

penfriend:

the newsletter for railway pensioners



**Summary of the
2019 Report and
Accounts**

**Win £120
shopping vouchers
with our
competition**

**Rail Staff Travel
updates**

Photo album

Trustee's message

Welcome to the Autumn issue of your Penfriend newsletter.

2020 has been an unsettling and uncertain time for all of us, however I want to take this opportunity to assure you we have been working hard (and will continue to do so) to ensure we deliver pensions safely and securely, and continue to give you the best experience possible.

Our top priority has always been, and will always be, paying pensions, and we will continue to look after your best interests.

During these difficult and uncertain times, we appreciate more than ever your contribution to this newsletter, whether you simply take the time to read it or get in touch with us to share your memories, stories, and photos from over the years in the railway industry.

RPML continues to operate as normal a service as possible in supporting the Scheme during the Coronavirus outbreak. On behalf of the Trustee, they have also been working on your new member websites – which will always be the place to go to find the very latest news – and I urge you to sign up and register for your personal online account, if you haven't already, at member.railwayspensions.co.uk or btpensions.co.uk.



I hope you and all your loved ones are keeping well and safe.

CHRIS HANNON
Chair of the Trustee

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Front cover

The front cover photo was sent in by Terry Nicholls and features a rebuild of a Saint Class locomotive No. 2999 called 'Lady of Legend', alongside the Blue King, at Didcot.

Read the amazing family story of Terry and his wife going back six generations on page 18.

Thanks for getting in touch with us, Terry.

An audio version of this newsletter is available to members on request.

Write to **Penfriend, RPML, Stoopersdale Offices, Brinkburn Road, Darlington, DL3 6EH** or email penfriend2@rpmil.co.uk to request a copy.

Bridge House to close

It is with great sadness that the Railway Convalescent Homes has had to announce that its last property, Bridge House, Dawlish, Devon is having to close.



Founded as a charity for beneficiaries of the Railway and Transport Industry, for over a century Bridge House, the flagship, has been primarily caring for those needing Convalescence or Recuperative breaks in their times of need.

However a steady decline in volume, over the last ten years, and the impact of the Covid-19 virus still prevalent, has been a stretch too far and it is no longer viable for the charity to continue to operate in its traditional manner.

The charity's Trustees, all with railway backgrounds, are now considering how to redefine the Charity to accommodate changing care needs and continue as such for our Railway and Transport beneficiaries.

To the many who have visited and experienced the exceptional high level of hospitality afforded at Bridge House and left with high accolades for its Management and staff, and made regular return visits, a big thank you from us all.

The friendships that have developed will leave many happy memories and this must include the local Dawlish Community for their support on many occasions.

RCH will make known in a later release, positive news as forward plans are defined for the future of the charity.

Mr C C Mills

Chairman of the board of Trustees

Charity Number: 1142608

Company Number: 07109869



Your pension is in safe hands

RPMI, the administrator for the Scheme, values the trust that you place in it as the caretaker of your retirement income.

It takes its responsibility to protect and secure your information very seriously.

The Scheme administrator holds one of the most reputable and trusted international standards for information security.

It has robust controls and procedures in place to provide a secure infrastructure to reduce the risks of unauthorised access to your information.

Your data is handled in compliance with the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

Here are some of the steps RPMI takes to ensure the safety and security of your pension:

- It makes sure its systems have the latest security measures applied to stop anything harmful from trying to get in
- Security controls are continuously assessed for effectiveness
- It holds ISO 27001 and Cyber Essentials security certifications

Find out more:

Learn how to spot – and report – different types of fraud at **[actionfraud/police.uk](https://actionfraud.police.uk)**

For more details about spotting pension scams, and what to do if you've been targeted over other pension savings you haven't yet claimed, visit **pensionwise.gov.uk/scams**

You're not alone

There is no doubt that our mental health has been affected as a result of the Coronavirus pandemic. However, there are things you can do to help look after yourself and there is support available to you.

Following lockdown and the changes in our everyday lives, many of us feel anxious and apprehensive about the future.

Dr Carolyn Chew-Graham, a GP Principal in Manchester and Professor of General Practice Research at Keele University, spoke to Age UK in an interview focusing on the mental health of older people post-lockdown.

She said: "We have had new cases – people without depression in the past or certainly not recent past... I think being labelled 'vulnerable' was difficult for some people – that's quite stigmatising and made them quite fearful." The GP focuses on research of primary care mental health, particular in older adults.

Dr Chew-Graham and her colleagues noticed that from the beginning of lockdown they were getting fewer phone calls from the older population, and she has been working towards a study that will test an intervention aimed at preventing or lessening the onset of depression and loneliness among the most vulnerable as a result of the COVID-19 lockdown.

So, what can you do to help feel better in yourself, mentally?

Stay connected and stay safe

Arrange regular phone calls or video conversations through Skype, FaceTime or other apps with your family or friends. Phone calls, text messages and emails have proved to be hugely beneficial in these times of minimal contact.

If you do need to go to the shops or attend a doctor's appointment, stay as safe as possible by washing your hands, keeping your distance from others and wearing a mask or face covering. You can also request a telephone appointment or video consultation if you don't feel comfortable going into your medical practice, so speak to the receptionist.

Keep active if you can

Climb the stairs, go out in the garden if you've got one, or try some leg and arm exercises on the sofa or in the armchair.

If you're feeling anxious or even low, breathing exercises can be beneficial as well as mindfulness exercises. The NHS has an article online about breathing exercises when stressed, which you can find at [nhs.uk/conditions/stress-anxiety-depression/ways-relieve-stress/](https://www.nhs.uk/conditions/stress-anxiety-depression/ways-relieve-stress/).

Eat nutritious (and delicious) meals

Eating as well as you can during the pandemic is important for your wellbeing. Following a balanced diet promotes a good immune system as well as being a great mood booster.

To enjoy as part of a balanced diet, we've included a tasty cake recipe from Delicious Magazine on page 5.

Further support

Make sure to contact your GP if you're feeling anxious or low. There are also other options for you if you want to talk to someone about how you're feeling or want more information.

Visit [mind.org.uk](https://www.mind.org.uk) or call **0300 123 3393** to see what Mind is doing in your local community.

Anxiety UK has a helpline and lots of information on their website, including webinars to help you learn some tools for dealing with your mental health. Call **03444 775 774** or text **07537 416 905**, or visit [anxietyuk.org.uk](https://www.anxietyuk.org.uk).

Mental Health UK ([mentalhealth-uk.org](https://www.mentalhealth-uk.org)) has an online form called Clic ([clic-uk.org](https://www.clic-uk.org)) where you can connect with others, share how you're feeling and support one another.

Apple & cinnamon crumble cake recipe

INGREDIENTS

For the filling:

- 400g cooking apples (peeled, cored and cut into 1cm chunks)
- Finely grated zest and juice of 1 lemon
- 225g butter, softened (plus extra for greasing)
- 225g caster sugar (plus extra for dredging)
- 3 large free-range eggs
- 225g self-raising flour
- 1 tsp ground cinnamon
- 1 tsp baking powder
- 50g ground almonds

For the topping:

- Knob of butter
- 2 eating apples (cored and sliced)
- 30g butter, chilled and cubed
- 50g plain flour
- 30g soft brown sugar
- Pinch of ground cinnamon

You'll also need a deep 23cm springform cake tin lined with non-stick baking paper.

INSTRUCTIONS

1. Heat the oven to 180°C/160°C fan/gas 4. Toss the cooking apples with the lemon juice in a medium mixing bowl. In a larger mixing bowl, use an electric mixer to cream together the 225g butter, caster sugar and lemon zest until pale and fluffy. Beat in the eggs one at a time, adding a little flour with each.
2. Fold in the remaining flour and the cinnamon, baking powder and ground almonds. Drain the apple pieces well, pat dry with kitchen paper, then stir into the cake batter (discard any juice left in the bowl). Spoon the batter into the tin, gently level, then bake for 45 minutes.
3. As soon as the cake goes in the oven, make the topping. Melt the butter in a frying pan, add the sliced apples and cook for 2-3 minutes, turning to caramelise. Leave to cool. In a bowl, rub the butter and flour between your fingertips to a coarse breadcrumb-like mixture. Stir in the sugar, cinnamon and a pinch of salt, then toss with the cooled apple.
4. After the cake has had its 45 minutes in the oven, take it out, then sprinkle the crumble over the top and bake for 15-20 minutes. The cake is ready when the crumble topping is evenly golden brown and the cake feels firm to the touch.
5. Cool in the tin for 10 minutes, then remove from the tin and put on a serving plate. Serve warm or leave to cool. The cake will keep in an airtight container in a cool place for 3 days. If you like, warm in a medium oven to serve.

For more recipe ideas go to deliciousmagazine.co.uk/recipes

Pension increase correction and apology

In the Spring 2020 issue we published an article announcing that for the 2020/21 tax year, your pension will increase by 1.7%, effective from 6 April 2020.

We also published a table showing the increase you will receive if you have retired since April 2019, depending on when you started to claim your pension.

We incorrectly rounded the pension increase figures to one decimal point, which resulted in incorrect percentages in our previous article.

We have corrected this in the table below, which now shows the exact figures rounded to two decimal places. It is these correct figures that were used when increasing pensions in our administration system.

Date you started claiming your railways pension (or your benefits became preserved)	% increase to your pension
On or before 21 April 19	1.70%
22 April - 21 May 19	1.56%
22 May - 21 June 19	1.42%
22 June - 21 July 19	1.28%
22 July - 21 August 19	1.13%
22 August - 21 September 19	0.99%
22 September - 21 October 19	0.85%
22 October - 21 November 19	0.71%
22 November - 21 December 19	0.57%
22 December - 21 January 20	0.43%
22 January - 21 February 20	0.28%
22 February - 21 March 20	0.14%
22 March 20 onwards	Nil

Please accept our apologies for any confusion this may have caused.



Summary of Report & Accounts 2019

The 2019 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 2018 **26,752**

INCOME

Contributions ¹	738
Transfer values received	18

TOTAL PAID IN **756**

EXPENDITURE

Pensions and other benefit payments ²	(1,123)
Transfer values paid ³	(340)
Administration expenses ⁴	(65)

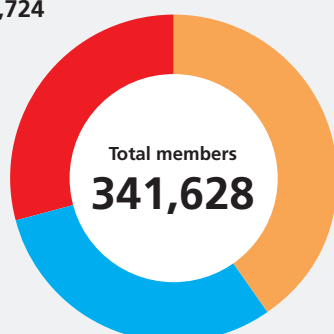
TOTAL PAID OUT **(1,528)**

Net investment returns⁵ **3,930**

Net assets on 31 DECEMBER 2019 **29,910**

Total membership at 31/12/19

- Pensioners - 138,447
- Preserved members - 104,457
- Active members - 98,724



1994 Pensioners Section

£m

Net assets on 31 DECEMBER 2018 **3,181**

INCOME

Contributions ¹	14
Transfer values received	-

TOTAL PAID IN **14**

EXPENDITURE

Pensions and other benefit payments ²	(284)
Transfer values paid ³	(2)
Administration expenses	-

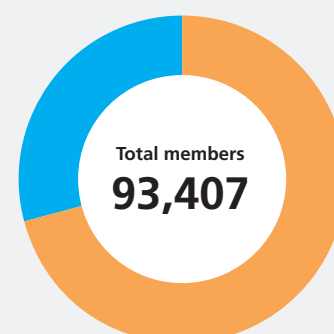
TOTAL PAID OUT **(286)**

Net investment returns⁵ **383**

Net assets on 31 DECEMBER 2019 **3,292**

Total membership at 31/12/19

- Pensioners - 66,372
- Preserved members - 27,035



British Railways Superannuation Fund (BRSF)

£'000

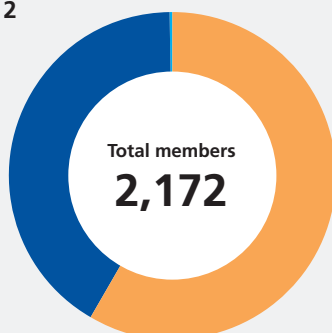
Net assets on 31 DECEMBER 2018 195,816

INCOME	
Contributions	-
Transfer values received	-
TOTAL PAID IN	0
EXPENDITURE	
Pensions and other benefit payments ²	(20,827)
Transfer values paid	-
Administration expenses	141
TOTAL PAID OUT	(20,686)
Net investment returns ⁵	23,260

Net assets on 31 DECEMBER 2019 198,390

Total membership at 31/12/19

- Pensioners - 1,273
- Dependent Pensioners - 897
- Preserved members - 2



Footnotes:

- Members + employers + benefit support
- Pensions + lump sums + death benefits + taxation where Annual Allowance exceeded

British Transport Police Force Superannuation Fund (BTPFSF)

£'000

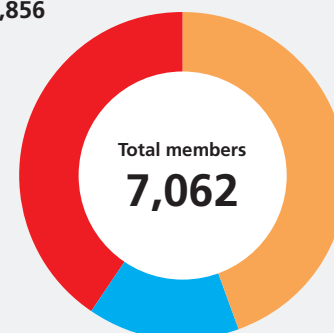
Net assets on 31 DECEMBER 2018 1,282,576

INCOME	
Contributions ¹	32,222
Transfer values received	2,466
TOTAL PAID IN	34,688
EXPENDITURE	
Pensions and other benefit payments ²	(55,279)
Transfer values paid ³	(449)
Administration expenses ⁴	872
TOTAL PAID OUT	(54,856)
Net investment returns ⁵	177,606

Net assets on 31 DECEMBER 2019 1,440,014

Total membership at 31/12/19

- Pensioners - 3,139
- Preserved members - 1,067
- Active members - 2,856



- 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 member.railwayspensions.co.uk/resources/report-accounts



Download the **BTPFSF** report and accounts at btpensions.co.uk/reports

To request a hard copy:

Email: csu@rpm.co.uk

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

Pension news:

in summary

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

Consultation on pension scheme funding

A new Pension Schemes Bill is currently working its way through Parliament. Included within this are potential changes to how defined benefit (DB) schemes such as the RPS and BTPFSF are funded, which includes the amount of assets required to pay out future scheme benefits.

As part of the potential changes in this area, the Pensions Regulator (TPR) has been consulting on changes to its Code of Practice on scheme funding. TPR stated that it is 'seeking to create a sustainable framework, which provides the right balance between the security of member benefits and the costs to employers of running their DB schemes' and requested input on its plans for the Code.

The Trustee engages with consultations that may impact the running of the scheme or its members and has provided a response to TPR's consultation.

Pension Protection Fund (PPF) Compensation Cap Ruling

On 25 June 2020, the High Court ruled that the statutory cap on compensation paid by the PPF to those who have not yet reached pension age is 'unlawful discrimination on the grounds of age'. This ruling is the third ruling against the PPF in the last two years.

Pension Dashboards update

In June, the Pensions Dashboards Programme (PDP), set up by the Money and Pensions Services (MAPS), launched a search for a digital partner to work on the development of the PDP website, preparing for the formal procurement process later this year.

Following the publication of the first progress update report in April 2020, PDP has called for detailed input by industry experts on data standards. In addition, Guy Opperman MP, Minister for Pensions, wrote to various

pension schemes to gather evidence on how ready they are to submit good quality data for the future introduction of the Pension Dashboards.

Call for evidence on pensions tax relief administration

In July, HM Treasury published a call for evidence to explore the main methods of administering pensions tax relief, and look into how improvements could be made to them to address an anomaly that currently exists for some low-paid employees.

The two current methods delivering pensions tax relief are:

- Net pay arrangements, such as the RPS and BTPFSF – where contributions are deducted from the employee's gross pay, so that full tax relief is obtained immediately at the individual's highest rate of marginal tax.
- Relief at source (RAS) arrangements – where contributions are deducted or received from the employee's net pay and are treated by the administrator as being paid into the scheme after deduction of basic rate tax.

While both methods deliver the same outcome for the majority of pension savers, low earning savers (earning less than current basic tax threshold of £12,500) do not receive any tax relief on their pension contributions under the net pay method, as they have not earned enough to pay tax on their earnings.

Any changes will not impact your payment benefits.

The government is considering four potential solutions, including:

- Paying a bonus based on "Real Time Information" data for lower earners in net pay schemes
- A standalone charge on RAS schemes recouping tax 'relief' not due to lower earners
- Employers operating multiple schemes, one net pay and one RAS. In this case employers would switch employees' contributions between the two depending on their earnings; and
- Mandating the use of RAS for defined contribution (DC) schemes

The deadline for the responses to the current proposals and any other proposals that could more broadly improve the administration of RAS schemes is 13 October 2020.

Your questions answered:



When will I be paid my pension?

We have included a 2020/21 pension payment calendar for you so you can keep track of when your pension will be paid into your bank or building society.

You can also view this online at member.railwayspensions.co.uk/calendar or btppensions.co.uk/pension-calendar.

Can I continue to work and claim my benefits?

Possibly, with permission from your employer.

However, this will depend on your section's rules and your age. We've included a full article on this in this newsletter so please go to **page 17**.

Will my pension increase over time?

Yes, your pension will increase in line with Orders made under the Pensions (Increase) Act 1971 and the Scheme Rules.

If you are a man aged over 65 or a woman over the age of 60, a different level of pension increase may apply for the part (if any) of your pension, which is referred to as Guaranteed Minimum Pension (GMP).

We let you know the rate of pension increase in each Spring issue of the Penfriend newsletter.

What if I change my bank or building society account?

Please let RPMI know about any changes to your account at least one week before your pension is due to be paid.

If you are unable to give enough notice, make sure you keep your old bank account open to avoid any delay in your pension reaching you.

To notify us of any change, sign in to your myRPS or myFund account and go to 'My Details'.

Alternatively, telephone the Helpline on **0800 012 1117** or email csu@rpmi.co.uk.

When contacting RPMI, please quote your **pension reference number**.

Will I leave behind a lump sum?

When you die, a lump sum may be payable. The higher the lump sum you received when you first took payment of your benefits, and the longer you have been receiving your pension, the lower the lump sum amount will be.

If you have been receiving your pension for more than five years, it is unlikely that any lump sum will be payable.

Will my pension be taxed?

In short, yes. Your pension is taxable like any other income within the Pay As You Earn scheme. Tax is taken from your pension payment before you receive it, based on the tax code supplied to RPMI by the Tax Office.

Any enquiries regarding your tax code should be made directly to your appropriate Tax Office.



Last Will

Make a will and protect the ones you love

The recent Covid-19 pandemic has certainly reminded us of how precious life is and the short amount of time it takes for our world to turn upside down.

The loss of someone we love is undoubtedly the hardest thing that can happen to any one of us. And at this sad time, the last thing we want to think about is sorting out paperwork and financial documentation.

But have you thought about what you could do to make life a little easier for your loved ones when you're no longer around?

Writing a will may be a good start. According to the Will Aid charity (willaid.org.uk) the current pandemic has sparked a 'massive rise' in the demand for wills.

Here are five reasons why having a will is something you should consider – and what you need to know about your pension savings.

It gives you peace of mind

Knowing your last wishes are carried out and your assets and estates (finances, property and belongings) are protected and distributed as specified by you, undoubtedly brings peace of mind and reassurance that things are handled in the way that you want them to be.

It would make life a little easier for the ones you care about

Making and registering a will can save a lot of stress and hassle for your family and friends.

If you don't have a will, your estate is dealt with under what is called intestacy rules, where the law will decide who inherits what.

The rules on intestacy in Scotland differ in that a surviving spouse or civil partner is entitled to 'prior rights.'

Whatever is left of the estate will then be divided up according to 'legal rights', which are shared between your spouse and any children, or among other immediate family.

Provide for your children, should the worst happen to you

A will allows you to name guardians who can care for your children, should the worst happen to you, while they're still young. Having a will can also give you the opportunity to set up a trust that can keep and protect your money for their future.

Pension savings are not covered by a will

You may be surprised to know that your pension isn't legally part of your estate, and so is not covered by your will. The Railways Pension Scheme and the British Transport Police Force Superannuation Fund will have given you the chance to fill in a nomination form to tell the Trustee who you would like to receive any lump sum due from your pension savings upon your death.

Make sure you don't pay more Inheritance Tax than you need to

Inheritance Tax (IHT) is a tax on the estate (property, money and possessions) of someone who has died. You would not have to pay IHT if the value of your estate is below £325,000 (the threshold), or if you leave everything above £325,000 to your spouse or partner or charity.

There's also the new 'main residence' band of £175,000, giving a total allowance of £500,000 per person. For estates worth less than this, beneficiaries won't pay inheritance tax.

The UK inheritance tax threshold also applies to Scotland.

For more information on making a will, visit moneyadvice.service.org.uk or gov.uk

Mission possible:

Finding an old pension

Keeping track of all your pension pots is not always an easy job, especially if you have changed jobs and employers throughout your working career – and if you have been in more than one pension scheme.



But finding an old pension is not Mission Impossible, if you know where to start. Here we provide information about the steps you would need to take to become reunited with your lost retirement income.

How do I know my pension is lost?

You may think you're owed some retirement income, however this may not be the case. Even if you have a certificate from a pension scheme, it doesn't always mean you're entitled to a pension.

The Pension Advisory Service advises as a rough rule that:

- If you left the employer before April 1975, it's likely you will have received a refund of your pension contributions. If you didn't pay into the Scheme, you probably won't be entitled to a pension benefit.
- If you left your employer between April 1975 and April 1988, you will have a pension, provided you completed five years in the pension scheme. If not, you will almost certainly have had a refund of your pension contributions and have no further rights.
- Between April 1975 and December 1985, you will have needed to reach age 26, in addition to completing five years in the pension scheme, to be entitled to a pension.

- If you left the employer on or after 6 April 1988, you will be entitled to a pension, as long as you completed two years in the pension scheme. If you left the pension scheme with fewer than two years' service, you probably received a refund of your contributions at the time you left.

So how do I trace a workplace pension?

The first thing you should do is contact the Pension Tracing Service. This is a completely free service, provided by the government, which can help you to trace a pension you've lost track of, even if you don't have the contact details of the pension provider.

Contact the Pension Tracing Service at **gov.uk/find-pension-contact-details**.

If contacting them doesn't help, then you should get in touch with the Pensions Advisory Service on **0800 011 3797** to see if they may be able to help you.

Tracing a personal pension

If you are looking to find a personal pension, then contact the Pension Advisory Service directly on **0800 011 3797**.

REPTA 2020

**Run for the Railway People
by the Railway People**



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. You receive a year's membership from the date of joining. We offer a refund of money paid to obtain duplicate travel cards.

BENEFITS:

- We have full details on our web site 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.

Join today!

Individual membership: please send £7.00 inc. postage & packaging for Yearbook. **Family Membership:** 2 adults & all children under 18 - £11.00 + £1.75 p&p = £12.75. Please also see our website 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

Bringing the industry closer together

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



Staff travel updates:

for retired safeguarded staff – from Rail Staff Travel

Email addresses needed!

If we hold an email address for you, then the Rail Staff Travel team have been keeping active and retired employees updated with news during the lockdown period.

If you have an email address and haven't provided it, please do. It's the easiest and most cost-effective way to keep in touch. The most secure way of doing this is by completing a Retired Data Check form (xx12) online at raildeliverygroup.com/rst.

Buying tickets online

Rail Staff Travel is working on a project that will enable those with Rail Staff Travel facilities to buy priv tickets online. This project has only just started, however we will be providing updates on progress in future editions of Penfriend and also by email.

Need help travelling?

If you are no longer able to travel on your own for medical reasons, and you are the former employer or the only family member that receives Rail Staff Travel facilities, please let the Rail Staff Travel team know. They will be able to check if there is anything they can do to help.

Social media

There are groups on social media that share information about Rail Staff Travel. Unfortunately, the information shared is not always accurate or is out of date.

On the Rail Staff Travel website, we publish a 'Rail Staff Travel Guide' for Safeguarded staff. This has comprehensive information on your facilities and how you can use them in Britain. It also covers what you are eligible for as a retired employee for European Travel.

We also publish the 'Travel Tips for Europe', which is a country-by-country guide for the use of FIP facilities. These are updated regularly here: raildeliverygroup.com/rst/where-can-i-go.html.

If you cannot find the information you need on our website, please let us know as we try to ensure the guides are as comprehensive and accurate as possible.

What happens when you haven't received your Staff Travel Card (or other Rail Staff Travel cards/passes) in the post

If you do not receive your Staff Travel Card in the post, you need to let Rail Staff Travel know.

This year Rail Staff Travel amended the date that you have to let them know when a card hasn't arrived to receive a free replacement. It used to be the expiry date of the previous card (so 30 June for Staff Travel Cards) but is now one month after the expiry date of the previous card (so 31 July for Staff Travel Cards).

This change was based on feedback received.

Staff Travel Cards are sent out in early March each year so please look out for them! And make sure we have the correct address for you.

Change of address and impact on Rail Staff Travel facilities

If you move house, you need to let RPMI and Rail Staff Travel know – they are separate organisations.

From December, if you do not let Rail Staff Travel know that you have moved, and cards are sent to your old address, you will need to pay for replacements.

So please make sure to keep Rail Staff Travel updated. You can complete form xx15 (Change of Address) online - the quickest and most secure way of letting us know.

Contacting Rail Staff Travel by phone

Rail Staff Travel are unable to offer any phone service at the time of publication.

Restrictions

Restrictions are issued twice a year - in May and December - to coincide with timetable changes.

The RST restrictions document lists a few specific TOC services on which staff travel is not permitted. These are set out in tables under each TOC entry.

Some TOCs also provide a list of busy services that requests you avoid travelling on where possible. These services are not barred to staff, but it is recommended that you travel on alternative services if possible. The document also has rules on whether or not you can accept complimentary refreshments.

The restrictions for May this year were published but as the timetable change did not go ahead, the list of train services to avoid may not be accurate. Also this year there are supplementary restrictions to help TOCs manage social distancing rules. These have been updated several times as the situation changes. Some TOCs now have a requirement to hold a mandatory reservation before travel.

Please check the RST website before you travel to make sure you are aware of any restrictions in place.

Changes in eligibility

If you have a spouse/partner who is no longer eligible because you divorce, separate, or no longer live together, or if you have a child dependant who is no longer eligible because they are no longer dependant on you, you must inform RST immediately and return their cards to RST.

You can cut the cards in four, take a photo and email it to Rail Staff Travel. Alternatively, you can post the cards to them by signed for delivery.

If you fail to do this and they continue to use their facilities, it will be considered a Travel Irregularity and it may mean you lose your facilities. If you have been receiving cards for someone who is no longer eligible and just destroying them each year, this is not enough - you must let Rail Staff Travel know.

Eligibility for Rail Staff Travel facilities

Penfriend is sent to everyone that is in receipt of a railway pension. These pages of Penfriend are aimed only at those who retained their Rail Staff Travel facilities when they retired. So receiving Penfriend does not mean that you should also be in receipt of Rail Staff Travel facilities. Generally, if you were not in receipt of Rail Staff Travel facilities when you left the railway, then you are not eligible for them now.

Contacting Rail Staff Travel

Email:

rst@raildeliverygroup.com

Website:

raildeliverygroup.com/rst

Post:

RST, P.O Box 72071, LONDON, EC1P 1JD

We have not included the RST phone number in this Penfriend issue as the phone line is currently still closed (at the time of publication).

Photo album



Memories from the railways

John Galloway sent in the photos above, taken at the start of his railway career in 1969. The one on the right shows the construction of the arches extending the railway from what used to be called Bridge Street Station over the Clyde and into Glasgow Central station. The top photograph shows 15 steam locos sitting on the Ayr platform at the same station.

Many thanks

'My dad, Reg Darbyshire, fireman and driver who worked at Springs Branch depot near Wigan from 1956 until its closure, passed away on 4th April 2020, aged 84.

This photo was taken sometime in the 80s in the train crew mess room at Springs Branch.

Mum and I would like to thank those ex work colleagues who have sent condolences.' - *Alan Darbyshire*



It's coffee time!

Sue Hobbs sent in the above photograph of her dad, Peter Hobbs. He is pictured reading a newspaper in his lunch break, working as a Production Chargeman in the Swindon paint shop in 1984.

The firefighting team

This photograph was published in the Cambridgeshire Times in 1965. It shows 17-year-old Barry Lambert among his colleagues from the Whitemoor Diesel Maintenance Depot firefighting team.



Three chaps on the railways

Ken Naylor supplied this photograph of his father Bert (NOZ) Naylor (middle) along with friends and colleagues Syd Lees (left) and Ted Jones (right). They were photographed on the Great Central Leicester station.

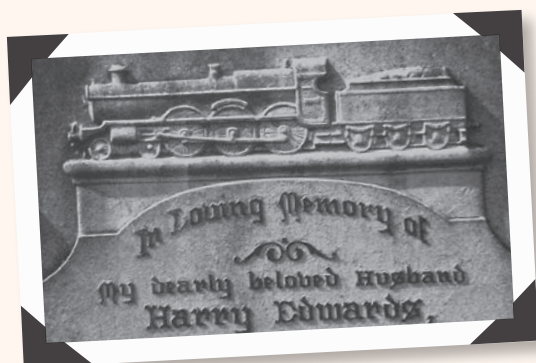




Old photo memories



Ruth Strong sent in these photographs above of her father, George Sharratt (1923-2003) of his time as a driver based at Monument Lane, Birmingham from 1956. The photographs are of George on steam engine number 2267 (top) and with his fireman Harold Tolley (bottom). George was NUR Branch Secretary at Monument Lane from 1960 to 1967. Ruth would love to hear from anyone who had known her father. You can email Ruth at ruthstrong4@gmail.com



Terry Nicholls, whose letter is published on page 18, has also shared the photograph shown above. Terry writes: "Finally, to go back to Harry Edwards again, during a family conversation many years ago, the headstone on my wife's great-grandfather's grave was mentioned as having an engine on it. It was referred to as his favourite class of engine when he was based at Bath Road Depot prior to his retirement in 1917. As a keen railway enthusiast and amateur photographer, I was more than pleased to see and photograph it. To my surprise, it was a very detailed stone carving of a GWR Saint Class locomotive."

Book corner



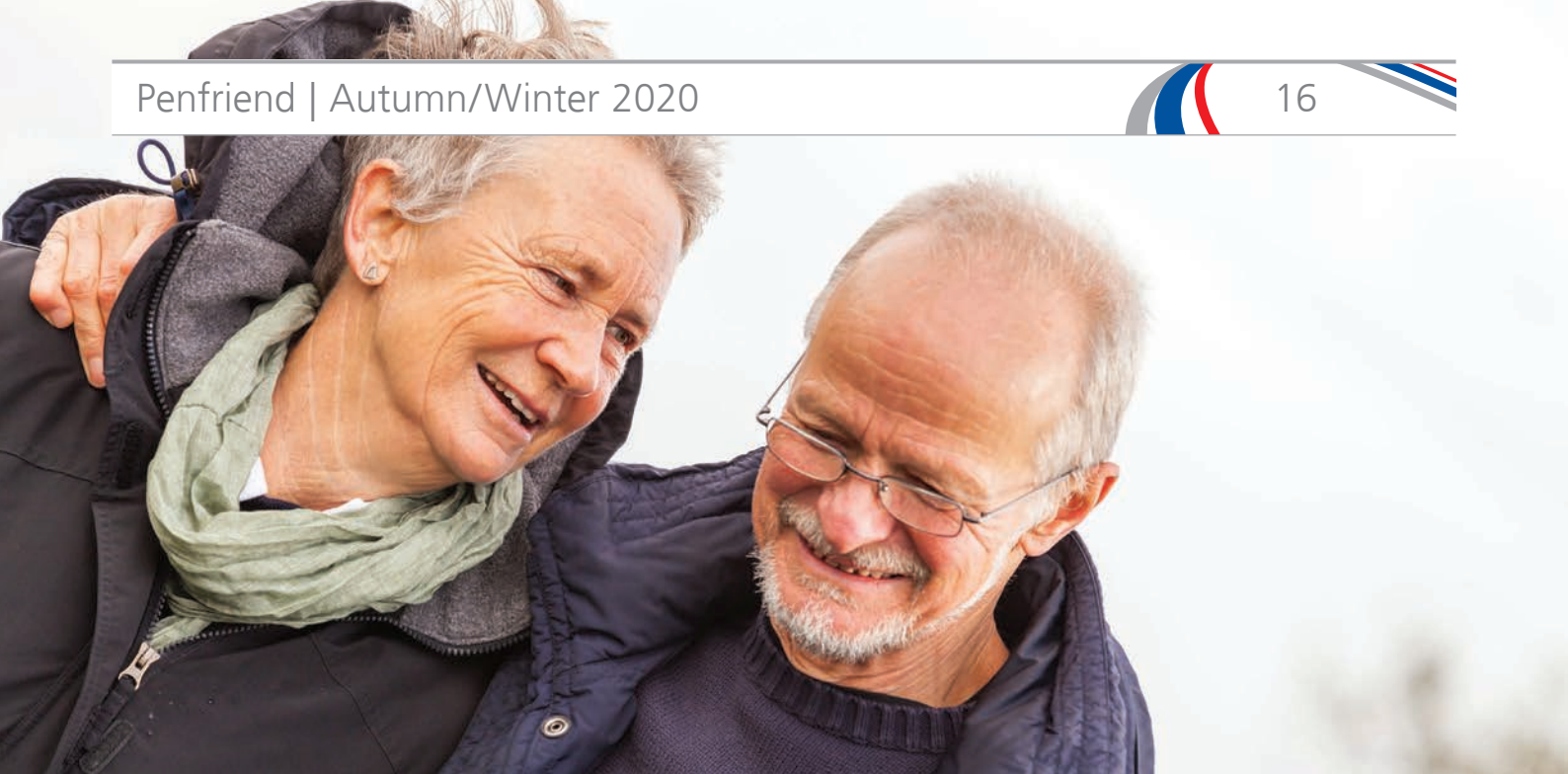
Rails across the Sea

This book by Kevin Hoggett presents the history of the Harwich–Zeebrugge train ferry service, including the military train ferries that ran from Richborough and Southampton during and after the First World War.

It was the ships and terminals from this operation that were used to start the Harwich service. The book also covers the Second World War in which two of the three vessels were lost. An appendix lists the names of those who perished. There is also some attention paid to the special wagons used on the service.

As BR's Rolling Stock Inspector in Zeebrugge, the author, Kevin Hoggett, was closely involved with the ferries for the last ten years of the operation until closure in 1987. He has drawn on official sources as well as the collections of friends and colleagues to produce the book, plus a few personal anecdotes. The book is illustrated with many previously unpublished photos, maps, drawings and publicity materials, and is bilingual, available in English and Dutch.

Available priced at £14.95, it can be ordered directly from the publisher Mainline and Maritime Publishing and from Amazon.



What can I do now I've retired?

Retirement can be a way to fulfil those long-term plans and try new possibilities — a time where you can do the things you wished you had more time for when you were working.

However, we know that in the current circumstances, going where you want, when you want is difficult and not always an option.

So what can you do with your free time in that post-work gap?

Try a new hobby

When you retire, this can be a great time to try new things. Finding a new hobby can help you feel more positive while keeping you busy if you're at home more than you usually would be.

There are loads of free yoga tutorials on YouTube, and online dance classes became more popular during lockdown, which is great if you always fancied dancing but didn't like the idea of being in a big class.

Jigsaw puzzles are a fun and fairly inexpensive hobby and also good for your brain. In April, one game maker saw puzzle sales soar 370% year over year in the US in just two weeks.

Dabble in baking

Whether you love baking or simply didn't have the time to do it before, now's your chance to experiment or just enjoy making the things you love to eat the most.

There are loads of books available as well as countless recipes, tips and tricks online that are free for you to browse — restaurant Wagamama even invented their own 'Wok from Home' series (the first episode shows you how to make the famous chicken katsu curry).

We've also included a delicious apple cake recipe on page 5.

Learn a new skill or subject

Nowadays you can learn pretty much anything, anywhere. There are thousands of courses available for you to do online and in your own time, from painting and creative writing to forensic psychology and understanding musical scores. The Open University has a variety of free courses available at open.edu/openlearn.

Read books

Is there anything better than curling up with a good book? Spending more time at home means more time to make your way through that big 'to-read' pile. Your local library may also have an app where you can borrow audiobooks and e-books without having to go into the library, or renew the books you've already borrowed.

There are plenty of things you can do while you're spending more time at home. We've also included an article about looking after your mental health and wellbeing on page 4, so make sure you have a look.

Staying in work?

Are you still classed as a pensioner if you take your benefits and carry on working?

Some people take their benefits yet plan to keep on working. If this is the case for you, there are important tax issues to consider.

You could face a large tax bill if you retire early, take your benefits after you reach 50 but before you reach 55, and then return to work. This applies if you were an active RPS member on 5 April 2006 and have a Protected Pension Age, however it is not applicable to ill-health cases.

This could affect you if you return to work for the same employer, another employer you're connected to in the Railways Pension Scheme (RPS), or a company in the same corporate group within:

- One month of retirement; or
- Six months of retirement (if you returned to do a job that is not 'materially different' in nature)

In these situations, you would lose your protected

pension age for benefits in all sections of the RPS.

HMRC will consider your benefits to be unauthorised payments, subject to a high level of tax up to 70 per cent until you reach 55. Depending on payment timings, this could affect your lump sum along with your pension.

The restriction doesn't apply if you return to work for a company not related to you or your previous employer, or if you return to your previous employer after the above timescales. If you take your benefits after age 55, there is no restriction on returning to work for any employer.

If you plan to return to work, please contact RPMI on **0800 012 1117** or email **csu@rpmi.co.uk**. You will need your Pension Reference Number.

Also, visit **unbiased.co.uk** for a list of independent financial advisers in your area, as RPMI, the Trustee, and your employer are not authorised to offer advice.

Registered charity no. 1120447



Here at Woking Homes, the warmth of our welcome is matched only by the highest standards of care



Woking Homes is a railway charity providing residential and respite care primarily for former railway employees and their close family members.

We provide a secure, relaxed and homely environment in which the care, wellbeing, comfort, safety and individuality of our residents is of prime importance.

Prospective residents are encouraged to visit the home to sample the atmosphere and of service. Overnight or short stays can be arranged for you to try us out.

Get in touch today for a brochure or visit the website to find out more:
 Telephone: 01483 763558
 Woking Homes, Oriental Road, Woking, Surrey, GU22 7BE
 Email: administration@woking-homes.co.uk
 Web: www.woking-homes.co.uk





Woking Homes
 Quality Residential Care for Older People



Your letters

Looking for old colleagues

Since retiring from British Rail in 1992, I have taken up writing first articles and now books on railway-related subjects, largely referring to South Wales. The latest book I'm working on refers to some of my former colleagues, and I would like to appeal to them to get in touch with me so we can remember the good old days and so that I can be sure that what I say is accurate.

The people concerned are:

- W.W. Wagstaff, who was Shedmaster at Cardiff Canton Engine Shed in the late 1950s
- Charles Hewlett and Ivor Hockey, who were Shed Foremen at Canton in the same period
- Ernest Breakspear, who was Shedmaster at Barry in the late 1950s and who was previously at Pontypool Road

I would be very grateful if anyone can help me. My email address is: john_hodge@tiscali.co.uk

John Hodge

My dad passed away...

My dad, Keith Paul Leslie, passed away earlier this year at the age of 76.

On 30 May 1960, he started work for British Rail, working at Tavy junction in the Plymouth area in Devon and continued until retirement.

It would be great if anyone who has information about the exact location of Tavy junction to get in touch with me.

I assume it has been knocked down by now, but a map of the area or some photos of his early days of working would be so lovely.

Please email me at juliekg40@gmail.com

Julie Godward (Keith's eldest daughter)

Searching for a friend

I started my railway career around 1958 at the Shipping and International Services Division (Eastern Region) at Harwich House, Liverpool Street Station. My then-colleague Roger joined us not long after that. I was then posted at the Paris-based International Union of Railways (UIC), where I lasted 33 years before retiring in 1998. Since that time I have reconnected with some colleagues, but have completely lost contact with Roger, who I'm keen to share some memories with.

Roger, if you're still around and if you should read this message, please drop me a line at the below email address. I'm now 83, retired in the South of France and it would be lovely to know what happened to your railway career after your posting to Harwich and, more importantly, after that inglorious privatisation.

Please email me at: bouloux.claude@free.fr

Claude Bouloux

The railways run in the Edwards family

One hundred and fifty years ago on 23rd July, 1870, a young boy named Harry Edwards (1852-1925) started work at the GWR Broad Gauge Engine Shed in Salisbury as an engine cleaner. He was born in Warminster in 1852 and having joined the GWR in 1870, subsequently moved to Bristol, Newton Abbot, Penzance, Bristol, Slough and finally Bristol again, all in the course of promotion, before retiring as a 1st Class Engineman at Bristol Bath Road on 30th May, 1917.

Little did Harry know that he had started a family tradition that would continue for six generations. His son, Frank, followed in his father's footsteps and joined the Great Western Railway (GWR) in 1905, retiring in 1951.

His daughter, Phyllis, subsequently married a young Fireman called Ronald Worden, the son of another Bristol-based Engineman. They had two daughters, both of whom started working for British Railways and in 1965, the youngest daughter named Geraldine married Terry Nicholls, a member of the clerical staff at the time.

Of their two sons, the eldest continued the family tradition and is currently a GWR driver based in Bristol. His daughter and son have also followed in the family tradition, both becoming drivers, making the sixth generation!

Terry Nicholls (Retired BRWR Controller)

Covid-19 claims the lives of a retired railway couple

John and Shirley Milner, from Frimley, Surrey, had been married for over 50 years. However, Shirley's poor health required her to be taken to Frimley Park Hospital on three occasions and she contracted the virus at some point and unwittingly passed it onto her devoted husband on her return home.

John had been Shirley's sole carer for a number of years and when both were admitted in their last month to Frimley Park Hospital, their side ward was dubbed the 'Milner Residence'.

John had worked at the British Railways Board offices, but finished his railway service at the regional headquarters offices at Waterloo in 1992. Shirley was a typing pool supervisor at Waterloo when she met John and they married in 1968.

John lived a very active life and loved cycling, watching his beloved Essex County cricket team play, socialising in various retired railway groups and along with his brother, Hugh, was heavily into Genealogy. John was very proud to become a freeman of the City of London in 1989 and was a genuinely good guy.

Sadly, the pandemic minimised the numbers able to attend their funeral on 17 June 2020, but his brother had thoughtfully arranged for those interested to watch it online.

Rest in peace John and Shirley.

David M Gurney



thought she was in a reserved occupation, however her time spent in the WAAF was a very happy time for her, serving in various different locations but mainly in Heaton Park.

One of her claims to fame was telling a group of young recruits off for leaving the office in a mess (she would have only been about 22). The men, all looked very sheepish but one young man, Richard Attenborough, very nobly stayed up all night to clean up the mess. Jean was released from her service when her father became ill, and she returned to working at Hunts Bank in 1946.

100 years young

Jean Sugar from Manchester celebrated a centenary on 7 September at the Residential Care Home she has been living in for the past couple of years.

At the age of 16, Jean had to leave school to help support the family income, so in 1936 she followed her father's footsteps into a career at the railway.

Along with around 20 other young ladies, she joined the typing pool at Hunts Bank in Manchester. These young women later became life-long friends of Jean. Jean worked hard, studied shorthand and worked her way up the ranks. In 1942 Jean was called up on to help with the war effort. She hadn't expected to be called up as she

Jean developed her career and enjoyed travelling with her free passes all over the country and abroad. She rose to Personal Secretary to The Divisional Traffic Manager of British Railways, North West in November 1957. The highlights of her career were ensuring all the arrangements for Royal Trains were meticulously attended to, including everything from menus to magazines for the Royal family and their guests whenever they travelled to or through the Manchester area.

She moved into a Residential Care home in February 2019 having lived alone since 2007, when her husband Alfred died at the age of 100.

Happy 100th birthday, Jean!

Competition

Fancy your chance at winning £120-worth of high-street vouchers?



As we said in our insert with last month's issue, we would not be collecting answers for last month's competition as we were trying to reduce the amount of mail we received in our offices.

We also said that we would rollover the prize money (a bit like the lottery!) so all you have to do to have a chance of winning **£120-worth** of high-street vouchers is to take part in this month's competition.

We've all been watching a lot of films and telly recently, so here's a list of film descriptions that you may recognise.

Name the film correctly to be in with a chance of winning.

- 1 Based on the 1934 novel of the same name by Agatha Christie, this film was released in 1974 and then remade in 2017.
- 2 A Hitchcock classic from 1951. This involves two passengers who decide to work together to get what they both want.
- 3 A woman takes the same train route every day to get to work. And then one day, she sees something shocking and becomes truly invested.
- 4 Released in 1995, two foster brothers work as transit cops and implement a plan that involves a train carrying the New York Subway's revenue.
- 5 This is a silent comedy film that was inspired by the Great Locomotive Chase - a true story of an event that occurred during the American Civil War.
- 6 An animation from 2004, this beloved Christmas film shows a young boy going on an adventure to the North Pole.
- 7 Two prisoners escape and find themselves on a train that is out of control, while being pursued by security with a vengeance.
- 8 Zombies break out in South Korea and passengers struggle to survive on the train from Seoul to Busan.

How to enter

We're still trying to reduce the amount of mail coming into our offices at the moment. Please could you send your answers in by email to: **penfriend1@rpm.co.uk**

Contact us



Write to:

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



Email:

csu@rpm.co.uk



Helpline

0800 012 1117

Open Monday to Friday
8am - 5pm

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



Your feedback matters! Tell us what you think and make suggestions for future issues, by completing our survey at:

surveymonkey.co.uk/r/PenfSept20

You can also access the survey by scanning the QR code.

Competition answers

Thank you to everyone who took part in the competition in the Penfriend Spring 2020 issue.

The answers are as follows:

- | | |
|-----------------|--------------|
| 1. King's Cross | 6. Barking |
| 2. Waterloo | 7. Rugby |
| 3. Limehouse | 8. Bathgate |
| 4. Forest Hill | 9. Swansea |
| 5. West Ham | 10. Bridgend |

