

The Financial Times

Of

Paula Staines

From

Albany to **DBL ...**

1984



1985



1997



1998



2000



Redcliffe Associates
Independent Financial Advisers
A member of Thomson's Group plc



2001



2005



2007



2020

AlbanyLife

A MetLife Company



**AUGUST
1987**



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Beat wishes for a long and Happy Retirement Paula.

After many years in the Financial Service business, I have never met anyone who was both **likeable** and so very **Professional**.

Stay DYNAMIC !

Joe Capaldi

I first met Paula in 1990 and we worked closely together for many years. She was a mentor to me and we became **good friends** as we are today. Paula has always had an attitude of things being correct and true and followed this throughout her business life since I have known her. **Always there if needed** with an opinion maybe not always what you wanted but you knew it was the right thing and the truth.

Wishing her a long and happy retirement.

Debbie Ibbotson

We first were introduced to Paula through my dad who used to work with her , Arthur Arnold . His time with her was **precious** and he and mum pass on their best wishes to her . One of the stories he related of the time with her was when they were out on a call to a client , Paula was driving and parked on the opposite side of the road . Unfortunately my dad didn't take into account they were parked the wrong way and opened the door to an oncoming car which ripped the door off !!!! Paula was very **gracious** about it !

Our personal memory of Paula was putting us on the ladder to our first policy , she put in £10 to get us going and I'll always remember that .

Sending lots of love for a very **well earned** retirement from Clive and myself .

Julie Burman

I first met Paula early in 1990 when I joined Albany Life Insurance where she managed the Wilmslow branch.

Soon after that branch closed down and we all moved to the Manchester branch. Paula is by nature very **friendly** and outgoing. She **loves a giggle** and a tease and we hit it off from the first meeting. She loves sport, having played hockey at a high level and despite the smiles, I imagine she was a fierce competitor who has accidentally deliberately whacked many opponents on the shin to slow them down over the ball.

Paula has been very **successful** in the financial services industry but try as she did, could not inspire me to do the same. My forte was cricket, hers was charming people and getting them to plan for the future. Paula, we will **always be friends**. I love your mischievous humour and **sense of fun**. Enjoy your retirement, dear friend.

John Holder

Enjoy your well-earned retirement Paula and thank you for all the **great advice**.

Best wishes,

Michael & Karina Seddon

I have always been hugely **impressed** (and **grateful!**) with Paula's ability to cut through jargon, and explain options with clarity, insight, and where appropriate, a sprinkling of **good humour!** Wishing Paula a fun-filled and joyous retirement, very best wishes.

Chris Manka

We first met in the eighties when Paula worked for a fashion wholesaler called Laurie Denton. Over the years Paula became a financial advisor to me and a very dear friend. One year which I remember, as I'm sure so will she, she helped me to choose a new gas fire.

Hope you have a long and **happy retirement.**

Peter Britcliffe

I first met Paula when she brought my Baby Daughter a beautiful pink teddy when she was just born . Niall my husband had known her for much longer . The baby now has her own baby .!! Paula is always loads and **loads of fun** . Happy retirement xxx

Shelagh Finegan

What a great lady, one of my truly **favourite** people.

Paula you have had an outstanding career. You have survived our business with head held high & a reputation second to none, respected by all who know you. You have also achieved the rarest of feats, created a business in the good care of your son & heir so insuring continuity for your clients & for your good name. It has been a **delight** knowing you & working with you over so many years, there are few who can bow out with as much **respect** as you have.

May you have good health & pleasure in your retirement, I hope we will stay in touch.

Tony Gordon

Davina and I have been with Paula and DBL for many years and that should indicate that we were pleased with the way we were advised, but also treated as **individuals** in whom she took a personal as well as professional interest. She always seemed to **have time** to talk to us in a warm and **friendly** manner and her consistency in so doing gave us re-assurance that the advice we were given was been soundly compiled and carefully thought through.

It is quite clear that she has imbued Dacre with the same **professional and personal** touch.

We wish her both pleasure and enjoyment in her very well-earned retirement.

Paul Skelton-Stroud

I have been a client of DBL for at least 25 years and count Paula and her husband as **close personal friends**.

Paula has been a superb financial advisor and my **"rock"** through difficult times.

Her service and that of DBL's has been **outstanding** and I have no hesitation in recommending DBL as a financial adviser.

Throughout this period Paula has built a very solid and **successful business** which has now passed to her son, Dacre.

In summary I value my relationship with Paula and David as golden and have many **happy memories** of meetings.

All the very best wishes for a very happy retirement.

Robert Cosby

I met you many years ago now, you were pregnant Paula, and carried all before you! And that is how you have been all through these years that it has been my **great joy** to know you.

You have **many talents** and have put your talents to great use, as a caterer, in the fashion world, and then taking on board the world of finance and becoming head of a most successful business not to mention coping with severe illness as a younger woman and severe injury just a couple of years ago. As I say Paula you have carried all that life has thrown at you before you with **humour** and with great **energy**.

You have been my personal financial advisor and DBL will remain my personal advisor, not much to go on there DBL as I haven't got much money! But that has never bothered you Paula, I am sure I have enjoyed the same **courtesy**, tea and biscuits in the board room as all the millionaires who have sat round that table.

Paula enjoy your retirement, you have certainly **earned it** and I consider myself so **fortunate** to have met you all those years ago, you are a dear and loyal friend

Deryn Merry

June and I would like to wish you a very happy retirement. We were introduced to you over a decade ago and would like to thank you for personnel and **professional advice** over this period. Over this time we became **good friends** which we value that most dearly. Thank you for putting me in my place when I became foolish as I often did. Please enjoy the rest of your life and we will always enjoy the **treasured memories** we shared. Happy times.

June & Graham White

Paula, you and I did business together for 25 years before I retired 10 years ago. I helped some of your clients with mortgage or fund raising queries and I was so impressed your **work ethic** and thoroughness that I moved all my personal pension business across to you. This was the **best decision** I have ever made as you have looked after me as not only a client, but as a **friend**. I hope you have a long and happy retirement, and keep in good health.

John Nimmo

My memories of Paula are all very good, she would kindly open the office for me on a few Saturday mornings because of work Monday to Friday. We would have a little chat about families with a coffee, **laugh together** about things then get down to business which altogether would be about 2 hours. I first contacted her after Tony Smith a friend of mine, a cockney, who she knew I think at Albany life left Albany life, I think that was either the late eighties or early nineties. I had invested £4,000 with Albany which Tony had talked me into investing instead of paying of some of my mortgage. I phoned her and she came to my house in Tenby road, Hollinwood, Oldham which must have shocked her a bit as it was a bit of a mess, I remember in the lounge all I had was an old pink settee, cheap foam backed carpet and a second hand tv and we sat down and got down to business, I was very **impressed** and we set up my pensions. I would like to thank Paula for **everything** she has done for me as when I met her I had very little money and a mortgage of around £10,000 which was a lot of money for me in those days. Enjoy retirement Paula I'm sure you will **never be bored** and I hope to speak with you soon, either with Skype or email is fine and I can't thank you enough for all you have done for me, take care and have a lovely Christmas and a Happy New Year.

Barry Hargreaves

Normally the thought of discussing financial services would fill me with dread, but you are a **terrific conversationalist** and such great company that your visits to the Wirral were always occasions to be looked forward to and were filled with **laughter**. I genuinely **appreciated** your sage advice on all things, both finance and life in general. Here's hoping that you take your own advice and enjoy a long, **happy** and fulfilling retirement.

Pamela Parsons

The words "**a breath of fresh air**" best describes my first meeting with Paula over 20 years ago. She was giving independent financial advice at a company I worked for & her no-nonsense, down-to-earth style made quite an **impression** on me. I actually found myself paying attention to a subject I'd always thought of as heavy going & a bit dull!

Some years later I needed some personal pension advice myself & remembered Paula. She's been looking after my pension ever since & although we didn't speak or meet often, when we did it was like **chatting with a friend**. I can honestly say it's not just been profitable for me, it's been an **absolute pleasure** to have met you Paula. Enjoy a well-earned happy retirement.

Susan Ainscough

Paula Staines, **what a Lady**, no-one has ever come close to being such a complete advisor. Paula never needs to say that she's putting my interests first, it's simply a given.

Just as it's a given that she's genuine in loving to **share confidences**, family stories and histories of all sorts. Do our meetings go on too long? Only if you think that meetings take place simply to give financial advice.

For Paula being an advisor is a holistic matter. By knowing you, and giving some of herself to you, she is able to understand her client and deliver to that individual the distilled **knowledge and experience** that, in the normal course, money just can't buy.

One of the **greatest accolades** she can have received is that she's been able to look after us, her clients, whilst inculcating so much of what she believes in, in her son, Dacre, so that she can retire content in the knowledge that we are all in good hands. What a Lady.

Gerald Epstein

I remember Brian calling us into his office to meet the person who was going to advise us on how we should invest our future funds.

We expected someone young and fresh faced and flashy instead we were confronted by this very conservative country looking lady of a mature age, but she **captured our attention immediately** by her big laugh her sharp wit, and asking us all of the searching questions we felt awkward answering. The result was a success for us and built up a **totally trusting relationship**. She was great fun to work with and a real professional advisor for our finances.

We send her our best wishes for a happy retirement and many thanks for her **care and trust** over the years.

Ron & Wendy Bent

Paula has been the **jewel in our crown**. Not only has Paula successfully managed our family finances for the past 25 years or so but kept my architectural company, Rock Townsend, in a financially stable situation for a similar number of years through the thick and thin of several national financial crises when my immediate reaction would have been bankruptcy had it not been for DBL's advice and investments my company would certainly not exist today. **Thankyou Paula** and wishing you a very happy and lengthy retirement. Is this really necessary my dearest friend and financial adviser ?

John Townsend

I first met Paula when she had just changed career path, around 1983 I think. My company were exhibiting at a Business to Business exhibition in Belle View, Manchester. We had a little chat about what she was doing and very quickly I felt very **comfortable** talking to Paula about my own pension needs. I believe that I was, if not the very **first client**, certainly one of the earliest of clients for Paula. Almost 40 years later, both Paula and I have retired. I am sure that I would not have been able to retire in 2001 at the age of 54, without the **help and advice** provided over many years by Paula.

Fred Spencer

My wife and I were introduced to Paula approximately 20 years ago.

We found her advice to be **excellent** and her to be **charming** and **helpful** and we enjoyed her company when we entertained her for lunch at our home. We found her very **professional** in our dealings with her and am pleased to say we think of her as a friend. We will continue to be clients as we have every confidence in her company and may it go from strength to strength in the capable hands of Dacre and his team.

May we take this opportunity of wishing her a very happy retirement in good health for many more years.

Naomi & Philip Lefton

Thank you for all your help over the years.

Have a fantastic retirement.

Kindest regards

Marie Albertelli

Paula you are a very remarkable lady ..suffering not too long ago a horrific accident at homethe consequences of this could have left you paralysed ...really doesn't bare thinking aboutyou bore all that pain and suffering for months not being able to lay flat ...sleeping up right must have been terribly hard for you.by **sheer determination** you unbelievably conquered all this ...

Talk about Super Woman ...that's not a understatement

And then Hey Presto you're back **suitd and booted** with a smile on your face ...a pen in your hand sitting back in your boardroom ...advising people like me very **successfully** on my financial affairs ...

You are a **true inspiration** to us all ...Happy Retirement. Love & Very Best Wishes

Sandra Crawshaw

Paula was always so **helpful** and was so **patient** with Philip as his Parkinson's progressed . I do remember us meeting unexpectedly at Hyndburn's Mayor making for Peter Britcliffe at least I had a partner in the bar for the afternoon.

Have a wonderful retirement.

Janet Storey

it has been a **pleasure** to meet up with you over the years, you always had a distinct knack of sprinkling **light hearted humour** over serious financial advice. Many thanks for helping to turn a few initial pennies into future pensionable pounds. Both Jo & I wish you a happy and healthy retirement.

Iain & Jo Cherry

I've known your dear Mum for over 30 years as far as I was concerned we were **mates**. Over the years your Mum has been a very **good friend**. Whenever she was in hospital for operations I always went to see her with a bunch of flowers. The first time at the Alex when I went into her room she said "you know the guy in the next room is having a penis extension" I almost fell off the chair. When Paula rang me at home, if my late wife answered the phone, she would then call me saying your girlfriend is on the phone(**Happy days**) xxx

Peter Matthews

I am sure that we have not been the most exciting customer for you, but I have appreciated it that you have given us always **100%** of your time and attention. More importantly you have a **great sense of humour**, which is helpful when discussing dry subjects like pensions, etc.

I guess to stop working is not an easy one, especially as this is a business you started. However, life without work pressure sounds pretty attractive to me. You must be delighted though that Dacre is taking the business further. I look forward speaking to him in the future.

Kate and I would like to wish you and David many good years in retirement, and you know when you are ever in Switzerland you are **most welcome** to stay with us. I would be pleasure to see you both after such a long time and I can take David out for a paddle on Lake Geneva.

Gert & Kate Ter Voorde

1984



1985



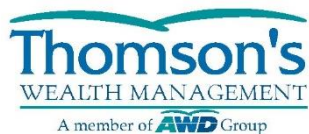
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DBL

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