

penfriend:

the newsletter for railway pensioners



Summary of the
2018 Report and
Accounts

Win £60 shopping
vouchers with our
competition

Rail Staff Travel
updates

Photo album

Trustee's message...

Welcome to the Autumn/Winter issue of Penfriend – and the first message from me as Chair of the Trustee Board for the Railways Pensions Scheme (RPS) and the British Transport Police Force Superannuation Fund (BTPFSF).

The RPS and BTPFSF are fantastic schemes, run in the best interests of you – their many members – and it's a privilege to play a part in that. I'm very familiar with both schemes, having been a member of the Board since 2005 and chair of its sub-committees since 2007.

Outside of the RPS and BTPFSF, I have supported the running of various other pension schemes for more than 40 years. I hope to add to the considerable knowledge and experience of the rest of the Board in order to meet our responsibilities to you, our members.

The Board would like to thank outgoing Chair John Chilman for the brilliant contribution he has made. I'm glad to say we will continue to benefit from his expertise in his new role as CEO of the schemes' administrator, RPMI.

I'd also like to express our appreciation and gratitude to Tony Cotgreave who has stepped down after 14 years of serving on the Trustee Board. In place of Tony and John, we welcome two new trustees, Peter Holden and Richard Murray. You can read more about Peter and Richard on page 7.



Best wishes,

CHRIS HANNON
Trustee Chair

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An audio version of this newsletter is available on our websites at railwayspensions.co.uk/Penfriend and btppensions.co.uk/newsletters.

Alternatively, you can write to **Penfriend, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH** or email penfriend2@rpmi.co.uk to request a copy.

Front cover

The front cover photo was supplied by Network Rail and taken by Daniel Oxtoby at a service, held at Newton Heath, to commemorate a memorial to railway workers who gave their lives in service of their country during the First and Second World Wars.

Centenary service to recognise railways' contribution to the Great War

Leading rail industry organisations, including Network Rail, Rail Delivery Group (RDG), Transport for London (TfL), Railway Industry Association (RIA), National Union of Rail, Maritime and Transport Workers (RMT) and Associated Society of Locomotive Engineers and Firemen (ASLEF), are holding a special memorial service on Wednesday 6 November to commemorate the railway workers who lost their lives in the Great War.

The Railway Workers Centenary Memorial Service will take place at Southwark Cathedral. It will pay homage to the original special service held back in 1919, at the request of His Majesty, King George V, to recognise the contribution made by the railways during the war – especially those who gave their lives in service of their country.

A number of former railway workers and the families of those railwaymen who contributed to the war effort will be in attendance, along with key figures from the rail industry, including Network Rail's chief executive, Andrew Haines, and its chair, Sir Peter Hendy.

The railways suffered heavily during and immediately after the Great War. Its infrastructure was left in near ruins from lack of investment and overuse by the military, followed by greater competition as the army

dumped its surplus-to-requirement vehicles onto the open market, drawing even more people away from the railway.

In addition to a weakened infrastructure and increased competition, the industry's workforce was decimated. Some 200,000 railwaymen joined the armed forces of the UK and Ireland, of whom almost 20,000 didn't return.

In recognition of the railways' contribution to the war effort, on 14 May 1919, a little over six months after the Armistice, there was a service at St Paul's Cathedral, London, to commemorate the railwaymen who lost their lives. Just over 100 years later, a new service inspired by events a century ago, will once again recognise the ultimate sacrifice they made for their country.

Help is at hand

Network Rail's assisted travel teams in some of the country's busiest stations now have purple uniforms to make them easier for passengers to recognise.

Specialist staff at London Euston, Birmingham New Street, Manchester Piccadilly and Liverpool Lime Street stations became the first in the country to wear purple – the international colour for disability.

Assisted travel is offered to all passengers who need help getting between trains and the station concourse.

Karen Hornby, Head of Performance and Customer Relationship for Network Rail, said: "Passengers told us it was often hard to find our assisted travel teams on busy platforms. Now they are easier to distinguish, I hope this small uniform colour change will make a big difference to our passengers who rely on the assisted travel service, so we can give a first-class service to them."



You can book assistance 24 hours a day by contacting Passenger Assist on freephone **0800 022 3720**.

Summary of the 2018 Reports & Accounts



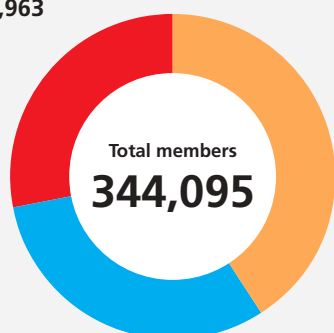
The 2018 Annual Reports for the railway pension schemes are out now. Here is a short summary of key figures from the schemes, and their membership figures.

Railways Pension Scheme (including 1994 Pensioners Section)	£m
Net assets on 31 DECEMBER 2017	27,503
INCOME	
Contributions ¹	682
Transfer values received	13
TOTAL PAID IN	695
EXPENDITURE	
Pensions and other benefit payments ²	(1,077)
Transfer values paid ³	(57)
Administration expenses ⁴	(67)
TOTAL PAID OUT	(1,201)
Net investment returns ⁵	(245)

Net assets on 31 DECEMBER 2018 **26,752**

Total membership at 31/12/18

- Pensioners - 140,643
- Preserved members - 107,489
- Active members - 95,963



1994 Pensioners Section	£m
Net assets on 31 DECEMBER 2017	3,522
INCOME	
Contributions ¹	15
Transfer values received	-
TOTAL PAID IN	15
EXPENDITURE	
Pensions and other benefit payments ²	(295)
Transfer values paid ³	(4)
Administration expenses	(3)
TOTAL PAID OUT	(302)
Net investment returns ⁵	(54)

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

Total membership at 31/12/18

- Pensioners - 69,631
- Preserved members - 30,022



**British Railways
Superannuation Fund (BRSF)** **£'000**

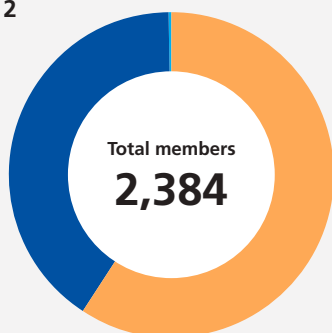
Net assets on 31 DECEMBER 2017 224,131

INCOME	
Contributions	-
Transfer values received	-
TOTAL PAID IN	0
EXPENDITURE	
Pensions and other benefit payments ²	(21,997)
Transfer values paid	-
Administration expenses	(238)
TOTAL PAID OUT	(22,235)
Net investment returns ⁵	(6,080)

Net assets on 31 DECEMBER 2018 195,816

Total membership at 31/12/18

- Pensioners - 1,416
- Dependent Pensioners - 966
- Preserved members - 2



**British Transport Police Force
Superannuation Fund (BTPFSF)** **£'000**

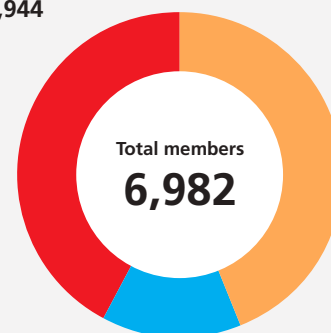
Net assets on 31 DECEMBER 2017 1,310,381

INCOME	
Contributions ¹	32,358
Transfer values received	816
TOTAL PAID IN	33,174
EXPENDITURE	
Pensions and other benefit payments ²	(53,368)
Transfer values paid ³	(249)
Administration expenses ⁴	(1,915)
TOTAL PAID OUT	(55,532)
Net investment returns ⁵	(5,447)

Net assets on 31 DECEMBER 2018 1,282,576

Total membership at 31/12/18

- Pensioners - 3,070
- Preserved members - 968
- Active members - 2,944



Footnotes:

1. Members + employers + benefit support
2. Pensions + lump sums + death benefits + taxation where Annual Allowance exceeded

3. Group transfers + individual transfers
4. Admin expenses + PPF levy
5. 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

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

To request a hard copy
Email: csu@rpmf.co.uk
Write to: Customer Services, RPMf,
 PO Box 300, Darlington DL3 6YJ.
 (please quote your pension reference number if possible).

All aboard the UK's first hydrogen train!

The UK's first hydrogen train, HydroFLEX, is being tested on the mainline railway following a successful proof-of-concept.

The mainline testing of HydroFLEX is an important step in the development of a zero-carbon emission propulsion system that could help to decarbonise Britain's railway system.

The HydroFLEX pilot involves the fitment of a hydrogen powerpack to an existing Class 319 train, which would eventually allow it to run on conventional electrified routes, as well as independently. The only emissions produced by the innovative design is a small amount of water, produced as a by-product of the internal reaction, which is then deposited onto the track. A far cry from the harmful carbon dioxide and other chemicals emitted by diesel-powered trains.

Many organisations and companies have been key in the development of the HydroFLEX so far, including Chrysalis Rail for installation, Denchi Group for traction batteries, SNC Lavalin for design and hazard identifications, and DB Cargo Crewe for the recommissioning of the unit.

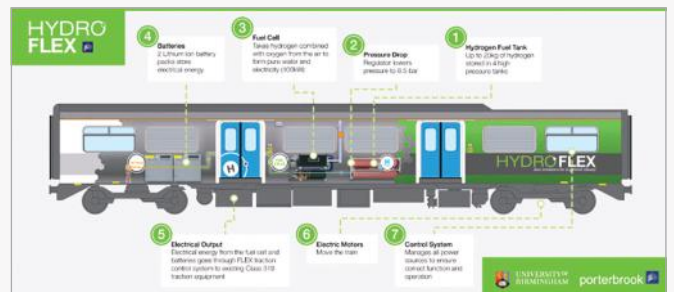


Image supplied by: University of Birmingham and Porterbrook

BTPF Memorial at the National Arboretum

The British Transport Pensioners' Federation's (BTPF) Memorial at the National Memorial Arboretum, at Alrewas in Staffordshire, continues to attract visitors' attention – some seven years after its unveiling.



The memorial, which contains a fascinating montage of railway activities and old company emblems, was unveiled on 22 May 2012, at 2pm, to more than 1,000 visitors.

BTPF National Chairman John Harrison said: "Each year on that date, and at that time, we lay a wreath during a short service led by our local Railway Mission Chaplain. We also have a similar ceremony at the Memorial on 11 November each year at 11am."

Located on the route of the visitors' land train, which tours the arboretum, the memorial displays the message: "In celebration of the magnificent achievements of the railway family who have served the British Isles with great distinction from humble beginnings in the nineteenth century through to the present day. We especially remember and give thanks for the many thousands of railway people who have given their lives in times of conflict or peace."

The BTPF welcomes new members and details of how to join can be found on its website at btpf.org or by emailing answers@btpf.org.

Welcome to the Board

Richard Murray and Peter Holden have recently been appointed to the Trustee Board. Here, we learn more about them both...



Richard Murray

Richard is the Group Pensions Director for FirstGroup, having joined the Reward & Pensions team in 2008. He has over 20 years' pensions experience, starting his career with an employee benefits consultancy after graduating from the University of Edinburgh with a degree in Economics and Statistics. Richard has had a variety of Trustee roles for FirstGroup pensions arrangements in the UK and North America. Richard was keen to serve as a Trustee Director so he could use his experience to help ensure that the scheme remains a sustainable, world-leading pension fund providing high-quality benefits to former, current and future employees of the railways industry.



Peter Holden

Peter worked in the British Transport Police Force for 30 years, and retired as Chief Superintendent (Divisional commander) in 2016. He has been a member of the British Transport Police Force Superannuation Fund Committee since 2009, and is currently a pensioner-nominated member of the Committee. Peter is also a member of the Valuation Working Group for the Fund. Peter wanted to be appointed as Trustee Director as he values the effective management and administration of pensions to the Rail industry and believes they are key to ensuring their safe-guarding into the future.

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





Could you receive benefits alongside your pension?

Across the UK, there are thousands of pensioners who are not making the most of the support offered by the government.

You could be forgiven for thinking that this support is just for those with the lowest incomes, and indeed some are, but others are open to everyone as long as they meet certain criteria.

Pension Credit

This benefit is means-tested and is probably the most well-known benefit available to people of pensionable age. It is made up of two parts, known as Guarantee Credit and Savings Credit.

Guarantee Credit tops up your weekly income if it's below £167.25 (for single people) or £255.25 (for couples).

Savings Credit is an extra payment for people who saved some money towards their retirement, for example contributions made to one of the railways pension schemes.

Additional benefits may also come with claiming Pension Credit.

Attendance Allowance

This benefit can contribute towards the cost of help at home due to an illness or disability, for people over State Pension age. For example, it may be available for a pensioner who needs some help.

There are two kinds:

- A lower rate of £58.70 a week for people who need help just during the day, or just during the night.
- A higher rate of £87.65 a week for those who need round-the-clock care or have a terminal diagnosis.

Carer's Allowance

Although this one is aimed at carers specifically, we have included it as many carers are also pensioners.

The Carer's Allowance is £66.15 per week and can be claimed by someone who cares for someone else at least 35 hours a week and has an income of less than £123 a week after tax, National Insurance and expenses.

It's worth noting that if you are a carer who also requires assistance, and you meet the specific criteria, you are able to claim both Attendance Allowance and Carer's Allowance.

If you receive Carer's Allowance, the amount you receive is treated as taxable income.

Winter Fuel Payment

Winter Fuel Payment supports people over State Pension age with their heating costs. It is usually paid automatically in November or December to pensioners living in the UK to help with winter heating costs. The amount paid is between £100 and £300, depending on your age and other criteria. Those who are over 80 usually receive a higher benefit.

In addition, if the average temperature in your area is zero degrees celsius or less for seven consecutive days, you may be entitled to a Cold Weather Payment if you receive other benefits such as Pension Credit.

Further information, including details on whether you may be eligible, is available at [gov.uk](https://www.gov.uk). The website also provides information about other benefits and reliefs not covered by this article.

Do you have questions on tax and benefit support?

Here are a few organisations that may be able to offer assistance.

Citizens Advice

Contact an adviser through CA's national phone service, Adviceline on **03444 111 444**, or make an appointment at your local bureau.

citizensadvice.org.uk or **cas.org.uk** (in Scotland)

Pension Wise

This free and impartial service helps you understand your pension. Call its helpline on **0800 138 3944**, or visit the website to make an appointment, either face-to-face or over the phone.

pensionwise.gov.uk

The Pensions Advisory Service (TPAS)

TPAS offers free and impartial advice to those with workplace and personal pensions. For general queries there is a national helpline (**0800 011 3797**) and for female-specific queries there is another line (**0345 600 0806**).

pensionsadvisoryservice.org.uk

Tax Help for Older People

This charity provides free expert tax help for older people. You can call its Tax Help number **01308 488066**, or use the enquiry form on the website.

taxvol.org.uk

Both TPAS and Pension Wise are now part of the Money and Pensions Service. However, for now, you can call or visit the websites for guidance and information.

What's your destination?

Mike Kimberley told us all about his favourite journey from Ayr to Stranraer – combining beautiful countryside and mountain views with his love for football.

I took early retirement from Network Rail in 2015, aged 55. I was determined to use my staff travel to its fullest, which always seemed difficult while working. After a short holiday in the Scottish Highlands, I decided to combine my love of travelling and football and see a match at every Scottish ground. To date, I have been to 25 out of 42 – occasionally accompanied by my wife, Marie, who also works for Network Rail but who has yet to retire.

My most recent and now favourite journey is from Ayr to Stranraer. On 3 May this year, I set off from Kenley, Surrey to Leeds, and from there I took the Settle and Carlisle line. This is a spectacular route, with magnificent, and sometimes bleak, scenery. From Carlisle, I travelled to Ayr via Glasgow Central and spent the night. I set off for Stranraer the next day, with the journey taking around two hours and boasting magnificent views of unspoiled countryside and mountains to the east in the distance. There are frequent vistas of the Firth of Clyde to the right and west en route, including the beautiful Ailsa Craig, a huge granite island some ten miles off the coast.



Stranraer itself is a small, pleasant town at the head of Loch Ryan, a spectacular inlet looking across to the Mull of Kintyre. The former ferry port, now abandoned, dominates the station area overlooking the sea.

The football ground, Stair Park, is a 15-minute walk. There were 424 fans in attendance, with many dogs accompanying their owners.

If you have yet to travel to Stranraer, this route will not disappoint.



Four steps to protect your pensions!

Fraud prevention organisation Action Fraud is highlighting an increase in scammers targeting those with pension pots they haven't yet accessed.

Pension scams appear as attractive, time-limited offers, with the intention of persuading the pension holder to transfer part or all of their retirement savings over to the fraudsters.

If you, a friend or family member have a pension pot waiting to be accessed, make sure you take note of these four warning signs of fraud and act immediately!

1 Immediately reject unexpected offers

Receiving an out-of-the-blue offer for a pension opportunity should ring alarm bells anyway as pension cold calls have been illegal for several months. So chances are that if you're being cold called, it's a scam.

Professional pension advice is very rarely free so watch out for any pro-bono offers too.

Don't think something is safe because you know someone else who has done it. They could also be a victim and just don't know it yet!

2 Confirm who you're dealing with

The Financial Services Register can be found at register.fca.org.uk and contains the details of everyone who is authorised by the Financial Conduct Authority (FCA).

You can also call the FCA Consumer Helpline on **0800 111 6768** to check an individual or organisation's credentials.

Often, fraudsters will claim to be an FCA authorised firm, but don't take their word on it; check directly with the register.

3 Watch for the pressure selling

It's a classic scammer technique to pressure sell, but it's vital you take your time and carry out proper checks.

It's better to be safe than sorry, especially if this means turning down a 'once in a lifetime deal' or an offer which runs for 'a limited time only'.

Promised returns should also arouse your suspicion. Something that sounds too good to be true often is, and all investments come with risk.

4 Get independent advice

Before making any significant changes to your pension arrangements, you should also consider seeking financial guidance or advice.

There are a number of free services out there, including the Pensions Advisory Service and Pension Wise, which offer impartial guidance.

It's also wise to discuss your pensions and savings with a financial adviser – as long as they are regulated and approved by the FCA! Find a list at unbiased.co.uk

Reporting a scam

If you suspect a scam, you should report it to Action Fraud on **0300 123 2040** or at actionfraud.police.uk

Remembering the British Transport Hotels

The British Transport Hotels Club (BTH) was established in 1982, following the announcement by the then Prime Minister Margaret Thatcher that all of BTH locations – which at the time were owned by British Rail – were to be sold.

Club member David Hallet has written to share one of his fond memories of his time in service:

In the early days, passenger meals were provided in 1st, 2nd and 3rd class dining rooms at key stations. Trains were timetabled to stop over at such stations when customers left the train to eat, the train only proceeding again – with clients – as timetabled.

America already offered on-train dining services. On-train dining began in Britain when the directors of the London and North Western Railway (LNWR), based at Leeds, decided that their most prestigious train of the day, the 10 o'clock to London – and its equivalent evening return service – should have a diner as a marketing experiment. Their success was copied by other companies, and in 1974 there was a centenary celebration.

The bosses decided that we should have a grand cake representing the changing style of diners over the years. The task was given to the training department, where John Potterton (an ex-Kunzle's apprentice), had all the icing skills but I had to provide designs for such a prestigious occasion. Over evenings spanning four months, we created five cakes, each representing 20 years of dining car development.

The cake was to travel 3000 miles aboard a celebration train, something no iced cake structure could survive. We decided to do wooden cakes – with only one month left, it seemed impossible, but we did it.

Mercifully, the cake survived to journey's end and when Sir Peter Parker walked off the train at King's Cross, he was able to cut the original cake with a sword in front of the press. We gave him a commemorative medal decorated like those on the cake, featuring an imaginary Parker family crest. He was tickled to bits! We each received a personal letter of thanks which made the whole endeavour worthwhile.

Signalman's legacy lives on

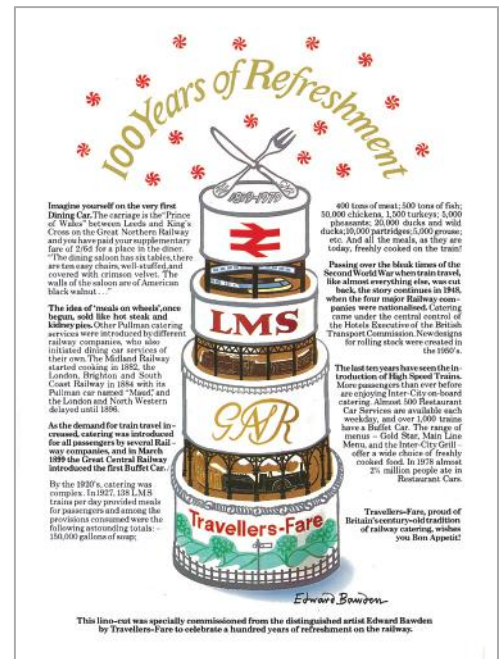
John Forrest has written to Penfriend to let readers know about a book by his late friend, Tony Cook, who worked for many years as relief signalman in Lancashire.

Before passing, Tony had made it clear that it was his wish that the final 300 copies of his book were to be bequeathed to the Railway Benefit Fund, which offers a range of support to current and former railway employees.

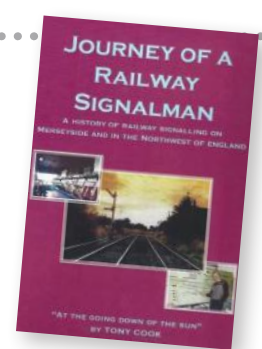
The book 'Journey of a Railway Signalman: A History of Railway Signalling on Merseyside and in North-West

England' includes a foreword by prominent railway enthusiast Michael Portillo and was self-published by Tony.

'Journey of a Railway Signalman' is available from the Railway Benefit Fund's online shop and all proceeds go to support the charity: railwaybenefitfund.org.uk/journey-of-a-railway-signalman/



If you would like to share a memory of your time working as part of the Rail industry, please email: Penfriend2@RPMI.co.uk or write to: **Penfriend Editor, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH.**





Rail Staff Travel updates:

Rail Staff Travel phone number is changing

The phone number for contacting Rail Staff Travel (RST) has changed. The new number is **0207 841 8274**, and there may be a charge for the call.

Blue Status Pass Maps online

Rail Staff Travel has had maps produced depicting where each of the regional Blue Status Passes are valid. They are only available online due to the size of the document – it's not possible to print them. Rail Staff Travel have had some positive feedback since they went online, so please do have a look. They are available at traildeliverygroup.com/rst/where-can-i-go.html#WhereCanIGoSG

Gold, Silver and Blue Status Passes – reminder of validity

Rail Staff Travel would like to remind holders of these passes that they are only valid in retirement for leisure journeys. If you start working elsewhere you (and any eligible dependants) cannot use them for commuting to work or duty and business travel. Anyone caught using them for this reason risks having all rail staff travel facilities withdrawn.

Restrictions

Restrictions are published twice a year – in May and December and are published on the RST website. Please look at these before travelling to check for any restrictions that may apply.

Staff Travel Cards

Your existing Staff Travel Card expires on 30 June 2020. As usual, Rail Staff Travel will be sending new Staff Travel Cards in the third week of March. There is no need to contact the team in advance of this.

■ Address Changes

If you are moving around this time, then do let Rail Staff Travel know your new address, even if you have let RPMI know. It is also helpful if you can provide a phone number and email address. Contact details for Rail Staff Travel are to the right.

■ Child dependants

If you have a child aged 18 or over then you need to complete a child declaration every year to confirm their ongoing eligibility. If you don't then they won't receive a new Staff Travel Card in the main renewal. To do this, complete a Child Declaration Form online (XX05). You can do this at any time, but Rail Staff Travel recommends doing this by mid-January at the latest.

- Just a reminder that if you have standard class rail staff travel facilities you can only travel in standard class. The only exception is if the train manager announces there is availability in First Class (usually only at weekends) and passengers can travel on payment of an upgrade fee. You would need to pay the full upgrade fee.

New services that you can use your Rail Staff Travel facilities on

Rail Staff Travel is always working with operators to try and extend the range of places where you can benefit from free or discounted travel.

■ Grand Central

Since 1 July 2019 you can use a dated Staff Travel Card or a Gold or Silver Status Pass or Eastern Region Blue Status Pass to travel for free on all Grand Central services. You can also use your Staff Travel Card to benefit from a 75% discount.

■ Plym Valley Railway

Since 1 August 2019 you can get a 75% discount on most fares when showing your Staff Travel Card. As with all leisure railways, some services are excluded. Priv rate tickets will not be available on special event days or on North Pole Express services.

■ Chinnor and Princes Risborough Railway

The Chinnor and Princes Risborough Railway now offers Priv rate travel at £3.00 (75% discount of Full Adult Rover - public price £12.00). It can be obtained on the day of travel by presentation of a Staff Travel Card at either Princes Risborough (ticket office on Platform 4) or Chinnor stations. The Priv fare facility is not valid on any evening trains, dining services, or on any Santa Specials. This is a commercial offer through the goodwill of the Chinnor and Princes Risborough Railway, and not a reciprocal arrangement with Rail Staff Travel.

Caledonian Sleeper

Rail Staff Travel is aware that withdrawal of online booking for these tickets online has caused some difficulties. To clarify, due to limitations in the National Reservation System, if travelling using free facilities (Staff Travel Card dated box or status pass), then berth reservations cannot be made more than 90 days in advance. Gold Status Passes endorsed 'All Stations and in Sleeping Berths' allow free travel on the Caledonian Sleeper and do not require payment of the room

supplement. However, there are a limited number of places and holders should contact Guest Services on **0330 060 0500**. There are no staff discounted rates on travel in Caledonian Doubles.



Travelling in Europe

Remember to apply early for your FIP coupons if travelling in Europe – at least three weeks in advance. The team cannot help with planning trips – you should view the 'Travel Tips for Europe' document on the website for details of where you can and cannot use your rail staff travel facilities.

Contacting Rail Staff Travel

Telephone:

0207 841 8274

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

Email:

rst@raildeliverygroup.com

Website:

raildeliverygroup.com/rst

Post:

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



Pension news: in summary

This regular feature looks at developments in pensions which may be relevant to you or your pension. In this issue, we look at developments that may be progressing in the coming months.

A new Pensions Bill expected

The Queen's Speech is expected to include a Pensions Bill to progress items from the government's pension agenda. The Bill would then become a new Pensions Act, once it has progressed through parliament and had amendments and scrutiny along the way.

Pensions Acts can be significant pieces of pensions legislation. For example, Pensions Act 2008 introduced the framework for automatic enrolment, and Pensions Act 2014 abolished contracting-out and brought in the new State Pension.

So what might we expect to see in the next Pensions Bill?

Strengthened powers for The Pensions Regulator

The government has been looking to strengthen the powers of The Pensions Regulator (TPR) to address issues that have arisen in some pension schemes. There have been consultations on the government's plans and the Pensions Bill is expected to include legislation to:

- give TPR powers to punish those who deliberately put their pension scheme at risk, by introducing fines;
- introduce a criminal offence to punish those found to have committed wilful or grossly reckless behaviour in relation to a pension scheme; and
- strengthen TPR's information gathering powers and the framework that requires employers to take pension considerations into account in corporate transactions.

The Trustee took part in the consultation on these topics and already has a strong working relationship with TPR for the railway pension schemes.

Changes to the State Pension age

Previous pension acts have included legislation to make changes to the State Pension age. In 2017, the government announced plans to bring forward the increase of the State Pension age to 68 so that it would apply between 2037 and 2039. This will only impact people born after 5 April 1970.

These plans have not yet been brought into law, so this may be done using the Pensions Bill.

Pensions dashboards

In the last edition of Penfriend, we mentioned the concept of pensions dashboards as a way to help people to see information about all their pension savings, including their State Pension, in one place.

The Pensions Bill is expected to include legislation to support the government's plans in this area. This may include putting requirements in place for pension schemes, such as the railways pension schemes, to supply data securely to the pensions dashboards providers.

Brexit update

Due to the ongoing changes and uncertainty around Brexit, it has not been practical to provide an update in this issue of Penfriend. Please keep an eye on the RPS and the BTPFSF websites for any news updates on this.

Other items

Pensions Bills often include various other measures to support the operation of pensions schemes in the UK. We expect the coming Pensions Bill to be no exception, with items included likely to feature:

- plans to support collective defined contribution (CDC) pension schemes, such as the one proposed by Royal Mail;
- measures to help defined benefit (DB) schemes consolidate with other schemes, if they wish to do so, as there is a growing number of schemes that are small and not open for new benefits; and
- plans to support TPR’s proposals for a new defined benefit (DB) scheme funding Code of Practice. This will be relevant for future valuations of the railways pension schemes.

With a new Prime Minister in place and the Brexit deadline of 31 October 2019, it is not yet known when the next Queen’s Speech will be or when the Pensions Bill may be published (at the time of writing). However, we will keep you up to date on developments in future editions of Penfriend.

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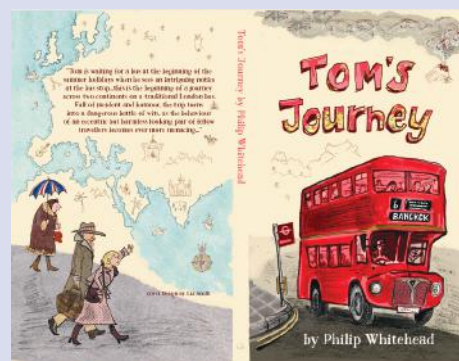
Book Corner

The author featured in this edition is Philip Whitehead, who joined the Operational Research Division of British Rail in 1979

After eight years in Research, Philip moved on to become Investment Manager in the Provincial Sector, then subsequently with Trainload Freight. Post-privatisation, he held several roles within planning at Railtrack, then Network Rail.

Since retiring, Philip has turned his hand to writing, publishing Tom’s Journey – a light-hearted story about an East London schoolboy who goes on an adventure.

Set in 1992, just as the summer holidays are underway, our young hero Tom is on his way to tea

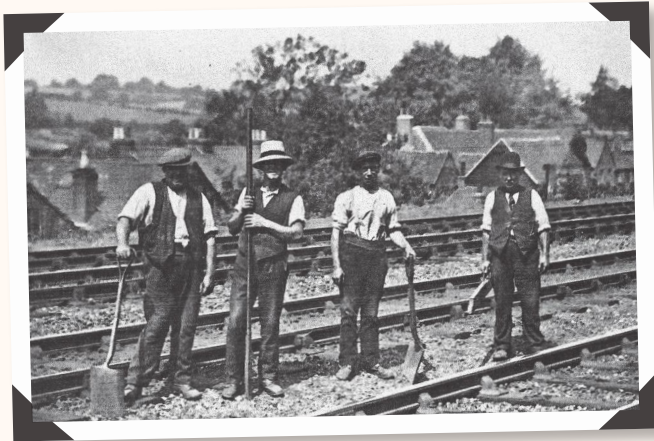


at his grandmother’s house when he sees a curious notice at the bus stop. The bus route, operated by a traditional London bus, is going to be extended – to Bangkok!

After persuading his aunt to let him board, Tom sets off on an adventure aboard buses, trains and ferries, which sees him meet the Prince of Transylvania, wrestle a cobra and endure several run-ins with escaped criminals.

Tom’s Journey is ideal for 8 to 12 year-olds, and available on Amazon.

Photo album



Keeping it in the family

Kenneth Botwright's grandfather, Fred Blake, is pictured here in the bowler hat and the track gauge, along with three platelayers (Messrs. Horne, Ives and Gurney). Together, they maintained the four track section of railway from Kings Langley and Abbots Langley northwards, on what is now West Coast Main Line.

Kenneth himself went on to enjoy an engineering career in the railway, and at one time worked for the London Midland Region's CE Dept at its Watford office – covering an area which included the section of track his grandfather had maintained all those years earlier!



What a blessing

Leonard Rawlings, a former British Rail Station Manager, provided this photo taken after a blessing at the London Bridge Station.



Oiling the big end

Margaret Tinker sent in this photo of her late husband, Bernard, pictured here in June 1967, the year they married. He is oiling the big end on a steam train at Royston loco sheds.



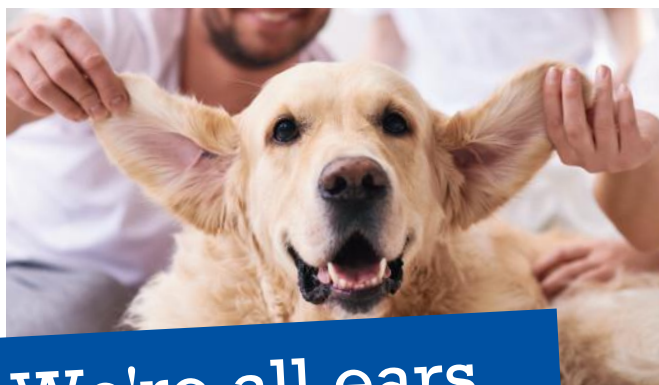
Passenger loco

Jeffrey Bridges is pictured on the left with a passenger loco at Kings Cross in 1977/78. Next to him is the driver John 'Jack' Robinson.



Last train out of Waterloo

Jim Evans is pictured here with the 'last steam-hauled train out of Waterloo' on 9 November 1967. After a diesel failure, Jim was sent to relieve the official last steamer, the 35030, returning it to the Nine Elms shed, giving him the unofficial bragging rights – even if it was only a light engine going to the shed!



We're all ears...

Join our new readers' feedback group, Platform, and you will play a crucial part in supporting other members' retirement planning – and you could win £150!

Each day, more and more members are joining **Platform** to give us their feedback and help us to improve the way we communicate with you – via newsletters like this one, web content, videos and forums.

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Here's how Platform works...

1. **Sign up at railwayspensions.co.uk/platform** with your full name, date of birth and pension reference number.
2. **We send you an email...** inviting you to look at new designs, videos or ideas.
3. **You tell us what you think...** answer 2 or 3 short questions.
4. **And we'll listen to your opinions...** some of our ideas may work – others won't – but your feedback will help make sure we're on the right track.
5. **We share the results with you...** so you can see how we use your feedback.

You could win £150

of vouchers in our special prize draw as a thank you for registering.



See railwayspensions.co.uk/platform for terms and conditions.

News for members of the British Railways Superannuation Fund

Triennial General Meeting

The 2020 Triennial General Meeting will be held at the Principal Hotel, Station Road, York YO24 1AA on 30 September 2020 at 1.30pm. Any members wishing to put a resolution to the meeting should do so in writing to the Secretary by 15 March 2020 stating your full name and pension reference number. Your resolution must be signed by five other members of the Fund.

Committee news

Mr David Hesford's and Mr Frank Brindle's current period in office will end on 30 September 2020. Mr Brindle has confirmed he will be standing for re-election whereas Mr Hesford has indicated he may not re-stand. Arrangements will be made to conduct a nomination exercise for both of these member representative positions on the Management Committee in advance of the Triennial General Meeting and more details will be provided in the next issue of Penfriend.

Valuation update

A full valuation of the Fund is undertaken every three years and is next due as at 31 December 2019. Each year, however, the Management Committee receives an update on the funding position from the Actuary. The latest position as at 31 December 2018 indicated a small surplus in the Fund. Members need have no concern as to the security of their benefits as these are fully protected by the Crown guarantee enjoyed by the Fund. There will be an opportunity to consider the performance of the Fund at the next Triennial General Meeting of members on 30 September 2020 when the results of the full valuation as at 31 December 2019 will be available.

2018 Annual Report and Accounts

A copy of the full 2018 Annual Report and Accounts is now available. If you require a copy, please contact: **Chris Welburn, Secretary to the Management Committee, British Railways Superannuation Fund, Stooperdale Offices, Brinkburn Road, Darlington DL3 6EH.**



Photo sparks memory of Gidea Park

Well fancy that! The photo of Ron at the signal box panel (in the Spring 2019 issue of Penfriend) must surely be that at Gidea Park. I was a driver at Gidea from 1971 to 1988 and made many visits to the signal box during that time. Indeed the drivers' shanty/messroom was, until the latter 70s, attached to the box at ground level, having been added probably during the 1930s for the Shenfield electrification scheme.

Ron had a lad to keep the train register for him (much needed at times) by the name of Dave. Ron will remember his full name obviously. Ron's oppo' was Bob, (Wolfe I think).

I suspect that Ron has his dates slightly adrift regarding the IECC box at Liverpool St as I'm sure that Gidea box was still operational in August 1988 when I left for pastures north.

Roy Lingham, Bridlington

Helping a family learn its history

David Smith is researching the railway career of his grandfather, David George Smith (born 1888), and hoped some Penfriend readers may be able to help him. He spent most of his working life around Wood Street and Stratford, and was presented with the picture clock by ASLEF as a mark of the 'esteem and appreciation of services rendered to the organisation 1922-1926'.

If you can help David, please send him an email at davidgrsmith@aol.com



A thank you to readers

Wow! What a response. So much new information about the 'crime of the century' was hidden amongst those who receive Penfriend.

A massive thank you to the many who contacted me. For those who did not read the Spring edition of Penfriend, I should explain that it contained an appeal for information for my forthcoming book about the Great Train Robbery.

I have been working on the subject for a number of years. With the help of Train Robber Tom Wisbey, I discovered rather a lot of fundamental new facts about the planning and execution of the crime.

Not only was it a terrific boost to get the help of so many well-informed railway pensioners, it was also, without exception, a pleasure. I heard from helpful individuals I had never spoken to before, but also from some excellent former colleagues with whom I had not had contact for a very long time, in some cases over 45 years.

'The Great Train Robbery - Confidential' will be published by The History Press and will be widely available from October 2019.

Great Train Robbery buffs might have viewed the Channel 4 TV special programme about my investigation on Monday 12 August. It is revelatory, but still very short of what my book reveals.

Graham Satchwell, former Detective Superintendent, British Transport Police

Email: grahamsatchwell@icloud.com

Did you work with Michael Ryder?

I'm trying to contact anyone working at Hitchin Depot from 1974-1980. Names that spring to mind are Carl Oakley and Richard Finch. I would be grateful for any contact!

Michael Ryder

Email: susanryder1952@gmail.com

Did you work at Leeds station 1985-1992?

I am trying to contact work colleagues who were at Leeds Station Admin Office between 1985 and 1992, in particular Andy Stevenson, Steve Thornton, Steve Foulds, and John Hunt.

John Keogh

Email: JohnKeoghWBA@hotmail.co.uk

Hazardous Exercises

In the issue of Railnews: April 2019, the 'Safety lines' feature from the Rail Accident Investigation Branch on track worker safety, it stated that in 2018 a track worker was struck and killed by a train for the first time in five years.

This item of news took me back to the period 1975-1982, when British Rail were concerned that the higher line speeds being introduced for the Inter City 125 train potentially posed additional hazards to track workers.

One concern was the potential for a suction effect produced by the passage of the new High Speed Train. I recall reading at that time that proposals were in place to seek volunteers who would be secured at line side positions and within track side refuges during the passage of a High Speed Train (HST) to test the effects on them and the potential for any additional hazards to others, i.e. being sucked out of the refuge!

Having not personally heard or seen any more information on this proposed exercise, I wonder if any of your readers can please advise if this proposed Hazardous Exercise was ever undertaken?

Jim Quigley



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The House is tastefully decorated throughout and we are renowned for our delicious home cooked food, catering for many special diets. All our breaks are on a full board basis, for one or two weeks. We have 28 en-suite rooms including a mix of singles, twins and 2 on the ground floor. Each room has TV with Freeview, free Wi-Fi, hair dryer and tea & coffee making facilities. There are two lounges - the main lounge, which opens directly onto the gardens, has a bar and a variety of evening entertainment is provided, the quiet lounge is on the first floor with lovely views over the gardens. For the more competitive guest we have a 9 hole putting green. We also have our own therapy room where massage, reflexology and a whole host of other treatments can be arranged.

Dawlish has its own train station, within a mile from the House, with great transport links. For those driving, you will be able to park in our private car park. Take a walk downtown and discover the shops and beaches of Dawlish and see our iconic black swans. If you wish to explore more of the beautiful South West one way to do this is to join our organised day trips boarding the Bridge House minibus with our knowledgeable driver.

Tempted? Then why not log onto our website www.rch.org.uk or facebook page Bridge House or give us a call on our booking line 01626 866850.

We have amazing special offers on our Winter and Spring breaks - come and stay from as little as £235.00 pp full board for one week!

Hope to see you soon.

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Competition

Answer correctly and you could win £60 of high street vouchers!



The questions below all relate to the railway's involvement during the First World War.

1. On which date were the Railways nationalised as part of the war effort?
2. What is the name of the carriage that carried the remains of the Unknown Warrior on his journey to his final resting place at Westminster?
3. What was the name of the system of narrow gauge trench railways run by the British during WWI?
4. What was the name of the owner of the rail carriage in which the Armistice agreement was signed?
5. What was the name of the rail gun, which was the largest artillery gun used during WWI?
6. Approximately how many British railway workers fought in World War I?

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 **3 January 2020**. 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:

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Have your say

Share your feedback on Penfriend, and make suggestions for future issues, by completing our survey at: **SurveyMonkey.co.uk/r/PenfOct19**

You can also scan the below QR code to be taken to the survey



Competition answers



1. Line of grey tiles missing
2. Cycle helmet changed to viking helmet
3. Red triangle changed to blue
4. Lady's handbag missing
5. Dot over 'i' missing
6. Information sign change to transport
7. Lady's yellow top colour changed to blue
8. Cuddly panda teddy changed from suitcase
9. Lady's yellow jacket colour change to red

Congratulations to...

Mrs M Harrison,
 from Manchester,
 the winner of
 our Spring 2019
 'Spot the differences'
 competition!

