committee hearing, the Victoria Derbyshire Show, etc., has increased public and media interest and helped reframe the issue to understanding why it is that they get excluded. The Difference will recruit its first teachers in October to take up leadership posts in a school for excluded pupils from September 2019.

MeeTwo launched last September, is a mental health mobile app that has achieved global recognition, earning a place on HundrED.org's list of

the top 100 education innovations worldwide. With 15 to 20 new users a day, the free-todownload app supports 13- to 18-year-olds worried about their mental health into online discussions with expert therapists, including a function to post about how they're feeling. Currently with 1,500 registered users it is now being promoted by 40 UK schools. Next step for Kerstyn Comley and Suzie Godson is to secure significant funding to achieve scale-up and 20,000 users by the end of 2018.

Boromi is the brainchild of Evie Keough (nee Dickson). Her subscription service provides schools and nurseries with boxes filled with learning experiences around the themes of "pretend", "investigate", "share" and "invent", which can be borrowed by children to take home and experience with their parents. Following several trials, an official, nationwide launch of Boromi is planned for the next academic year for which £15,000 of grant funding has been secured.

Now a quick look at the four 2018 Award winners for whom mentoring will start in September.

Career Accelerator helps students to break into the technology and digital sectors by offering work placements and one-to-one mentoring with companies such as LinkedIn. Open to 13- to 17-year-olds, the four-month programme aims to bridge the gap between schools and digital businesses and to diversify the sector's workforce.

Prospela, a careers advice website, pairs pupils aged 16 and above with working professionals, allowing them to chat online and learn about work life. Employees in industries from banking to film-making can offer advice and contacts to students in a fully safeguarded online environment.

PARA Mentoring Programme update continued

Second Chance a social enterprise aims to help Students who don't achieve their expected grade in their English or maths GCSE with one-onone mentoring to help them succeed second time around. The mentorship programme pairs former subject-specialist teachers with students at FE colleges who are retaking their GCSEs, without which they could face barriers to employment.

Impact-ed is a not-for-profit organisation that helps schools monitor the impact of their interventions on pupils. Whether it's an after-school club, a peer-tutoring programme or literacy catch-up session, the organisation will help schools collate the data needed to monitor the impact they have on pupil outcomes.

Passport letter

I'm in the process of renewing

sion has my address and tele-

believe how is it that Sky Televi-

phone number and knows that I

bought a satellite dish from them

back in 1988, and yet, the Gov-

ernment is still asking me where

I was bloody born and on what

Do you guys do this by hand?

My birth date you have on my

income tax forms I've filed for the

past 30 years. It is on my National Health card, my driving

licence, my car insurance, and

on the last eight passports I've

had. It's on all those stupid cus-

toms declaration forms I've had

to fill out before being allowed off

the plane over the last 30 years.

And on all those insufferable

Would somebody please take note, once and for all, that my

mother's name is Mary Anne, my

father's name is Robert and I'd

be absolutely astounded if that

census forms.

pension book. It's on all the

my passport, and still cannot

port Office.

Dear Sirs

date.

Claire Birks and I, having heard the pitch from each of the above at the recent Award Ceremony held at Bloomberg's new offices, feel sure they will be as inspirational and stimulating to work with as each of our past and current mentees. I'd like to take this opportunity to recognise the selfless role of my fellow mentors: Roger Moore, Michael Slade, Jeremy Stanyard, Claire Birks, Brian McEvoy and Patrick Conlon for their contribution to the success of this important element of PA's GBV programme. Do give anyone of us a shout if you'd like to take part in the next round



"I could use a mentor. But what I really need is a nap.'

or be prepared to be regaled by anyone of us you meet at your next social event.

Adrian Court

"Impact-ed....helps schools monitor the *impact of their* interventions..."









This, apparently, is an actual WOULD ever change between letter received by the UK Passnow and when I die!!

> I apologise, I'm really fed up this morning. Between you and me, I've had enough of this bullshit!

You send the application to my house, then you ask me for my bloomin' address!!

What is going on? Do you have a gang of neanderthal idiots working there?

Look at my damn picture. Do I look like Bin Laden? I don't want to dig up Yasser Arafat, for goodness sake. I just want to go and park my backside on some sandy beach somewhere.

And would someone please tell me, why would you give a damn whether I plan on visiting a farm in the next 15 days?

If I ever got the urge to do something wierd to a chicken or a goat, believe you me, you'd be the last people I'd want to tell!

Well, I have to go now because I have to go to the other end of the city to get another frigging copy of my birth certificate, to the tune of £30.

Would it be so complicated to have all the services in the same spot to assist in the issuance of a new passport the same day?

Nooooooooooo, that'd be too damn easy and maybe make sense

You'd rather have us running all over the place like chickens with our heads cut off, then WE have to find someone to confirm that it's really me on the damn picture - you know, the one where we're not allowed to smile?

Hey, do you know why we couldn't smile if we wanted to? Because we're totally fed up!

An Irate Citizen

P.S. Remember what I said above about the picture and getting someone to confirm that it's me? Well, my family has been in this country since 1776. I have served in the military for something over 30 years and have had full security clearances over 25 of those years enabling me to undertake highly secret missions all over the world. However, I have to get someone 'important' to verify who I am - you know, someone like my doctor ... who was born and raised in Pakistan.

"When things don't go to plan on the Airbus then recovery can be much more complicated."

Converting to the Airbus



"Airbus were early adopters of fly by wire, with the aircraft controlled almost entirely by electrical impulses through computers."

"What has changed

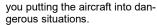
massively is the man

machine interface."

Those who may remember me from time at PA will know I always had a passion for flying. Following a first career in consulting I turned my hobby into a job and retrained as an airline pilot. Now after 15 years flying the Boeing 737 my company has decided to transition to an all Airbus fleet. As a result, I recently converted onto the A319 and 321 aircraft. I have just completed the type rating and have had the opportunity to get to know first-hand some of the differences. Most people will be familiar with what are the two most common aircraft families. The 737 for example is flown by Ryanair, Jet2 and Southwest, the Airbus by most European national carriers and Easyjet.

craft had cockpits with a seemingly random scattering of controls and instruments flown by large crews. Modern computing power and experience has led to much more ergonomically efficient cockpits. Airbus have gone considerably further in this regard. Although it must be said that Boeing has caught up a lot of ground, particularly with the 787.

Airbus were early adopters of fly by wire, with the aircraft controlled almost entirely by electrical impulses through computers. Effectively pilot inputs are almost always through the autopilot. Flying in the traditional sense through a control column as with the Boeing is replaced with a sidestick, which in so called



When things don't go to plan on the Airbus then recovery can be much more complicated. Indeed the most common words on the voice recorder are 'what's it doing now?' But in day to day operation it is extremely easy to fly. There is for example an auto-trim system which means that when you let go of the stick it keeps going where you pointed it. This makes manual flight on the Airbus akin to juggling just two balls, stick and rudder, versus four on the Boeing, where you need to trim and control the thrust as well.

This of course raises a different issue, which is that skills you rarely use tend to atrophy. When you need them in an emergency they may not be there. An example is that many large airlines actively discourage disconnecting auto-thrust for training purposes on the Airbus in normal operation. Analogous to having cruise control permanently on when driving, it almost certainly results in a better overall level of safety when it is in use. Practice for non-normal situations is now almost entirely provided in the simulator, which when used properly is a fantastic tool.

On a day to day basis many of these changes deskill and reduce the fun of flying. This needs to be weighed against the improvements in flight safety, which have of course been huge since the jet age started. When you consider the incredible increase in flights, flying has become extremely safe. A lot of this is down to automation and procedures. But it has definitely changed the nature of the job. We joke that Airbus flying is like 'assisted living' so maybe it is fitting that I have come to it at this stage of my career.

Gerard Ivey-Frank





Modern jets do not look very different than their predecessors did fifty years ago, when first introduced. What has changed massively is the man machine interface. Early passenger airmanual flight provides inputs only through the flight guidance system. The aircraft has protections which cannot be overridden and are intended to stop

A Senior's Perspective of Facebook

For those of my generation who do not, and cannot, comprehend why Facebook exists, I am trying to make friends outside of Facebook while applying the same principles.

Therefore, every day I walk down the street and tell passersby what I have eaten, how I feel at the moment, what I have done the night before, what I will do later and with whom

I give them pictures of my family, my dog, of me gardening, taking things apart in the garage, watering the lawn, standing in front of landmarks, driving around town, having lunch, and doing what anybody and everybody does every day.

I also listen to their conversations, give them the 'thumbs up' and tell them I like them. And it works just like Facebook.

I already have four people following me: two police officers, a private investigator and a psychiatrist.

— Winston Churchill —

And a few more Churchillian quotes:

"You will never reach your destination if you stop and throw stones at every dog that barks."

"Fear is a reaction. Courage is a decision.

"A nation that forgets its past has no future.'

" The POSITIVE THINKER sees the INVISIBLE, feels the INTAN-GIBLE and achieves the IMPOS-SIBLE."

If you're not a liberal at twenty you have no heart, if you're not a conservative at forty, you have no brain.'

"There is nothing that government can give you that It hasn't taken from you in the first place."

"The best argument against democracy is a five-minute conversation with the average voter."

"Success consists of going from failure to failure without loss of enthusiasm.'

"A good speech should be like a woman's skirt: long enough to cover the subject and short enough to create interest."

"A pessimist sees the difficulty in every opportunity: the opportunist sees the opportunity in every difficulty."

" If Britain must choose between Europe and the open sea, she must always choose the open sea."

"However beautiful the strategy, you should occasionally look at the results.'

"Life can either be accepted or changed. If it is not accepted, it must be changed.

"A nation that forgets its past has no future."



Rest in peace

Jake was dying. His wife sat at the bedside.

He looked up and said weakly: 'I have something I must confess.

'There's no need to. 'his wife

replied.

'No,' he insisted, 'I want to die in peace.

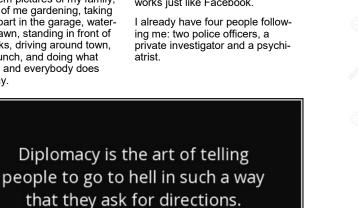
I slept with your sister, your best friend, her best friend, and your mother!

'I know,' she replied.

'Now just rest and let the poison work.

"Now just rest and let the poison work"

AZQUOTES







"...the MOD, who asked us to help with the final negotiations...."

'Using the results, we helped the leadership team come together around a vision...."

"We helped the management team create a new, inspiring vision....."

PA in the news—some case histories

Ministry of Defence: Saving over £110 million on a new submarine for the Royal Navy



In one of the most complex equipment programmes they have ever run, the Ministry of Defence (MOD) is building seven Astute-class, nuclear-powered submarines to maintain the UK's naval defences.

With the manufacture of the sixth submarine underway, the prime contractor had submitted their final proposal to the MOD, who asked us to help with the final negotiations and get the best value for money for UK taxpayers. The MOD also wanted help with moving the contract through the complex approvals process much faster than usual. The standard approvals process for a contract like this typically takes 115 days, but there were only 30 days to go before the contract had to be signed.

We looked closely at the build programme and associated costs to see where savings could be made and to develop evidence to support negotiations on the final deal. We also developed a robust plan for securing ministerial sign-off for the final contract which detailed the key activities that needed to take place. This included engaging with more than 65 stakeholders across Government and creating a strong evidence base to help them make prompt decisions Throughout, we had to make sure the contract was scrutinised properly despite the shorter timescale.

We helped secure approvals within 30 days – cutting the time it normally takes by 85 days. This allowed the final contract to be signed within the challenging timeline. In addition, our support in negotiating the final deal enabled the MOD to secure savings of £110 million on the £1.4 billion contract. Leonardo Helicopters: Getting ready to win new business by setting a course for transformation

Leonardo Helicopters in the UK design and build some of the world's most advanced military and search & rescue helicopters. They're looking to develop their business in established and emerging markets. And that means getting everything from engineering and supply chain to costs and procurement into the best possible shape.

To prepare for a two-year transformation programme, we've helped the UK business be clear about what they want to achieve, and how.

We started by running focus groups with people from all parts of the business. We asked them how they felt about it, where they thought it could go and what it would take to get there.

Using the results, we helped the leadership team come together around a vision for the transformation. It's called

#OurChangeOurFuture and based on Leonardo being the business that customers choose to work with and employees choose to work for. And that means building a culture that looks for continuous improvement, focuses on customers and celebrates success, with everyone taking responsibility for delivering on commitments.



We also helped the leadership team set a great example by working and behaving differently, for instance in how they overcome obstacles to success.

The work led to a launch event for around 80 senior people. That gave them the chance to hear about the

#OurChangeOurFuture programme and also discuss their role in making it happen. The day left Leonardo's UK staff equipped to run such events with their own teams – and within around a month, 600 people had already participated in similar sessions as part of a business wide engagement programme. The work has laid the foundations for Leonardo to achieve its ambitions for the future.

PA brought a wealth of experience, knowledge and new ways of thinking to the team here in Yeovil.

"They worked with us to achieve the objectives on time and not just a tick in the box approach, but adding real value. They've helped us take an enormous step forward in the way we engage with our teams and opened my mind up to new ways of approaching and driving change.""

Nuala Griffin, Head of Transformation Programme, Leonardo Helicopters UK



National Agency for Public Procurement: Creating a new organisation to bring sustainability and value for money in public services

The Swedish National Agency for Public Procurement supports national and local government agencies and their suppliers. The agency works to make sure the way public bodies procure goods and services is socially and environmentally sustainable as well as economically sound. They do that by developing innovative tools and processes that make the most of digital technology, for example. With procurement spending amounting to SEK 630 billion a year, it's a crucial role.

The government created the agency in 2015 by merging several organisations. But establishing a single culture was challenging and overlapping responsibilities caused confusion. Staff turnover was high.

We helped the management team create a new, inspiring vision, getting input from people throughout the organisation. We also restructured the agency with clearly defined roles and new

PA in the news—some case histories continued

opportunities for collaboration.

The biggest single change is a new unit that acts as the first contact with government agencies and departments, and suppliers. The team acts as a front line to make sure everyone who gets in touch gets exactly the right support, depending on how complex their needs are. The unit also gathers customer insight to help the agency plan for the support it needs to offer.

Since the start of 2017, when the new structure went live, staff turnover has fallen and employee feedback has improved. The agency has new strategic targets as well as targets for efficiency and answering customer inquiries faster. This will all help the agency achieve what it was set up to do: provide better value for Swedish taxpayers.

Skipping Rocks Lab: Starting a revolution with a waste-free alternative to plastic bottles



London start-up Skipping Rocks Lab has come up with an alternative to plastic water bottles. It's a flexible container called Ooho, made from seaweed extract, that's 100 percent naturally biodegradable. When someone has finished drinking the water they can even eat the container.

We're helping the business develop the machine to manufacture the containers. Skipping Rocks Labs will lease the machine to businesses to use on their premises. The retailers will then be able to produce water or juice filled Oohos daily on-site, rather than taking up storage space with stock. The business ultimately aims to help stop up to one billion plastic bottles reaching the ocean every year, and stop the 300 million kg of carbon emissions that goes with them. As well as using 9 times less energy in the production process, the material has the potential to be cost competitive with

plastic.

We started working with the business after meeting their team at an event run by the Circular Economy 100 programme in late 2016, and our team of mechanical and process engineers has worked closely with the Skipping Rocks Lab team of scientists on developing and testing the machine since mid-2017.

The business hopes to have a small number of machines with clients by the end of 2018. In the meantime, they're testing Ooho at events like outdoor food markets and marathons.

The potential for Ooho doesn't stop at replacing water bottles. The material can be a substitute for many single use plastics, from ketchup sachets to miniature shampoo bottles.

The Swedish Transport Administration : Creating a better railway for Sweden by managing capacity more effectively

The Swedish Transport Administration (Trafikverket) manages the country's road and rail infrastructure. There are approximately 50 train companies (goods and people) operating on 14,000 km of track and volumes of traffic are growing. Trafikverket started a programme to improve traffic planning and optimize capacity.

Our team supported the programme director, bringing best practice project management processes to Trafikverket's existing approach. We created a programme management office



to direct planning, budgeting, risk management, change management, resourcing and communication during the sourcing and procurement process of the future Capacity Planning System. This gave project managers reliable information they could use to make decisions about timescales, cost and outputs and then share that with the rest of the organisation.

Our team also supported Trafikverket in procuring the new IT system for managing capacity planning. We used our sourcing expertise to make sure the process was competitive and followed the relevant legislation. Once the supplier was agreed, we made sure the contract was suitable and fair. Our specialist knowledge meant the process was quick and effective and Trafikverket secured a flexible system they can tailor to business needs over its life span.

The Law Society: Staying relevant by understanding members' goals



The Law Society wants to make sure it offers its members services they value. Not least because while today solicitors in England and Wales have to join, that may change - meaning the society's revenue would no longer be guaranteed. And, like other organisations, the Society is facing the 'customer-led revolution'. Technology has changed the way people connect and relate. Organisations need to decide how to fit into their customers' universe: the network of people and organisations who inform, inspire and influence them.

With all this in mind, the Law Society is developing a stronger membership offer, as part of a wider transformation programme. They had research into what members from different types of firm thought of its services. But there were no real differences across these different segments. Our business design experts teamed up with the Society to help them see members as individuals with goals instead. Then we worked closely with people across the organisation to express its value in those terms. So the Society is:

"This will help the agency achieve what it was set up to do..."

"Our team supported the programme director, bringing best practice..."



"...the Law Society is developing a stronger membership offer...." "The Society now has a value proposition to anchor their new operating model...."

"With PA's help to creatively cultivate and analyse our unique clinical and training data, we are really beginning to change the way industry views CHEST."

"..we got powerful insight into the way customers were using our various channels."

PA in the news—some case histories continued

- A voice that speaks for the profession – representing lawyers to protect their interests
- A career companion providing advice to help lawyers progress, from when they come in to the profession to when they retire
- A practice enabler providing learning and development to help lawyers to keep up with best practice and give clients good service
- An informed source providing news and information to keep lawyers up to date.

The Society now has a value proposition to anchor their new operating model, shape how they present their services and communicate with members in a compelling way.

"One of the real positives I found from working with PA is that this work wasn't 'done' to the organisation, which in my experience of this type of consultancy can be its weakness. From the outset PA were clear that we needed to own the outcome. It wasn't going to be something PA came up with and dropped into the organisation. We think this new outcome-based approach sets us up well to support our members and meet the challenges ahead." Peter Liver Executive Director Membership Services

The Law Society

CHEST: Improving pulmonary medicine by developing an analytics platform

The American College of Chest Physicians (CHEST) is a membership organization for professionals focused on promoting lung health. Its 19,000+ members gain access to training, research, publications and conferences sharing global expertise. It has a unique approach to creating and providing innovative educational opportunities and works collaboratively with industry.

We've already helped CHEST create a research and analytics business that effectively organizes and monetizes the organization's data, analysis and insight. Now we've helped them also take control of that data with a cloud-based platform that stores it securely and makes it easier to access and leverage. CHEST's insights are respected



in the industry on topics ranging from clinical guidelines and training, physician behavior, to regional hotspots for certain pulmonary conditions. CHEST Research and Analytics offers insights valuable to clinicians, pharmaceuticals companies and medical device businesses.

We used our expertise in bringing together disparate cloudbased solutions into an integrated whole to develop the platform. It acts as a 'workbench' for CHEST to access all the data in one place, combine data sets and understand data better through analytics.

As well as being able to perform custom analysis based on customer requests, CHEST can give customers access to the data on a subscription basis. And the platform helps CHEST meet its members' research and analytics needs. With the new platform, the CHEST Research and Analytics business is poised for growth into the future.

"With PA's help to creatively cultivate and analyse our unique clinical and training data we are really beginning to change the way industry views CHEST. The platform PA built means we can offer members customized data. Industry is beginning to view CHEST from the perspective of a true partner that can assist with all aspects of product development, not just from an education and post-product launch perspective."

Robert A. Musacchio PhD Chief Operating Officer CHEST Enterprises

Rabobank: Using artificial intelligence to recognise customers and increase sales

With competition in the mortgage market in the Netherlands growing, Rabobank needed their sales operation to be flawless. Making sure customers who made an initial enquiry went on to complete their application was vital.

The lender's systems were making this hard. Data generated by an enquiry at a branch was recorded differently from when the same customer contacted the call centre or visited the website. For example, their first name might appear in full, in a shortened form or as an initial.

We helped Rabobank link the three sets of data for the first time. The software we wrote can match data to individuals even when their information isn't consistent. When the software spots that a customer's application has faltered, it issues an alert. This means a sales person can contact the customer to help complete their application.

Analysing the data produced clear evidence of where sales teams needed to focus their effort to maximise sales. What's more, with an accurate picture of the customer journey for mortgage products, the bank was able to make the whole process smoother.

Rabobank was so impressed with the results from this work, they've since applied the same approach for over 25 different products. Our initial project for the bank was an inspiring demonstration of the potential of AI to increase sales and improve the customer experience.



"With PA's help, we got powerful insight into the way customers were using our various channels. Connecting what we knew about people's activity on our website and with our CRM data meant our branches could give a sub-stantial boost to their performance. Aligning the data showed them 'moments of truth': points in a customer's interaction where they were missing opportunities taking too long to respond to enquiries, for example. PA's data driven approach and their sensitivity to our business and our commercial challenges helped us accelerate our digital transformation - putting customers at the centre of it all. Willem Oudiik Manager sales & distribution Rabobank

Memories of David Wightman & Drew Dickson

I was saddened to hear of the death of David Wightman. David was my first boss when I started my career in IT at PA's Manchester office in 1985. I remember my first meeting with him, when he sent me back to my desk to fetch a notepad and pen so I could take notes. I lived just outside Macclesfield for a couple of years after joining PA, so David and I would often catch the same early train down to London. I left PA in 1993 and always intended to catch up with him, but I have worked in Birmingham for the last 20 years and rarely visit either London or Manchester.

Chris Bill

I was saddened to hear the news of Drew Dickson's death.

Drew was my boss at within PA Personnel Services, between 1981 and 1990 and I owe him and John Foden, a huge debt of gratitude, for giving me the opportunity to shine and develop, rising rapidly from Consultant to Divisional Director during this nine-year period.

James Gunn

"I remember my first meeting with him, when he sent me back to my desk to fetch a notepad..."

Church notices

Thank God for church ladies with typewriters. These sentences (with all the BLOOPERS) actually appeared in church bulletins or were announced in church services:

The Fasting & Prayer Conference will include meals.

The sermon this morning: 'Jesus walks on the Water.' The sermon tonight: 'Searching for Jesus.'

Ladies, don't forget the rummage sale. It's a chance to get rid of those things not worth keeping around the house. Bring your husbands.

Remember in prayer the many who are sick of our community. Smile at someone who is hard to love. Say 'Hell' to someone who doesn't care much about you.

Don't let worry kill you off - let the Church help.

Miss Charlene Mason sang 'I will not pass this way again,' giving obvious pleasure to the congregation.

For those of you who have children and don't know it, we have a nursery downstairs.

Next Thursday there will be tryouts for the choir. They need all the help they can get. Irving Benson and Jessie Carter were married on October 24 in the church. So ends a friendship that began in their school days.

A bean supper will be held on Tuesday evening in the church hall. Music will follow.

At the evening service tonight, the sermon topic will be 'What Is Hell?' Come early and listen to our choir practice.

Eight new choir robes are currently needed due to the addition of several new members and to the deterioration of some older ones.

Scouts are saving aluminium cans, bottles and other items to be recycled. Proceeds will be used to cripple children.

Please place your donation in the envelope along with the deceased person you want remembered.

The church will host an evening of fine dining, super entertainment and gracious hostility.

Potluck supper Sunday at 5:00 PM. Prayer and medication to follow.

The ladies of the Church have cast off clothing of every kind. They may be seen in the

basement on Friday afternoon

This evening at 7 PM there will be a hymn singing in the park across from the Church. Bring a blanket and come prepared to sin.

Ladies Bible Study will be held Thursday morning at 10 AM. All ladies are invited to lunch in the Fellowship Hall after the B.S. is done.

The pastor would appreciate it if the ladies of the congregation would lend him their electric girdles for the pancake breakfast next Sunday.

The eighth-graders will be presenting Shakespeare's Hamlet in the Church basement Friday at 7 PM. The congregation is invited to attend this tragedy.

Weight Watchers will meet at 7 PM at the First Presbyterian Church. Please use large double door at the side entrance.

The Associate Minister unveiled the church's new campaign slogan last Sunday: 'I Upped My Pledge - Up Yours.' "A bean supper will be held....Music will follow."



How about writing something for PARAnews?

Do you have a "snippet" or a

longer piece? Surely you have

PARAnews only survives for your enjoyment through the contributions received from members far and wide.

How about you? We will print almost anything!

been doing something interesting or have a view on something! Or do you have any stories that

you could air?

Or do you work for a worthy cause? Tell us about it.

Send it in. How about now? The next issue will be in April 2018

lan Thomson Ed



PA Retirers Association

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Aims	Officers' contact details	
 To facilitate social contact and communication between PA retirers throughout the PA world To foster a good relationship between PA retirers and PA Consulting Group To maintain a dialogue with the Pension Trustees, to keep a watching brief over the security and performance of the fund and any issues that may affect the interest of pensioners. 	Chairman Jeremy Stanyard Twitton House Twitton Lane Sevenoaks Sevenoaks Kent TN14 5JS UK Tel: +44 (0) 7887 540176 E-mail: stanyard54@gmail.com	
Membership of the Association is open to everyone from any PA company who: * has retired from PA Consulting Group * or left before retirement and is now receiving a PA Pension * and to widowed spouses of either of the above categories, or of an employee who died in service and would otherwise be now receiving a pension.	Secretary Chris Morgan 24 Canynge Square Bristol BS8 3LA UK Tel: +44 (0) 7976 612199 E-mail: cvmorgan@me.com Treasurer Roger Moore Garlands Farm Bourn Road West Bergholt Colchester Essex CO6 3EL	
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Neologisms

Alternative meanings for common words:

1. Coffee (n.), the person upon whom one coughs.

2. Flabbergasted (adj.), appalled over how much weight you have gained.

3. Abdicate (v.), to give up all hope of ever having a flat stomach.

4. Esplanade (v.), to attempt an explanation while drunk.

5. Willy-nilly (adj.), impotent.

6. Negligent (adj.), describes a condition in which you absentmindedly answer the door in your nightgown.

- 7. Lymph (v.), to walk with a lisp.
- 8. Gargoyle (n), olive-flavored mouthwash.
- 9. Flatulence (n.) emergency vehicle that

picks you up after you are run over by a steamroller

10.. Balderdash (n.), a rapidly receding hairline.

11.Testicle (n.), a humorous question on an exam.

12. Rectitude (n.), the formal, dignified bearing adopted by proctologists.

13.. Pokemon (n), a Rastafarian proctologist.