

We join the
£11M
lotto jackpot
winners on
their first
shopping
spree and
they spend..

£152



PURCHASING POWER: The two couples settle up the bill in M&S



EXCLUSIVE

By ANTONIA HOYLE

THE glittering diamond necklace draped around Julie Avery's neck costs £50,000. And the diamond-encrusted 18-carat gold watch adorning her wrist also has a hefty price tag - £15,000.

A few days ago, the former pub landlady wouldn't have been able to afford any of the gems in this celebrity jewellers on London's posh Sloane Street.

But having won millions on the Lottery last week, these trinkets are well within her budget. Although she isn't tempted to make a purchase.

"They are beautiful," admits Julie, 53. "But I'm not sure I'd feel comfortable spending that much money. Ask me in a year and maybe I'll have got used to it!"

Her good friend Pearl Ackerman, 62, tries on the necklace too but declares: "I don't need diamonds. If I was wearing a £25,000 bracelet I'd be too worried I'd lose it to enjoy myself. I like bling and I like sparkle. But strictly imitation only."

In an era where money - lots of it - means everything, their attitude makes a refreshing change.

Last Wednesday, Pearl's husband of 42 years John Ackerman and Julie's partner John Stinchcombe won £11.5million on the Lottery's midweek draw.

The two Johns are both retired miners who live in the small community of Crumlin in the Welsh Valleys. Holidays were sporadic, meals out an occasional treat, and their homes are a modest bungalow and a terraced house.

But not any more. Having hit the double rollover jackpot with the six numbers they have been chipping in £1.50 each for since the Lottery started, they've now got more disposable wealth at their fingertips than most A-list celebrities.

To celebrate their newfound riches, the four friends invited The Mirror to join them on their first shopping spree as multi-millionaires.

"I still can't get my head round it," says Pearl, who's a nursing assistant at an old folks' home. "Neither can John. We haven't bought anything yet. At Harrods I saw a pair of shoes that would have suited John. They were nearly £300, though."

"John said if he bought them he'd have to walk on his hands! You can take the man out of the Valleys, but you can't take the Valleys out of the man..."

Still, now that they have come to London to pick up their cheque, they're going to do their best to overcome a lifetime of budgeting and blow a wad of their cash.

So it's off to Sloane Street, home to some of the world's most exclusive designer stores. First stop is Boodles, where David Beckham bought Victoria's engagement ring, said to be worth around £40,000.

There's so much expensive bling here - including a £1.1million necklace in the vault - that the doors are permanently locked and entrance is by special permission from the guard.

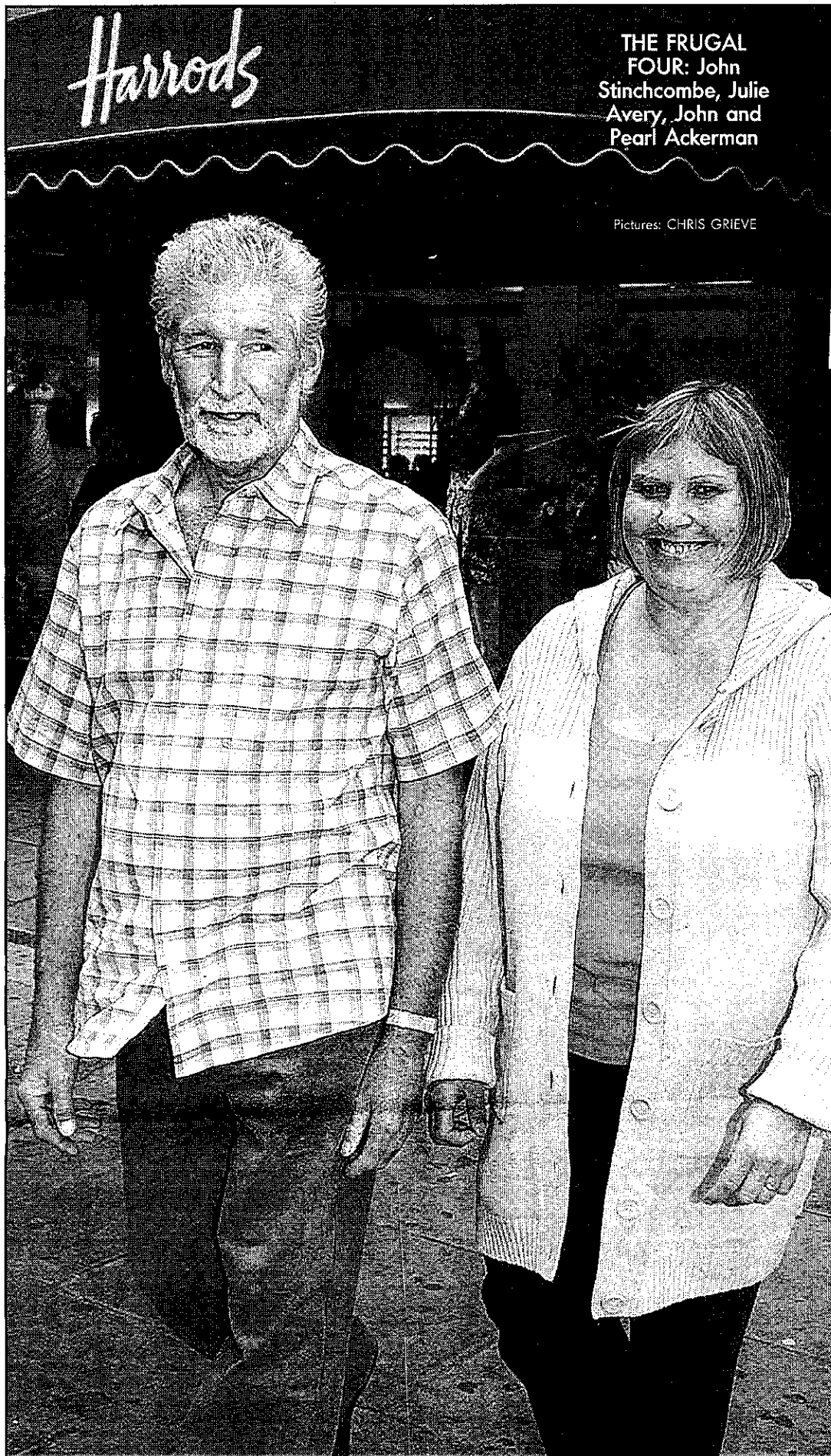
But Pearl is perfectly happy with her old gold pendant - a present from 63-year-old John which reads "Happy Birthday to Pearl".

And Julie, a newly-qualified teaching assistant, is distinctly overwhelmed.

Although the diamond necklace and designer watch make her "feel like a million dollars", she's happier shopping at H Samuel, where she bought her £20 watch five years ago.

And it doesn't look like she and John, 59, who have been together for 20 years, will be splashing out on a Cheryl Tweedy-style wedding, either.

"We don't need a ceremony to prove our love," says Julie. "I'd rather spend it on a holiday." Plus



Harrods

THE FRUGAL FOUR: John Stinchcombe, Julie Avery, John and Pearl Ackerman

Pictures: CHRIS GRIEVE



SPARKLER: Pearl and Julie try a £50,000 diamond necklace

I'm not sure if they do houses with swimming pools in Crumlin

as John, who has two sons from a past relationship, quips: "It would cost me too much to get divorced!"

Neither Julie nor John have ever been abroad - they always go caravanning in Dorset. Julie is tempted to plan a dream trip to Australia but John has more modest ambitions.

"I'd be happy with a trip to Ireland to watch the rugby," he says. "The biggest bonus is being able to buy our own house. We won't be getting anything fancy, though. I'm not Paul McCartney and I don't want a ranch."

"As for a swimming pool, I'm not sure if they do them in Crumlin."

It seems they are not going to be flash with their cash. But then both Johns, who worked at the local Celyn pits, were on the bread-line for 12 months during the 1984 miners' strike.

"It was a horrendous time," recalls Pearl. "We struggled to pay our mortgage and money was tight. But the whole village pooled together."

"We shared our groceries to make ends meet. There's a great community spirit in Crumlin - we wouldn't want to move."

It's time for lunch. With their

bulging bank balances they could dine in the capital's swankiest restaurants. But they prefer a pub lunch at The Swag And Tails.

"John buys the groceries while I'm at work," says Pearl, who has two children, Wendy, 40, and Neil, 36.

HE goes to Asda occasionally, but mostly the local market. He'll scout around to make sure he can't buy anything tuppence cheaper elsewhere.

"For a treat we'll eat out at the smartest restaurant in Blackwood, which comes to £30 for two. Normally we just have friends round for a pizza."

"The men like playing cards at the pub on a Friday and sometimes we take a day trip to Swansea."

"We have to mind how many miles we do, though, because petrol is so expensive."

Her husband adds: "I don't eat fancy food like caviar, so you won't find us at expensive restaurants. A simple steak is more my thing."

Back on Sloane

TOO BIG: Pearl's M&S silver sandals

Street, the frugal foursome go window shopping at Versace and Chanel. But neither Julie nor Pearl is tempted by the fantastic five-figure frocks on display.

"Where would we wear them?" asks Pearl. "They're hardly appropriate for an evening down at the local. I mostly buy my clothes from catalogues - usually in the sales."

After the win Pearl said she still wouldn't spend £50 on a pair of silver shoes. So the £350 stilettoes in Gina are out of the question.

"We've always believed that if you look after the pennies, the pounds

will look after themselves says. "We're down to earth always will be."

It's nearing the end of their multi-millionaire haul but they've bought nothing. Then Pearl has a confession: "I'm happiest in Marks & Spencer. You can't beat it for quality or quite the prices."

So they head down the Kings Road to the nearest Marks & Spencer. Inside, Pearl spies a pair of silver sandals - sadly there in her size - a £12 purple bracelet with a matching bracelet, all

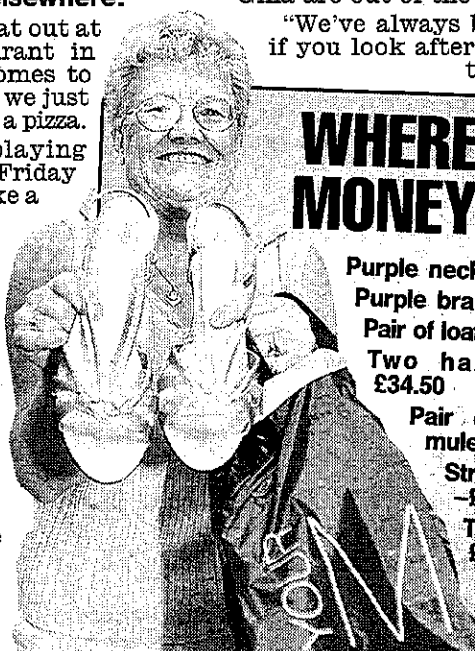
Her husband treats him £19.50 stripy jumper. Then John gets a pair of £49.50 And Julie buys two bags, £34.50, and a pair of mules

The grand total of their purchases? £152.50.

"We shop wisely," says Pearl. "We've always spent our money sensibly and carry on doing so."

"Money hasn't changed it can't buy happiness. We're going to change our lifestyles just like we're rich."

"We're just like other people who've had extraordinary luck."



WHERE THEIR MONEY WENT

- Purple necklace - £12
- Purple bracelet - £12
- Pair of loafers - £49.50
- Two handbags - £34.50
- Pair of buckled mules - £25
- Stripy jumper - £19.50
- TOTAL: £152.50

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