

# penfriend:

the newsletter for railway pensioners

Key scheme  
figures

Staff Travel  
update

It's Rocket  
Science!

Pension news

Your  
letters

Competition:

Win £60 shopping  
vouchers



# Trustee's message...

## Welcome to the Autumn/Winter issue of Penfriend.

I'm pleased to say the railway pension schemes have benefited from another year of solid investment returns during 2017 and both membership numbers and overall assets grew.

We've shared some key figures from the latest annual report and accounts on pages 4 and 5 and a full copy of the report is available online at [Railwayspensions.co.uk/reports](http://Railwayspensions.co.uk/reports) and [Btpensions.co.uk/reports](http://Btpensions.co.uk/reports).

There have been some changes to the Trustee Board over the summer. In June, we welcomed Gerry Doherty as a new Employee Director, appointed by the Transport Salaried Staffs' Association (TSSA).

Gerry succeeds Steve Richards, who has retired as a trustee after 25 years' dedicated service. On behalf of the Trustee Board, and all the members, I would like to thank Steve for his invaluable service and dedication to the railway pension schemes, and wish him a well-deserved retirement!

I hope you enjoy this issue of Penfriend – as always we'd welcome your feedback and stories, either via our online survey at [Surveymoney.com/r/PenfriendAutumn18](http://Surveymoney.com/r/PenfriendAutumn18) or by email at [penfriend2@rpmi.co.uk](mailto:penfriend2@rpmi.co.uk)



Best wishes,

**JOHN CHILMAN**  
Trustee Chair



## Front cover

The image on the front cover is of the Rocket, which was on loan to the Discovery Museum as part of Great Exhibition of the North.

You can read more on page 19.

Images ©Colin Davison for Tyne & Wear Archives & Museums.

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An audio version of this newsletter is available on our websites at [Railwayspensions.co.uk/Penfriend](http://Railwayspensions.co.uk/Penfriend) and [Btpensions.co.uk/penfriend](http://Btpensions.co.uk/penfriend).

Alternatively, you can write to **Penfriend, RPMI, Stoopersdale Offices, Brinkburn Road, Darlington, DL3 6EH** or email [penfriend2@rpmi.co.uk](mailto:penfriend2@rpmi.co.uk) to request a copy.

## Have your details changed?

### Have you moved house or changed your bank or building society?

If so, please let us know so we can continue to pay your pension and send you important information.

Remember, if you change your bank or building society account, you must tell us about your new account details at least a week before your pension is due. If you can't give this much notice, you should keep your old bank account open to avoid any payment delays.

You can contact us to update your details by emailing [csu@rpmi.co.uk](mailto:csu@rpmi.co.uk) or calling the Helpline on **0800 012 1117**.





## Pension news: in summary

This regular feature looks at developments in pensions that may be relevant to you or your pension.

### White Paper on defined benefit pensions

In the spring, the government published a White Paper on defined benefit pension schemes, called 'Protecting Defined Benefit Pension Schemes'.

The government intends to increase protection for defined benefit scheme members and make improvements to the system. The White Paper sets out some policies that the government plans to bring into law to achieve this.

Defined benefit pension schemes – often called final salary or career average schemes – such as the RPS will be covered by policies that the government progresses following the White Paper. These would not affect the level of your RPS pension but might improve its level of security if the government's objectives are achieved.

The White Paper focuses on various areas, including:

- **Strengthening the Pensions Regulator:** the government proposes to give the Pensions Regulator (TPR) power to punish people who deliberately put their pension scheme at risk by introducing fines and a new criminal offence to punish those found to have committed 'wilful or grossly reckless behaviour'.
- **Enabling the Pensions Regulator to enforce scheme funding standards:** TPR will consult on an updated code of practice on scheme funding.

The government (or TPR where appropriate) will launch consultations on the various changes that may be made as a result of the White Paper.

A consultation also launched in June on plans to change some rules around the supply of information to TPR and TPR's ability to impose new penalties when necessary.

The Trustee responded to that consultation and also provided a response to the consultation on a Green Paper published by the previous government in February 2017, which preceded the White Paper.

### New financial and pensions guidance body

Later this year, or possibly early in 2019, a new single financial guidance body will replace the Money Advice Service, the Pensions Advisory Service (TPAS) and Pension Wise.

The new advice body is intended to improve money guidance and pensions guidance across the UK.

Details about what the new guidance body will be called were not known at the time of print, but we will provide further information in a future edition of Penfriend.

In the meantime, should you wish or need to contact TPAS, please note that it has recently launched a new freephone number: **0800 011 3797**. If you live abroad and you wish to contact TPAS, the number is **+44207 932 5780**.

The contact details for the Pensions Ombudsman have also changed, should you need to contact them. The new address is: **10 South Colonnade, Canary Wharf, London E14 4PU**. Alternatively you can telephone **0800 917 4487**, visit the website at **[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)** or email **[enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)**

# Summary of the 2017 Reports & Accounts



The 2017 Annual Reports for the railway pension schemes are out now. Here is a short summary of key figures from the schemes, and their membership figures.

## Railways Pension Scheme (including 1994 Pensioners Section)

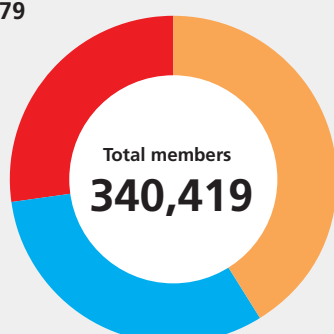
**£m**
**Net assets on 31 DECEMBER 2016 25,545**

INCOME	
Contributions <sup>1</sup>	659
Transfer values received	15
<b>TOTAL PAID IN</b>	<b>674</b>
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(1,035)
Transfer values paid <sup>3</sup>	(44)
Administration expenses <sup>4</sup>	(59)
<b>TOTAL PAID OUT</b>	<b>(1,138)</b>
Net investment returns <sup>5</sup>	2,422

**Net assets on 31 DECEMBER 2017 27,503**

### Total membership at 31/12/17

- Pensioners - 140,547
- Preserved pensioners - 107,493
- Active members - 92,379



## 1994 Pensioners Section

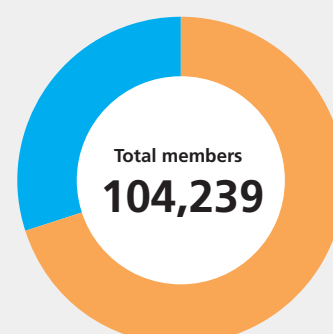
**£m**
**Net assets on 31 DECEMBER 2016 3,517**

INCOME	
Contributions <sup>1</sup>	16
Transfer values received	-
<b>TOTAL PAID IN</b>	<b>16</b>
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(309)
Transfer values paid <sup>3</sup>	(4)
Administration expenses	(4)
<b>TOTAL PAID OUT</b>	<b>(317)</b>
Net investment returns <sup>5</sup>	306

**Net assets on 31 DECEMBER 2017 3,522**

### Total membership at 31/12/17

- Pensioners - 73,046
- Preserved pensioners - 31,193



## British Railways Superannuation Fund (BRSF)

£'000

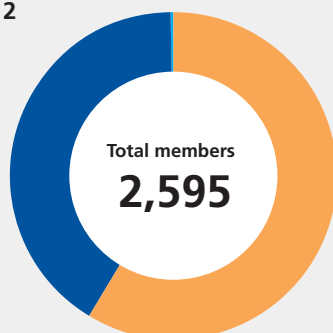
**Net assets on 31 DECEMBER 2016 229,173**

INCOME	
Contributions	-
Transfer values received	-
<b>TOTAL PAID IN</b>	<b>0</b>
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(23,607)
Transfer values paid	-
Administration expenses	(352)
<b>TOTAL PAID OUT</b>	<b>(23,959)</b>
Net investment returns <sup>5</sup>	18,917

**Net assets on 31 DECEMBER 2017 224,131**

### Total membership at 31/12/17

- Pensioners - 1,522
- Dependent Pensioners - 1,071
- Preserved pensioners - 2



## British Transport Police Force Superannuation Fund (BTPFSF)

£'000

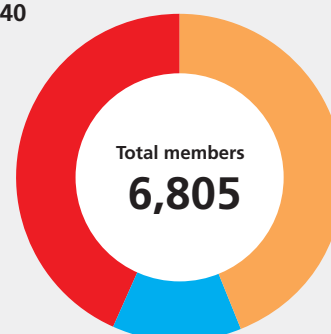
**Net assets on 31 DECEMBER 2016 1,226,600**

INCOME	
Contributions <sup>1</sup>	32,304
Transfer values received	1,954
<b>TOTAL PAID IN</b>	<b>34,258</b>
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(52,661)
Transfer values paid <sup>3</sup>	(301)
Administration expenses <sup>4</sup>	(2,215)
Payment to and on account of leavers	(46)
<b>TOTAL PAID OUT</b>	<b>(55,223)</b>
Net investment returns <sup>5</sup>	104,746

**Net assets on 31 DECEMBER 2017 1,310,381**

### Total membership at 31/12/17

- Pensioners - 3,001
- Preserved pensioners - 864
- Active members - 2,940



#### Footnotes:

- Members + employers + benefit support
- Pensions + lump sums + death benefits + taxation where Annual Allowance exceeded
- Group transfers + individual transfers
- Admin expenses + PPF levy
- Movement in market value + bank interest

**You can view the full report online or request a hard copy.**



Download the **RPS** report and accounts at [railwayspensions.co.uk/reports](http://railwayspensions.co.uk/reports)



Download the **BTPFSF** report and accounts at [btpensions.co.uk/reports](http://btpensions.co.uk/reports)

To request a hard copy

**Email:** [csu@rpmf.co.uk](mailto:csu@rpmf.co.uk)

**Write to:** Customer Services, RPMI,  
PO Box 300, Darlington DL3 6YJ.  
(please quote your pension reference number if possible).



## Investing for sustainable returns

**The Railways Pension Scheme aims to achieve better risk-adjusted returns for members by taking environmental, social and governance (ESG) factors into consideration as part of its investments.**

RPMI Railpen manages investments on behalf of the Railways Pension Scheme and Trustee.

As a long-term investor, it considers long-term risks and opportunities, and a key part of its investment strategy is what's known as 'sustainable ownership'.

Essentially, this means it encourages the companies it invests in to have responsible corporate practices (on tax, for example), effective risk and control structures, and a healthy workplace culture.

It believes companies with these characteristics are better placed to manage their risks and make the most of opportunities presented by ESG factors and changes to the demographics of their customer base.

### Encouraging high standards of governance...

Among its many investments are shares in companies, and RPMI Railpen has a long history as an active and engaged shareholder, with a strong heritage in holding organisations to account on their governance.

In 2016, for example, RPMI Railpen voted against the Board of UK retailer Sports Direct, in which it is a shareholder, and backed a resolution calling for an independent review of working practices at the company.

### Social influence...

As a shareholder in Woolworths Group Limited, RPMI Railpen supported a resolution that led to the Australian retailer announcing it would introduce a programme to ensure all labour providers operating in Woolworths' direct fresh food supply chains comply with labour and human rights standards.

It has also committed to Palatine Private Equity's Impact Fund. This fund focuses on small and medium-sized UK company buyout opportunities that have a clear social/environmental benefit.

The fund invests in companies making a positive social or environmental impact, like TradeSkills4U, which helps retrain Army leavers as electricians.

### Looking at long-term environmental issues...

RPMI Railpen considers climate change to be a significant issue and works with other organisations to help address it. Here are just some of the actions it has taken in recent years:

- By signing the Montreal Pledge, it committed to annually measure and disclose the carbon footprint of the Scheme's equities portfolio.
- In 2016, it commissioned TruCost to provide the emissions data for the Scheme's equity portfolio and brought the data analysis in-house to better understand its carbon exposure.
- It was one of the founding signatories to the Transition Pathway Initiative, which assesses how companies are preparing for the transition to a low-carbon economy.
- Railpen is a founder signatory of Climate Action 100+, a five-year investor initiative to engage with the world's largest corporate greenhouse gas emitters.
- It is also a supporter of the Task Force on Climate-related Financial Disclosures (TCFD), which asks companies to disclose their governance, strategy, risk management, and metrics and targets related to climate risk.





## Railways Pension Scheme wins European award

The Railways Pension Scheme was awarded 'European Pension Fund of the Year' at the 11th annual European Pensions Awards earlier this year.

The final shortlist comprised seven European pension funds and was judged by a panel of 12 senior figures across the European financial services industry.

Held in June, the awards recognised the organisations that have set the standard for professional excellence in order to best meet their objectives and fiduciary duties.

John Chilman, Chair of the Railways Pension Trustee

Company, said: "We are delighted to receive this award as a recognition of our commitment to delivering continuous improvement for our 350,000 members – whether that be to our investment arrangements, scheme governance or member communications.

"As an organisation we continue to fulfil our mission to pay members' pensions securely, affordably and sustainably."

Advertisement

## Protect your pension!

**Pension fraud is a growing problem. If you have pension savings that aren't yet in payment from other schemes, make sure you know the warning signs.**

If you fall victim to pension fraud, you could lose all of your pension savings and face tax charges from Her Majesty's Revenue & Customs – so don't be lured into an illegal transfer!

Scammers' tactics are constantly evolving. One of their latest tricks is to pretend they're calling from the Pensions Regulator (TPR).

### Red flags

If your offer features any of the following, be extremely cautious, as you could be the target of a scam:

- A free pension review
- Guaranteed returns on your investment
- Low tax/tax-free rates, including tax-free lump sums
- Exotic sounding and/or overseas investments
- Pressure to sign up quickly

If you think you've been the target of a scam, report it to Action Fraud on **0300 123 2040**.

## REPTA 2018/19

Run for the Railway People  
by the Railway People



Railway Employees & Public Transport Association

NOT FOR PROFIT BENEFITS ORGANISATION

### Membership available now!

Membership is open to all rail and transport industry staff either active or retired and including immediate family and brings you over 125 years of experience and wide ranging members' discounts and benefits.

#### BENEFITS:

- We have full details on our web site [www.repta.co.uk](http://www.repta.co.uk) & in our comprehensive Yearbook. They include competitive insurance via our Broker Alan Boswell Group. Obtain a quote before accepting your existing deal - Direct REPTA Telephone: 01603 649737.
- Free Love2shop Card offering 7% discount at high street stores & once Love2shop registered an opportunity for 4% at Tesco or Sainsburys.

#### NEW for 2018:

- Jersey Plants/Rainbow Flowers 10% discount • Dine Card - Up to 50% off at nominated Restaurants • Beatles Story - 20% discount
- Red Letter Days • ElderCare - Personal Alarms 10%

### Join today!

Individual membership, please send £5.75 inc. postage & packaging for Yearbook. Family Membership: 2 adults & all children under 18 - £8.50 + £1.75 p&p = £10.25. Please also see our website [www.repta.co.uk](http://www.repta.co.uk).

Quote name/s, address, D.O.B, telephone & email address to REPTA/Penfriend, 4 Brackmills Close, Forest Town, Mansfield, NG19 0PB Telephone: 01623 646789

YOU MAY ALSO JOIN AND PAY ONLINE AT - [www.repta.co.uk](http://www.repta.co.uk)

**Bringing the industry closer together**

*The presence of this advert in Penfriend is not an endorsement by RPMI.*



## Coping with the loss of a loved one

**It's never easy when those we care about pass away. It's difficult enough dealing with the loss, but inevitably, there will be practical matters to take care of too, which can feel overwhelming.**

Here are just a few things to consider, but please remember that further support and advice is available.

### Medical certificates

Hospitals will usually issue a medical certificate and formal notice if a patient dies in their care.

When someone dies at home, you should call the GP. They'll give you a medical certificate and a formal notice saying they've signed the certificate. They'll also tell you how to go about registering the death.

For cremations, you'll need two certificates, signed by different doctors.

When someone dies unexpectedly and hasn't been seen by their GP recently, the death is reported to a coroner and they might then ask for a post-mortem or inquest. This could take some time, so please bear in mind that the funeral may need to be delayed.

### Registering a death

Deaths need to be registered with:

- The Register Office (England and Wales), within 5 days;
- The District Registration Office (Northern Ireland), within 5 days; or
- The Registrar of Births, Deaths and Marriages (Scotland), within 8 days.

If there's an inquest, registration only takes place once it has been concluded.

You'll need:

- the medical certificate; and
- details such as deceased's full name (including any maiden names), date and place of birth, address, occupation and spouse or civil partner's details.

It would also be helpful if you're able to take the deceased's birth certificate, marriage or civil partnership certificate, National Insurance number, NHS medical card, proof of address, driving license and passport, plus proof of your own identity, such as a utility bill.

Buying extra copies of the death certificate will allow you to deal with several organisations at once when you inform them of the death.

### Who to notify

Once you have a death certificate and have registered the death, you should contact organisations such as:

- HM Revenue & Customs (for taxes)
- The Department for Work and Pensions (for State Pension benefits)
- Pension scheme administrators, such as RPMI for your railway pension
- The Passport Office



- The Driver and Vehicle Licensing Agency (to cancel any driving licenses, car tax, and car registration)
- The local Council (for Council Tax, the electoral register and housing benefits)
- Insurance companies
- Banks or building societies
- Utility companies (for example, gas, electricity and water suppliers, plus mobile, telephone or broadband providers)
- Any other creditors

## Planning funeral

Funerals usually take place within two weeks and you can decide whether to arrange it yourself or use a funeral director.

If there is a Will, you should check with the executor whether it includes any instructions for the funeral.

You may also be able to get financial help with funeral costs if you're on a low income. Visit [www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments) (or [www.mygov.scot/arrange-funeral/funeral-costs](http://www.mygov.scot/arrange-funeral/funeral-costs)) for more information.

## Applying for probate

This should take place within a month of the death. You'll need to know whether the deceased left a Will or died

without one as the process differs, but you can get further information from The Money Advice Service on **0800 138 7777** or at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## Support groups

The death of someone close to you can be a traumatic, confusing and lonely time and it's easy to neglect your own well-being.

It often helps to talk to others who've shared similar experiences, or to professionals who can offer support.

Speak to your GP and they'll be able to put you in touch with people who can help you cope with your grief.

## Further advice

You can get guidance and advice from a number of different services and organisations, including:

- [www.gov.uk](http://www.gov.uk) (see 'births, deaths, marriages and care')
- [www.gov.scot](http://www.gov.scot) (see 'Health and Social Care', 'Support and Social Care' and 'Bereavement Care')
- [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) (see 'births, deaths and family'). Call **0800 138 7777**.
- [www.ageuk.org.uk](http://www.ageuk.org.uk) Call Age UK Advice on **0800 169 2081** (or visit [www.ageuk.org.uk/scotland](http://www.ageuk.org.uk/scotland) and call **0800 12 44 222** in Scotland).

# We want you!

## You could play a big part in supporting current RPS members with their retirement planning.

We produce a wide range of communications – from newsletters and guides, to videos and web content – to help members understand their pension benefits and how to get the most from them.

By sharing your story, you could help the next generation of pension savers benefit from your experience.

We're looking for volunteers who'd be willing to share their thoughts on their pension. How much do you value it? Is there anything you wish you'd done differently? What are you glad you did while you were saving?

If you'd be happy for us to share your quotes or stories with members as part of our future communications, please get in touch by emailing [penfriend2@rpm.co.uk](mailto:penfriend2@rpm.co.uk).





# Staff travel updates:

## for retired safeguarded staff – from Rail Staff Travel

### Additional leisure railways

Rail Staff Travel is pleased to announce that an agreement has been reached with Helston Railway and Avon Valley Railway that all holders of a Staff Travel Card can enjoy a 75 per cent discount on all standard class, single and return, adult and child fares throughout the year.

### Elizabeth Line

The Elizabeth Line, is scheduled to open in Autumn 2019 with existing TfL Rail services being rebranded the Elizabeth Line. The routes operated will be:

- Paddington to Abbey Wood
- Paddington to Heathrow (has replaced Heathrow Connect since May 2018)
- Liverpool Street to Shenfield

Staff travel facilities will be valid on these routes, and also routes to Reading when they open in December 2019. If you have a Staff Travel Card, you can date a box to travel for free. For Priv rate travel you will be eligible for a 75 per cent discount. You can have the Priv discount set on an Oyster card and this can be used across the whole line. However, if you are travelling to stations between Paddington and Abbey Wood, Priv rate fares will **only** be available when using an Oyster card. To benefit, you will need to have the Priv All Rail discount set on an Oyster card at any Tube station. Apply to Rail Staff Travel for the form at [rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com).

### Travelling abroad?

If you're using Eurostar, you can benefit from safeguarded fares if your Staff Travel Card does not have endorsement 5, 6, 9, 10 or 11 on the front. Tickets at this fare are only available from Eurostar at St Pancras International or Ashford International, or via International Rail.

International Rail's number is **0333 003 0423**. If your proposed journey has more than two 'legs' or elements to it, please use their online enquiry form at [www.bookmyrst.co.uk](http://www.bookmyrst.co.uk) rather than phoning.

### International Rail bookings

Historically, Rail Staff Travel has subsidised bookings through International Rail. However, it is no longer able to do this to the extent it did previously.

If you are booking trips through International Rail, there is a fee of £10 per booking. This is still considerably below what other agencies charge, so there is still a significant subsidy in place. FIP travel is non-contractual and is based on a reciprocal exchange between European rail carriers. RST is not obliged to provide a booking service, nor to pay on behalf of staff any fees associated with this service.

### Photo ID cards for retired staff

If your card indicates that you are retired or a widower, you do not need to carry a photo ID card when using your Staff Travel Card. However if you would like



## Contacting Rail Staff Travel

Telephone:

**0800 652 1700**

(Monday to Friday 9:00 - 4:30 excluding Bank Holidays)

Email:

**[rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com)**

Website:

**[www.raildeliverygroup.com/rst](http://www.raildeliverygroup.com/rst)**

Post:

**RST, PO Box 72071, LONDON, EC1P 1JD**

one, you can get one free of charge from any National Rail Ticket Office. Just take along a passport office-compatible photo and ask for a photo ID card.

### Travel in retirement

If you didn't keep your travel facilities when you originally left your rail employer and haven't had them since, then it is highly unlikely that you are eligible for travel facilities when you retire.

The rules regarding retention of your travel facilities are complex and you are subject to those which applied at the time you left, so if you were eligible at that time, then you would already be receiving travel. The fact you are claiming your pension does not affect your travel eligibility: the rules for pensions and for travel facilities are completely different and you can be in receipt of one and not the other.

### Status Pass acceptance

Gold and Silver Status Passes are now issued as SmartCards, and operate the gates at Smart-enabled stations. To check which stations are Smart-enabled, visit the website at **[www.raildeliverygroup.com/rst/stop-press.html](http://www.raildeliverygroup.com/rst/stop-press.html)**. We'll update the information here as more come on stream.

### Change of address or circumstances

If you change address or have any change of circumstances **both** RPMI and Rail Staff Travel must be notified **separately**. This can be done by telephone, email or our website. This will help ensure that your

Rail Staff Travel facilities are issued in time and to the correct person/people. RPMI and Rail Staff Travel are not allowed to share information about you.

### Dates for your diary

- Silver Status Passes and International Reduced Rate Cards will be sent out to eligible staff in December 2018. The cards can be used from 1 January 2019.

**If they haven't arrived by Monday 7 January 2019, you must let Rail Staff Travel know in writing as soon as possible thereafter but not earlier (by post or email confirming your full name and address and what card you have not received and for whom).**

Until 31 March 2019, we can replace cards because of postal non-delivery free of charge, but after that date a replacement fee must be paid.

- 2017/2018 International Reduced Rate cards can be used until 31 January 2019.
- If the photo on your Status Pass is more than ten years old, you need to provide a new one or we will be unable to issue you a new Status Pass. Please send it to Rail Staff Travel by 31 October 2018. This can be uploaded securely via the website **[www.raildeliverygroup.com/rst/photo-upload.html](http://www.raildeliverygroup.com/rst/photo-upload.html)**



# Meet your trustee

**Trustee Director Mark Engelbretson talks about his role on the Board and how he relaxes away from the office.**

## Tell us a little about what the role of Trustee involves...

As a Trustee, our main role is to ensure that the Scheme is governed in accordance with the Trust Deed and Rules and that we are able to pay members as and when their benefits become due. We have to attend a number of meetings during the course of the year to review investment performance and consider new and potential investment opportunities, the funding position and financial strength of employers, how certain benefits should be paid to members and to consider the impact of any changes to pension legislation on how the Scheme is managed and governed.

## What's your background and what attracted you to become a Trustee?

I fell into pensions at the age of 18 when I joined the British Airways Pensions Department. I have since spent the last 25 years learning about all the aspects of pensions management, working for large occupational pension schemes including the RAC, Carnival UK and Mothercare, assisting both employers and trustees in ensuring the schemes are run in accordance with Trust Deed and Rules and are well funded.

I joined Network Rail in February 2017 as Head of Pensions and a company-

nominated Trustee Director for the RPS. I saw it as a natural fit for my career development and felt that I had plenty to offer.

## How have you enjoyed your time on the Board since you joined?

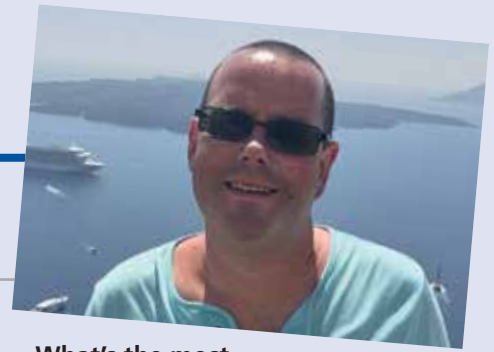
I have really enjoyed my first 18 months and I have rolled my sleeves up to help the Board and RPMI on a number of projects with the aim to improve all that we do for our members.

## What do you think are the most important qualities you bring to your role?

I think my 25 years' experience of working on other Trustee Boards really helps as I am able to approach matters from a different perspective. I also like to ask probably the most obvious questions to ensure that, as a Board, we all make an informed decision.

## What are the biggest challenges Trustees face?

I think our biggest challenges are the constant changing landscape of the pensions industry and the increasing longevity of our members, which means we have to ensure we get our targeted investment returns to pay everyone their benefits as and when they become due.



## What's the most rewarding part for you?

Helping members understand what their pension is about in an easy to understand way.

## What's your focus for the next few years?

Ensuring that we carry on doing the good work the Trustees have been doing for a number of years now. Also I want to help and encourage members to learn more about their pension irrespective of age, so that they can make well-informed decisions about their financial planning for later life.

## How do you like to spend your time when you're not wearing your Trustee 'hat'?

Apart from spending time with my wife and two wonderful daughters, aged 15 and 12, I am a mad sports fan and I love watching football, rugby and cricket in particular. I have a season ticket to go and watch my favourite football team, AFC Wimbledon, and I am also a retired football referee who has since taken up umpiring cricket matches. Finally, I have a passion for cruise ships and love to travel on them whenever I get the chance!

# Take a look today!

**You can find useful information about your railways pension online!**

Visit **Railwayspensions.co.uk** (or **Btppensions.co.uk** if you're a retired member of the British Transport Police Force Superannuation Fund) to get quick and easy access to the information you need about your railway pension.

There's a dedicated 'Retired' section for members who are already receiving a pension, so you can find what you need 24/7 on your computer, smartphone or mobile device.





## John Harrison elected BTPF Chairman

**At its recent Annual General Meeting, the British Transport Pensioners' Federation (BTPF) elected John Harrison as National Chairman.**

John has served as the Federation's National Vice Chairman for six years and is replaced by Reg Sargeant, while Les McDowell has been promoted to Vice President.

John said: "I have very much enjoyed being the Federation's Vice Chairman, particularly meeting our members and sharing our many stories and experiences of working on the railway. The railway is a very serious business, but I am pleased to say that humour is never far away during these conversations.

"We are lucky to have Maurice Holmes, former Director of Operations and Safety at BR, as our President. Our Vice Presidents are Peter Rayner, Archie Birt, Lawrie Windwood, Paul Parker, John Mayfield and now Les McDowell. Other National Officers are Reg Sargeant, Vice Chairman; David Hughes, Secretary; Chris Jago,

Treasurer; Mike Speagell, Membership Secretary; Paul Murphy, Website Manager; and John Trigger, Assistant Website Manager.

"Our National Officers come from a wide variety of railway backgrounds and full details about them can be seen under 'Meet the Team' on our website at [www.btpf.org](http://www.btpf.org)."

The BTPF continues to provide a voice for everyone who has retired from the railway industry, and has been doing so since nationalisation in 1948. It continues to monitor pensions, travel arrangements and all other issues that affect senior citizens today.

New members are welcome and details of how to join can be found at 'Get in Touch' on the website, or by emailing [answers@btpf.org](mailto:answers@btpf.org).



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Web: [www.woking-homes.co.uk](http://www.woking-homes.co.uk)

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**Network Rail has announced plans to tackle three significant environmental issues in the country's biggest and busiest rail stations.**

The company intends to:

- ban retailers from supplying plastic cutlery and cups in managed stations by the end of 2020
- implement a coffee cup recycling scheme for managed stations by the end of 2020, and
- expand the roll out of coffee grounds recycling to all managed stations by the end of 2020

These goals complement Network Rail's recent initiative to begin installing free water fountains in its managed stations. Launched in London Charing Cross in February 2018, it has already been expanded to Liverpool Lime

Street, Birmingham New Street, Manchester Piccadilly and London Euston, each location saving up to 1,000 plastic bottles each week.

Mark Carne, Chief Executive of Network Rail, said: "We manage Britain's biggest and busiest stations and we have to ensure we are using that role to make sensible and ethical decisions to protect our environment."

*Pictured above: the first water fountain user at London Charing Cross is Sheila Pearce of Chislehurst. Also pictured Network Rail's Chief Executive Mark Carne and Thérèse Coffey MP, Parliamentary Under Secretary of State at DEFRA.*

## Book corner

**Ted Cook was the youngest Signalman to work on British Railways.**

He started at 15 as Junior Porter at Arundel Station on the Mid Sussex line in 1965. In 1966, he moved to Haywards Heath on the main London to Brighton line as a signal lad, where he recorded train times, passed and received train reports, and unofficially helped the Signalman in his duties in the signal box.

In 1967, he was appointed as Signalman at Amberley back on the Mid Sussex line. At Amberley, at that time, the Signalman not only looked

after the signal box but the booking office and local post office.

After three years, Ted was promoted to Goring-by-Sea signal box on the Brighton to Portsmouth line. By now, Ted had found the second love of his life, his wife Mary.

Ted continued his signalling life, working very large and busy signal boxes in the Leicester area before moving into the modern signalling centre in 1986, then retiring in 2008.

Since then, Ted has written various books on his life on the railway, as well as a set of railway novels – the latest being *The Lady Train Managers*, which is available on Kindle or in paperback for £5, plus postage.



This is a humorous romantic tale of two train managers on the Midland main line and how their days on the train work out and their lives are changed on a trip one day on the line.

Order via email at [edward8fw@btinternet.com](mailto:edward8fw@btinternet.com)





*Image courtesy of London Midland Region (BR).*

# Tales from down the line

**'St Christopher's revisited' [in the Spring/Summer issue] reminded Roderick H Fowkes of his time in 1974 as Traction Arranger at the largest maintenance depot in Western Europe – Toton TMD...**

**He writes...** All the movements taking place underlined just what a dangerous environment a Traction Maintenance Depot could be, hence the periodic patrol by the BTC police.

One petulant plain-clothed individual was positively euphoric when booking unauthorised incursion on the depot, his colleague showing signs of disbelief on occasions.

On a Sunday late turn, with my trusty Shift Clerk, Dick Humber, holding the fort, I would wander through the depot, the only sounds interrupting the eerie silence coming from the blow-down valves of the class 47s and the fluttering of the pigeons.

Decked out in my check suit, having left the dustcoat back in the office, and aware that 'PC Plod' was in the

vicinity, I made my way down No. 4 road when a voice bellowed "Oi!" Not turning round, I continued with a spring in my step round a Class 47 into No. 3 road, the footsteps behind me quickening. "Oi you!" echoed round the vast interior.

Still I walked, unperturbed, whilst my pursuer was now running. After a third and final bellow, I stopped, turned around, looked him firmly in the eye and told him my name was not "Oi". With a disconsolate look on his furrowed brow, he panted: "Oh, it's you."

Depot visits were allowed on Saturdays once a month, by permit, but enthusiasts often turned up on Sundays hoping for a tour of the depot. Some came from far afield – the drawing power of the original ten Peak Class locomotives was intense. Enthusiasts would come

to the window and ask permission to go round the depot and, when given short shrift by some supervisors, would probably end up by going round anyway.

So, when I was working late turn on a Sunday, I decided that for 50p per person a tour would be granted, with either me or the crew bus driver to accompany them.

The proceeds were paid to the Administration Office the following day, with a stipulation that the funds go to St Christopher's Orphanage, Derby.

Further reading about Toton Sidings the TMD, together with Plymouth (Laira T&RSD), can be found in my book *From Clerk to Controller A Life on the Railways 1957-1996* by Pen & Sword.



### Can you help?

Please can anyone help me trace a company called North Eastern Railway Servants Sick and Assurance Society – address: Clavering House, Clavering Place, Newcastle upon Tyne, NE1 3NL?

My father took out a policy with them. Unfortunately, I have lost the policy documents and cannot trace the company.

I would be very grateful if anyone can help me.

Email: [johnboforyork@yahoo.com](mailto:johnboforyork@yahoo.com)

**John Malcolm Bycroft**

### Herding the fleet

In the 1950s, I worked in the offices on the line from Newton Abbot to Kingswear in Devon. On one summer's afternoon, I was at Churston Station (midway between Paignton and Kingswear) when the signalman rang me and said: "We have lost the train from Kingswear – it's 10 to 15 minutes overdue."

The signalman at Kingswear could hear it going up the bank to the tunnel, then all went quiet.

The signalman said: "The platform staff are out in the goods yard and I cannot leave the box. Can you help?"

I locked the office and went down the track until I saw the tunnel mouth – nothing in sight. But suddenly a herd of cows came out of the tunnel, followed by the train!

Where I was, there was a small slope into a field and the BR fence was in bad shape. I managed to flatten some of it and when the cows saw lovely grass they all rushed into the field and the train got up to speed and away. I then managed to right some of the fence, so the cows could not get out.

**E.R. Saunders**

### Putting pen to paper

I started my railway career as a Junior Clerk on 7 September 1959, two months before my 16th birthday, and left the depot on promotion to the Paddington Divisional Rates & Charges, just prior to its closure in 1962.

My time at Smithfield left many fond memories and last year I wrote a 24-page paper about my time there, covering the day-to-day working humorous events and bank, cartage and office characters at all levels in the depot that I met and worked with.

I submitted my paper to the National Rail Museum York, who have accepted it, and it is currently in the process of being catalogued, archived etc, after which it will be available at the NRM for research on request.

After the best part of 60 years – and given the age of my colleagues in the office when I joined – it is quite possible that most, if not all, are now running that great depot in the sky and I am 'the last man standing'.

However, just in case I am not 'the last', I thought I would write this note. I would be happy to catch up and for those interested in railway history, my paper is 'Some Memories of the Great Western Smithfield Goods Depot. London 1959 to 1962'.

**Mike Hansford.** Write to **212 Blenheim Chase, Leigh on Sea, Essex, SS9 3HQ.** Email: [zen16001@zen.co.uk](mailto:zen16001@zen.co.uk)

### Expanding the archive

**Penfriend kindly printed my request for booklets covering the Conditions of Service for Footplate men during the last days of steam. The response was very gratifying, and I would like to thank all those people who responded.**

The quest has, however, opened a window I did not realise existed; I now have a mounting collection of BR (and earlier) and union publications, which is beginning to form a library of documents covering industrial relations in the railway industry during the greater part of the 20th Century.

Realising the amount of information that is still out there, I would like to invite retirees and their successors to send me any railway documents they wish to dispose of. I can then expand the library into a resource initially for my own use, and ultimately to be placed in the care of a suitable educational establishment.

My contact details are: **Cedric C. Lodge, Tan y Ffordd Farm, Betws Garmo, Caernarfon, LL54 7AQ.** Email: [janced@sky.com](mailto:janced@sky.com) or telephone: **01286 650681.**

**Cedric C. Lodge**

### 33 happy years...

Thank you for keeping me updated with the railway news, although you never mentioned the department where I worked from 1960-1993. The department at that time was called Ilford Deport, Ilford Car Shed or Ilford Inspection Shed.

I spent 33 years in that department. I never had any trouble during that period and enjoyed every moment of those working days.

I would like to know if it is still in operation?

**H.R. Wilkinson**

**Please email your letters to [penfriend2@rpm.co.uk](mailto:penfriend2@rpm.co.uk) or write to Penfriend, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH.**

### Railway research

I am a railway pensioner and the Membership Secretary of the Welsh Railway Research Circle (WRRRC).

The Circle is a group of amateur researchers specialising in the research of tram and railways in Wales. We are not a profit-seeking organisation and our goal is to spread the impact and reach of the research our members undertake.

Our membership costs £15 per year at present and runs from 1 September. The archive is currently published every six months and the WRRRC newsletter is published quarterly. More information is available on our website, [www.wrrc.org.uk](http://www.wrrc.org.uk) or email [membership@wrrc.org.uk](mailto:membership@wrrc.org.uk)

**Paul Rowlands**

### Sarajevo table tennis photo updates

Further to the names in the Spring/Summer 2018 Penfriend, the man at the rear of the photo (right) is Jerry Collins from Didcot, second from back is Don Smith from Paddington and the third lady is Gwen Hazell from Swindon. I played with them in the Western Region team during the 1970s.

**M. Neate**

I was a player in the Savajevo table tennis competition mentioned in the Spring/Summer edition of Penfriend and was sixth from left in the photograph. We finished fourth in the Sarajevo competition but I was also in the team that entered the 1958 competition in Brussels, when we placed second.

**Don Smith**

*Don kindly sent some more photos of the team's time in Sarajevo, below.*





## Photo album



### Remembering Jack

Margaret Aked recently came across this photo (above) of her late father-in-law Jack Aked (pictured on the right), who began his railway career at Stratford, East London, in 1919. He worked on the Hertford and Norwich routes, apart from a period in 1944 when he drove the ambulance trains, bringing the troops back after D-Day to specialised hospitals in the North of England. Margaret comments: "A well-remembered colleague and friend, who in 50 years of service did not have a day of sick leave – maybe this is a record?"



### Spot a familiar face?

Jimmy McElroy is fifth from left on the back row of this photograph. It was taken at Darlington while he attended a track maintenance course and he wonders if any of his co-workers recognise themselves.



### Leading ladies

The photo above was sent by Gladys Garlick (nee Brewer). Taken in around 1942/43 at Grange Park LNER Station, it shows Gladys (porter) on the right, Irene (signal box) and Seeta (booking office) and was featured in the local press to show 'a station with women in charge'. Gladys went on to become a passenger guard until she left in 1946.



### On the right course

Clive Holley (middle row, far right) contributed this picture of an instructors' course at Faverdale Hall, Darlington, in October 1978. Clive had recently become an instructor at the then British Railways Board Civil Engineering Training Centre (CETC) in Watford, and wonders if anyone remembers the Faverdale courses.



### Days of steam

This photograph of steam engine driver Sidney Howard was sent in by his daughter-in-law, Margaret Howard, from Crewe.



## It's Rocket Science!

**Robert Stephenson's iconic steam locomotive Rocket returned to Tyneside during the summer of 2018.**

Rocket was on loan to Discovery Museum in Newcastle upon Tyne from the Science Museum Group between June and September as part of Great Exhibition of the North.

The exhibition marked the first time that Rocket has returned to its birthplace since it was presented to the nation 156 years ago. The esteemed locomotive was manufactured in 1829 at the Robert Stephenson & Co. locomotive works, behind Newcastle's Central Station.

Visitors were able to get up-close to one of Britain's (and possibly the world's) most famous feats of engineering and find out how its ground-breaking design heralded the birth of passenger railways.

The accompanying 'It's Rocket Science' exhibition shared more detail around the origins of the railway and Rocket's rise to fame and legacy. It also stimulated ideas around the direction transport may take in the future. Object highlights included a judge's notebook from the Rainhill Trials and preserved remains of a section of North Tyneside's Willington Waggonway, the earliest standard gauge waggonway yet discovered, dating from the late 1700s.

The exhibition also made links to another transportation world-first – Charles Parsons' steam turbine powered ship, Turbinia. Built in 1894 and measuring 32 metres long, she changed the face of maritime history and at one time was the fastest ship in the world.

A spokesperson for Discovery Museum commented: "We're thrilled we've been able to stage Rocket here, in its birthplace, for the duration of the Great Exhibition of the North. With the support of Science Museum Group we've been able to share this iconic piece of engineering with thousands of visitors. Over 50,000 visits were made to the museum in the first month alone.

**"People have marvelled at seeing Rocket, once the fastest locomotive in the world, alongside Turbinia, once the fastest ship in the world."**

"The story of Rocket is a true story of the North. It was built in Newcastle, proved itself at the Rainhill trials on Merseyside subsequently working on the Liverpool and Manchester Railway before ending its working life on a mineral railway near Brampton in Cumbria. Rocket is a really important part of the heritage of railway.

"Whilst we're sorry to see Rocket depart, we look forward to seeing this historic locomotive in the future in its new long-term home, The National Railway Museum in York, where it will sit alongside other pioneering locomotives."

*It's Rocket Science was made possible thanks to the Science Museum Group and money raised by National Lottery players through the Heritage Lottery Fund (HLF).*

*Images ©Colin Davison for Tyne & Wear Archives & Museums.*

# Competition - Pioneers

**Solve the anagrams and you could win £60-worth of high street shopping vouchers.**

The anagrams below are names of pioneers from the railway industry. We've given you a clue to their identity to help you solve them!

1. **BMIRNAIL AGKENRU DDMSOB**  
Famous engineer who created the Great Western Railway (8, 7, 6)
2. **EKPELC JHSEO**  
Former assistant of George Stephenson, who became chief engineer for the Grand Junction Railway line in the 1830s after Stephenson resigned (6, 5)
3. **HAIELME LWLIDY**  
Designer of the Puffing Billy (7, 6)
4. **MLRAY BOHRPINN OENERS**  
Inventor of the first monorail (5, 8, 6)
5. **FAWECBR INBS**  
A pioneer in the use of steel for locomotives and Chief Mechanical Engineer for the London & North Western Railway (7, 4)
6. **CTINLHE VNNIARCVEL FTDIE**  
Chief Mechanical Engineer of the North Eastern Railway between 1910 and 1922 (7, 10, 5)
7. **SEGSRE EWOTENGHGUIO**  
American entrepreneur who invented the railway air brake (6, 12)
8. **BAOYSH ARTESMS**  
British railway entrepreneur who is said to have been responsible for building much of the world's railways in the 19th century (6, 7)

Send your answers, together with your full name and address, to:  
**Penfriend Competition, Room W27, RPMI, Stooperdale Offices,  
Brinkburn Road, Darlington, DL3 6EH.**

Alternatively, email your answers to: **penfriend2@rpmi.co.uk** with Competition in the subject line. Please remember to tell us your name and address.

The competition closes on **4 January 2019**. The winner will be the first correct entry drawn at random.

Name: .....

Address: .....

Email (optional): .....

Telephone number (optional): .....

## Contact us



### Write to:

Customer Services Team,  
RPMI, PO Box 300,  
Darlington, DL3 6YJ



### Email:

[csu@rpmi.co.uk](mailto:csu@rpmi.co.uk)



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**If you are calling from outside the UK, contact +44 1325 340 188. You will be charged at normal overseas call rates..**

Please note: some telephone calls may be recorded.

### Have your say



Share your feedback on Penfriend, and make suggestions for future issues, by completing our survey at:

[www.surveymonkey.co.uk/r/PenfriendAutumn18](http://www.surveymonkey.co.uk/r/PenfriendAutumn18) or scan this QR code.

## Congratulations to...

Colin Gardiner from Pontypridd, who won the Spring/Summer Word Search competition!



The correct answers were:

- |                   |                 |
|-------------------|-----------------|
| 1. Puffing Billy  | 6. Rocket       |
| 2. The Ghan       | 7. Mallard      |
| 3. Orient Express | 8. Bullet Train |
| 4. Overlander     | 9. Eurostar     |
| 5. Union Pacific  | 10. Amtrak      |

