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+ LARGER TEXT

Posted: Friday 19 October 2007

North East Associates Witton-le-Wear Walk - 18th October

An excellent day for walking - with conditions so different from last month.

It was a crisp October morning as a group of thirty-nine NE Associates gathered in the village of Witton-le-Wear, in County Durham, to join our regular monthly walk. A reduced number this time as a few of our regulars had been enjoying a Mediterranean island break, but some new walkers helped compensate for this. Starting in hazy sunshine and a very light breeze we headed off through the village, past farms, across farmland and then into open country in this area of mid-Weardale. (The "le" in many Co. Durham names typically means "in the", Witton being 'in the dale of the river Wear'.)



An early stile

We lost count of the stiles encountered as in many cases climbing them was difficult due to their poor condition. The scenery and company soon became the focus again each time, however, as the sunshine improved and showed the autumn colours to their full.

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Yet another stile

The walk took a little longer than may have been planned as many walkers took time out to pick sloe berries from the hedgerows, the merry results of their processing being eagerly anticipated!

The circular route started with a gentle climb at first, a short steep section, a level run and then a gradual decline to the river plain where, when crossing the river Wear on a narrow road bridge we also went through an arch of a railway viaduct towering above. Rather complex.



Between stiles

Through farmland and woodland next, following the line of the river and then re-crossing it on a medieval bridge before the surprise ending to the walk.



Heading for home

Up a rough, steep and high concrete staircase we went (about 40ft and no handrail) to find that we were crossing the track of the Weardale Railway (now operated by the [Weardale Railway Trust Ltd.](#) after being mothballed as a goods line in 1993) and then down similar, just to have to climb up again back to Witton-le-Wear for lunch. We weren't told of an assault course section being included in the walk! All made it back without problem, though, agreeing that this was a very enjoyable walk in some beautiful and quiet countryside.

"Shirt-sleeves in the beer garden" of a village pub was order-of-the-day for some, now in beautiful sunshine, as we sat down (at last after either about 5 or nearly 8 miles) for lunch. As the party dispersed some remained, sadly, to continue playing "hunt the meat" in the beef & ale pie!



*The Muster : Striding out
Time for a breather : The woodland section*

ph 19/10/07

pictures jim coombes & michael smith

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Posted: Thursday 04 October 2007

NE Associates Concert Cancelled

Soloist silenced.

John Scott writes:-

"Unfortunately Peter Pengilly was unwell and we had to cancel the concert arranged for 29th September.

Our patrons were very supportive, however, and without exception refused to have their money back.

We have made a donation of about £320 (including gift aid) to the charity.

Happily Peter is recovering now but even a cold makes singing impossible."

John and Peter offer their thanks for the support and generous donations received.

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Posted: Wednesday 26 September 2007

North East Associates Dunstanburgh Castle Walk - 26th September

The North Wind Shall Blow . . .

So starts the rhyme - and how it did, bringing driving rain rather than snow.

It was a bracing day as forty-four hardy Associates met up beside the sand dunes of Embleton Bay on the mid-Northumberland coast. Definitely not beach weather!

Our walk took us south alongside the dunes and a links golf course where, in just over a mile, we reached the striking remains of Dunstanburgh Castle (EH & NT).



Passing below the castle

Built high on a rocky headland in the 14th and 15th centuries views of it are intimidating from any direction. It looks virtually impenetrable from the North Sea on two sides, due to the high cliffs.

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Dunstanburgh Castle high on its clifftop perch

Access to the castle is by foot only, north from Craster or south from Embleton, with at least a twenty minute walk from either village.

We were then "blown" further south along the coastal path towards the fishing village of Craster - of 'Craster Kippers' fame.



Some of the smaller group passing through Craster

The more adventurous walkers continued to Craster - the shore and harbour there were being battered by heavy seas - from where they headed north along part of the Whin Sill (see SE Associates Northumberland Holiday article) before cutting further inland to join the path taken by the 'sensible' group. They were walking a shorter distance - about five miles rather than nearly seven.



Craster - on a better day!

At times it was a battle against the wind and rain but conditions eased for a while. The final section took us through fields and woodland - and across a newly ploughed field - forever heading towards a rainbow, and in reality the village of Embleton. From there we had about half mile to go to reach our start point, just as the next rain squall started.

Dunstanburgh Castle Golf Club was our lunch venue for some very good food. The club also provided parking (and other) facilities for our day for which we are very grateful.

ph 29/09/07

pictures ph

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Posted: Wednesday 19 September 2007

North East Associates visit Keswick - 18th September

Our end-of-season excursion took us to Northern Lakeland - in the sunshine again!

Oh, these early starts for our coach trips!



Newcastle Central Station - We're here, and ready for the off!

Not a complaint really as the enjoyment of the day starts when we meet up and the conversations start, or maybe pick up where we left off on parting last month, as 97 of us Associates gather and await the arrival of our coaches. Then comes the free-for-all as we board and are all belted in ready for our "08:30 (ish) prompt" departure.

Keswick, at the north of the Lake District, is our destination this month. The route takes us west from Newcastle, along the Tyne valley towards Carlisle. Looks like the grain harvest is now complete up here as we pass many fields of golden stubble. Over the top of the north Pennines we go, sheep country this, where the northern Lakeland fells come into view. Being coached is better than driving!

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All aboard? Well, nearly.

On arrival we go straight to the shores of Derwent Water where some have time for a quick cuppa before we all embark for a cruise around the lake, in sunshine and before the weather closes in.



Smiling afloat.



Life rafts are available on the cabin roof!



Everyone joined the cruise



A sea of silver - and a lake of blue!

Will we be going clockwise or anti-clockwise? Clockwise wins! We pass Friar's Crag & Lord's Island, and in the view around the lake identify the names of several features loved by so many - with a little help from the OS map.



This is one way to make the water appear horizontal!



A lake cruiser passing Derwent Isle

To the west is Cat Bells with a 'procession' of walkers along the approach ridge and ascent path. "A Tuesday in September and it's rush-hour on Cat Bells" was one comment.



*The view of Cat Bells;
Returning ashore; All aboard the coaches*



Skiddaw, to the north of Derwent Water.

No wonder that Alfred Wainwright waxed lyrical about the region in his guides.



The view towards Borrowdale at the head of the lake.

After our voyage, and having recovered our land-legs, it's off into Keswick where we're let loose for a few hours, lunch being the first call.

In Keswick there are museums - 'Cumberland Pencil' and 'Cars of the Stars' to name but two. There are shops (with LOTS of gift shops and even more catering for those interested in outdoor pursuits), cafés, pubs and parks.

There's Derwent Water close by and Bassenthwaite Lake a little further to the north. Above all there's lots of scenery surrounding the clean grey Lakeland rough-stone buildings of this attractive market town.



I've counted 'em on to the coach, on to the boat - and now

All too soon it's back on the coaches to leave at "16:00 (ish) prompt" for the two-hour journey back home, passing Skiddaw and Blencathra (Saddleback) to the north on

our left. More familiar names to lovers of Lakeland! All too soon we leave the fells behind and notice that shades of autumn are appearing in the trees.

It's about 100 miles back to Newcastle, with the rain chasing us part of the way, and there are only a couple of short 30mph restrictions until we're well inside the city boundary - countryside all the way.

Thanks go to our organisers for a super season of
spring & summer excursions.

ph 19/09/07

pictures jim coombes, lindsay perks & ph

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Posted: Monday 27 August 2007

North East Associates visit Floors Castle - 23rd August

[We headed north-of-the-border once again . .](#)

Three coachloads of Associates headed north from Newcastle for another foray into Scotland. After enjoying the purple-heather-clad moors and forests of Northumberland we slipped across the border on a 'B-road' en-route to Floors Castle, passing through the borders town of Kelso with its magnificent abbey ruins.



Floors Castle and some estate residents

The castle is the family seat of the Dukes of Roxburghe. It is home today for the 10th Duke and his family, who live in one wing.

It is he who has opened the house and grounds to the public with the provision of excellent visitor facilities.

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Leaving from the front door!

Two lunch sittings were needed to accommodate our 141-strong party so as some fed the others visited the house, being given an introductory talk on its history and what was to be seen inside.



Well fed and watered!

The "castle" started life as a 'tower house' which, from 1721, has been enlarged, remodelled and refitted over the intervening years. Work done between 1838 and 1847 by Edinburgh architect William Playfair resulted in the exterior as seen today - "a romantic fairytale castle with a roofscape of turrets, pinnacles and cupolas".



Enjoying the sunshine

Floors Castle is a castle in name only, all of its life really being a house. It does, however, bear the distinction of being the largest occupied house in Scotland.



The River Tweed, with fishermen, and Kelso

The south facing view is immediately striking. Looking down to the River Tweed there's a holly tree planted on the spot where James II was killed on 3rd August in 1460 (his own cannon exploded!) with Roxburgh Castle ruins beyond and then the Cheviot Hills as a backdrop.



Floors Castle has a Gift Shop too!

Internally the design of the rooms is also striking and in passage through them exciting too as the works of art, furniture and tapestries are viewed. Descriptions of the displays, and the history attached help to complete the picture.



In the colourful Walled Garden

The estate grounds include a riverside walk, woodland walks, a walled garden, an adventure playground (Associates exceeded the age limit for this, even if they claimed to be in their second childhood!) and several more interesting features. One of the latter is a parterre created to celebrate the new millennium but difficult to appreciate from ground level.



A cuppa, 'afore we go!

A café, produce shop and independent Garden Centre in the garden area also proved popular with many of the group.



Then it was time to leave.

Sunshine was the order of the day - summer at last!

ph 27/08/07
pictures jc & ph

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Posted: Friday 24 August 2007

Pension Scheme

Information about mail you may have recently received about your pension.

It has been brought to our attention that the contingent spouse pension (payable to a pensioners spouse or civil partner on the event of their death) was misquoted on some of the letters that were sent out by IBM. The only people affected by this error are those with acquired scheme service and those with ORA (Old Rule Annuity).

It is important to note that the figures held in the system are correct and the problem was caused by the way that the contingent spouse pension figures were transferred to the letter.

IBM have identified all those affected and have sent out letters which should be received by the beginning of next week (w/c 27th Aug) at the latest.

If anyone has any further queries or requires more information about the increase, please contact the IBM helpline on 00800 4321 800

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Posted: Wednesday 22 August 2007

NE Associates in Concert!

Make a date for Saturday 29th September at 3.00pm.

Come and hear!

Associates Peter Pengilly, tenor, and John Scott, bass, are presenting a concert at the Stocksfield Institute (near Stocksfield railway station) on Saturday 29th September 2007 at 3.00pm.

The programme will include songs and duets, and trios when soprano Anne Stephens joins with the duo.

Tickets at £5.00 are available from Peter 01661 842130 and John 01661 825002. Tea or coffee and biscuits are included.

All proceeds will be donated to Alzheimers Research, which from last year's concert benefited by £800.

(ph 08/07)

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Posted: Saturday 18 August 2007

Procter & Gamble Pension Fund Change

Selection of Member-Nominated Trustees

PROCTER & GAMBLE PENSION FUND (the "Fund")

14 August 2007

To:

**All Active Members and Pensioners of the
Procter & Gamble Pension Fund (the "Fund")**

[Procter & Gamble Pension Fund Member-Nominated Trustee Selection](#)

This information is in respect of the selection of the Trustees of the Fund and will not affect your benefits or rights.

The Company and current Trustees are reviewing the selection arrangements in light of the following:

[New Pension Legislation](#) - Recent pension legislation and related guidance from the Pensions Regulator (1) require the Fund to put in place new arrangements for Member-Nominated Trustees ("MNTs") allowing for one third of the Trustees to be MNTs.

[Expiration of the Previous Employer Alternative Arrangements](#) - The current Trustees were appointed under an employer alternative arrangement which is due to expire during 2007.

[Recent Fund Developments](#) - As you will be aware, a number of schemes have merged into the Fund in recent years. The Company and the Trustees wish to ensure appropriate membership representation among the Trustees.

New Arrangements

The Company and Trustees are planning for there to be initially twelve Trustees (eight company-nominated and four member-nominated).

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As there are currently no MNTs this means that there are four new MNT vacancies. All active and pensioner members of the Fund are eligible to nominate themselves and to stand as an MNT.

There is no requirement for a second nomination in respect of that member.

A Selection Panel, comprising the Chairman of Trustees, the secretary to the Trustees and a director of the Company, will then select, from the nominations received, those candidates who are considered to be suitable.

It may be necessary to conduct interviews.

The Company will appoint two new Trustees to join the current six Trustees, who are all willing to continue as trustees, and the four new MNTs.

The Company and the Trustees welcome member involvement in the running of the Fund.

Set out below is an outline of the role of a Trustee.

However, if you are considering nominating yourself, we would urge you to read carefully the more comprehensive Guide to the Role of a Trustee which is included below.

This Guide sets out what will be required of anyone selected as a Trustee.

In addition, you should consider carefully the Trustee Eligibility and Confidentiality information also included below.

It may be the case that you are not eligible.

Outline of the Role of the Trustees

The Trustees are responsible for the management of the Fund's assets (currently in excess of £1 billion) and ensuring that the Fund is run, and benefits are paid, in accordance with both pension legislation and the rules of the Fund.

There are a number of different benefit structures in the Fund and so the rules documenting these are quite extensive.

The Trustees have a duty to act in the best interests of all the Fund's beneficiaries and must do this impartially, understanding the rights of all classes of beneficiary.

The Trustees therefore have a legal responsibility to be familiar with the various trust deeds and rules in addition to the law relating to pensions and trusts, funding and the investment of Fund assets.

The Trustees are expected to dedicate the effort to learn and perform Trustee duties, attend meetings, respond to issues between meetings and attend training sessions (particularly important for those with no prior trustee experience).

The position is unpaid.

Outline of New Process

A summary of the new MNT process is set out below. Following this announcement, members who wish to be considered for appointment as an MNT should return the attached nomination form to Peter Jack at the address below:

- Nomination Forms need to be submitted to Peter Jack by **5 September 2007**.
- The Selection Panel will review the nominations and may invite candidates for interview if the suitable candidates number more than the number of MNT vacancies (four). The Selection Panel may also conduct interviews where the number of suitable candidates equals or is less than the number of MNT vacancies.
- Following any necessary interviews by the Selection Panel, any MNTs

selected will be invited to be appointed as MNT for a term of two years (following which they will be permitted to be re-nominated and appointed).

- If the number of suitable candidates selected by the Selection Panel is less than the number of MNT vacancies, a fresh nomination procedure will be conducted after a suitable interval (within six months of the date by which nominations were initially required to be submitted) to fill the remaining vacancies.
- The new appointments, which it is intended will take effect from 1 October 2007, will be announced to the members.

Queries

If you have any queries, please contact Peter Jack, at Procter & Gamble UK, Cobalt 12, Silver Fox Way, Cobalt Business Park, North Tyneside, NE27 7QW.

If you do wish to nominate yourself as an MNT, your Nomination Form needs to be submitted to Peter Jack by 5 September 2007.

Bernard Balderston,
Chairman of the Procter & Gamble Pension Fund Trustees.

(1) The Pensions Regulator is the UK regulator of work-based pension schemes who replaced the previous regulator (the Occupational Pensions Regulator Authority). More information is available at www.thepensionsregulator.gov.uk.

Guide to the Role of a Trustee (2)

The Fund is a complicated structure offering a wide range of benefit structures to current and former employees of the Company.

What is a Trustee?

The Fund was established under trust and the Trustees are ultimately responsible for the proper running of the Fund including investment, administration, compliance with legal obligations and Fund documentation, together with the payment of benefits.

The role of a member-nominated Trustee is the same as a company-nominated Trustee.

Acting as a trustee is a very responsible position and as such legislation sets out specific circumstances which disqualify a person from acting as a trustee. These are listed in the Eligibility Criteria below.

The role of a Trustee is unpaid.

Working with the Company

As the Company sponsors the Fund, regular dialogue and a good working relationship

between the Trustees and the Company is important and in some cases required by law.

Some information received as part of your role as a Trustee regarding Company business plans etc., may need to be treated as confidential and you may be asked to sign a confidentiality agreement at some stage.

Duties

Trustees act on behalf of the Fund's membership and beneficiaries as a whole and must consider the interests of all classes of beneficiaries and act impartially between them.

There is also a legislative requirement for the Trustees to have sufficient knowledge and understanding both of the legislation, investment and Fund documentation. You will be given access to training and will be supported by the Company and the Trustees in order to ensure that you meet the required standard.

Liability

Trustees can be personally liable for any loss caused as a result of any breach of trust law or pension legislation. However there are exoneration and indemnity provisions in place under the rules of the Fund and the Trustees also have legal, actuarial and investment advisers to assist them.

(2) The Pensions Regulator's Guidance for Trustees (available at www.thepensionsregulator.gov.uk) provides further information.

Trustee Eligibility and Confidentiality

Eligibility

Acting as a Trustee of the Fund is a responsible position, as with any other pension scheme.

As such, legislation does not permit a person to be appointed as a Trustee (and permits the removal of any Trustee previously appointed) in certain circumstances as set out below.

The Pensions Regulator also has a power to remove any person appointed as a Trustee if it considers that this person is not a "fit and proper" (3) person to be a Trustee.

All Trustees should review this requirement regularly. If a person continues to act as a Trustee after being disqualified then he/she could be found guilty of a criminal offence and as such could face a fine or imprisonment.

A person will be disqualified from acting as a Trustee if:

- He/she is under 18;
- He/she has been convicted of a criminal offence involving dishonesty or deception;

- He/she is an undischarged bankrupt or has entered an arrangement with creditors due to insolvency and has not yet been discharged from that (such as an individual voluntary arrangement);
- He/she has been disqualified by the court from acting as a company director;
- He/she has previously been prohibited by the Pensions Regulator (or its predecessor) from acting as a trustee (or trustee company director) of a specific scheme or disqualified from acting as a trustee (or trustee company director) of any pension scheme;
- He/she has been removed by the court as a trustee of a pension scheme on grounds of misconduct or mismanagement; or
- He/she is a person named in the Pensions Regulator's register of disqualified trustees.

If any person resides outside England and Wales and is therefore subject to different legislation (including Scottish), then the corresponding regional or national legislation is applicable to that person.

Unless the Trustees and the Company agree otherwise, deferred members of the Fund are not eligible to be a Trustee of the Fund. If a member becomes a deferred member following his/her appointment as Trustee of the Fund, he/she shall be required to resign as a Trustee, unless the Trustees and the Company agree otherwise.

Confidentiality

Trustee business must be treated as strictly confidential.

It is part of the responsibility of each Trustee to ensure that such confidentiality is maintained.

The Trustees do communicate information, documents etc., to other organisations and members of the Fund but should only do so in a form and at a time agreed by all Trustees as appropriate and in accordance with the Rules of the Fund.

It is particularly important that personal information of members is kept strictly confidential.

(3) The Pensions Regulator's Guidance "Prohibition of Trustees" (see www.thepensionsregulator.gov.uk) sets out the criteria for "fit and proper" persons.

If possible please submit your nomination on the form mailed to you, otherwise copy and print the text as below to create your own document.

Procter & Gamble Pension Fund

Member-Nominated Trustees Nomination Form

THIS FORM MUST BE SUBMITTED TO PETER JACK BY 5 SEPTEMBER 2007, at Procter & Gamble UK, Cobalt 12, Silver Fox Way, Cobalt Business Park, North Tyneside, NE27 7QW

I would like to put myself forward as a Member-Nominated Trustee of the Procter & Gamble Pension Fund having fully considered the Guide to the Role of a Trustee together with the Trustee Eligibility and Confidentiality information:

Name:

Address:

NI number:

Job Title:

Length of Service:

Signature:

Date:

Please set out underneath the line below (and on additional paper if required) the information you would like the Selection Panel to have regard to whilst considering your nomination as a Member-Nominated Trustee.

This should include reference to:

- any previous trustee experience; and
- any other experience which you consider will enable you to fulfill the requirements of a trustee to have suitable knowledge and understanding of financial matters, funding, investment and legal requirements (set out in the Guide and on the Pensions Regulator's website).

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Posted: Wednesday 01 August 2007

South East Associates Puttenham Walk - 11th July

On the North Downs Way near Guildford

Twelve walkers were greeted by superb weather and wonderful views over the Hog's Back.



Navigating over the first leg through the woods left something to be desired and there was some friendly barracking from the back. We then walked through the pretty village of Puttenham and over open fields, passing a pink Palladian mansion which we were told is owned by a member of The Who.

The 'Good Intent' pub on the North Downs Way provided some excellent real ales and good food to end the walk.

Jack Scott

P&G ASSOCIATES MAGAZINE



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Posted: Wednesday 01 August 2007

Manchester Associates visit Harewood House

MANCHESTER ASSOCIATES Visit HAREWOOD HOUSE YORKSHIRE Thursday July 26th

It had to happen one day and this was the day "The rains came" After two years of sunny days for Manchester Associates "Days Out" the day began with rain as 159 associates, including several from Skelmersdale, boarded four coaches for a day out in West Yorkshire. After an uneventful journey we arrived at the Town of Harrogate for a "Shopping Stop" By now the weather was dry and even the sun came out when we all split up to visit the great variety of local shops, cafe's, including the world famous "Bettys", whilst some made their way to visit the famous Gardens and the Pump Room Museum which contained a very interesting special exhibition commemorating the reign of Queen Victoria.

Just before lunchtime we all re-boarded the coaches for the short journey to Harewood House. Unfortunately the torrential rains and floods that had affected Yorkshire earlier in the month, had just caused the cancellation of their prestige event the Game and Country Fair which cost £2 million pounds to organise, three weeks to set up, and expected to attract 50.000 visitors. As the event only takes place every four years all the staff were devastated and the arrival of more heavy rain as we left the coaches, added to the gloomy atmosphere.

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However as usual with P & G Associates we all began to brighten up things, beginning with the inevitable queue for lunch which despite clear instructions on the coach everybody ignored and started a long queue in the rain!.Lunch proved very enjoyable, and then moving on to tours of the Downstairs exhibitions which to all who visited was a great opener before visiting the house itself later.



The Large house, part of which is still lived in by the Lascelles family, contained more treasures than could be imagined. From priceless furniture designed by Chippendale to the most wonderful collection of pictures, some of which were worth more than the house itself! Everything was made more interesting by the knowledgeable and helpful staff and everybody spent far more time in the building than was anticipated.



The more adventurous began walking through the grounds as the weather improved, the lucky ones impressed by the rare Red Kites flying overhead. Some found their way to the Bird gardens, which including a Penguin pool amongst the attractions. As our time for departure approached and the sun even came out, many had a quick visit to the gardens before we left.



The journey home was un-eventful except for heavy downpours which greeted us on arrival back in Manchester. Despite the bad weather everybody seemed to have enjoyed the day judging by the loaded bags of shopping being unloaded from the coaches!.

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