

penfriend:

the newsletter for railway pensioners



**Summary of the
2020 Report and
Accounts**

**Welcome aboard
your member
website**

**Win £60 shopping
vouchers**

Trustee's message

Welcome to the autumn edition of your Penfriend newsletter.

I hope you are all keeping well.

As life begins to return to 'normal' following the pandemic, we're taking a moment to reflect on the past and move towards the future.

This includes a look at the annual report and accounts for the railway pension schemes, so you can see how we performed during 2020.

And, moving forward, your scheme administrator has a new name – Railpen Limited (Railpen).

You can read more on page 9 but please be reassured that the rebrand from RPMI to Railpen will have no impact on your pension payments or the services we provide to you.

I'd also like to introduce you to my fellow Trustees, who have overall responsibility for ensuring your pensions are paid. You can meet them on page 8.

Throughout Penfriend, you'll find more articles designed to help you make the most of your pension and support you through your retirement, as well as fond memories and letters shared by your fellow railway employees.

Don't forget there's even more information available online at railwayspensions.co.uk or btppensions.co.uk, including a digital copy of the pension payment calendar.



Thank you

CHRIS HANNON
Chair of the Trustee

Contents

Pension news in brief	4
Welcome aboard your revamped member website	5
Summary of Report and Accounts 2020	6
Meet the people helping protect your pension	8
Your questions answered – death and your pension	10
Rail staff travel updates	12
Your letters	14
Scam risks in retirement	17
Competition	20



The National Railway Museum is running a special exhibition celebrating the vital role played by railway key workers during the Covid-19 pandemic.

Among those featured is Charley Wallace, Freight, National Passenger and Customer Director for Network Rail, who you can see on our front cover.

The Railway Heroes exhibition will run at the National Railway Museum in York and Locomotion in Shildon, County Durham, until December 2021. It can also be viewed online at railwaymuseum.org.uk. Find out more on your member website railwayspensions.co.uk/resources/news or btppensions.co.uk/resources/news

Photo credit: Charlotte Graham

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

Write to **Penfriend, Railpen, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH** or email penfriend2@railpen.com to request a copy.

Has your State Pension been underpaid?

Thousands of women could be due pay outs from the Government after being underpaid on their State Pension.

If you reached State Pension age before April 2016 then you could be one of those affected, particularly if you fall into one of the following categories:

- Married women who are being paid less than 60% of their husband's basic State Pension. For 2020/21 the basic State Pension is a maximum of £137.60/week.
- Women who got divorced after retiring and haven't had their pension reassessed since. This only applies if the woman has not remarried.
- Widows who were being paid less than 60% of their husband's State Pension while he was still alive.
- Widows whose State Pension did not increase when their husband died.



- Women aged 80 or over and are currently being paid less than £80.45 per week in State Pension.

The Department for Work and Pensions (DWP) has already begun repaying some of those affected. However, not everyone is expected to receive their repayments automatically.

You can find out if you've been underpaid and what happens next by contacting the Pension Service on **0800 731 0469**.

You can also contact the Pension Service if you're the heir of a woman you believe was underpaid State Pension while she was alive.

Take part in the Railway Benefit Fund industry survey

The message from the Railway Benefit Fund (RBF) is clear – as the industry undergoes significant changes 'we will be there for all railway workers, every step of the way, as we have been for more than 160 years.'

The RBF is there for life's unexpected events or changes in circumstances, offering advice and financial support to current, former and retired railway workers and their dependants who need it.

For the RBF to ensure it offers the right services at the right time, the charity wants to understand the needs of rail workers, past and present, and their families. For this purpose, it has published a survey for input from across the industry and to date has received over 1,300 responses.

A high proportion of the responses are from the current workforce and the general theme is that workers are worried about their job security in the changing landscape. This in turn leads to concerns about money and providing for their families.

It is important for the charity to gather the opinions of all those they support to ensure they are providing what is really needed. They are therefore reaching out via Penfriend to the retired community to get involved and ensure your voice is heard so they can understand the issues you are facing and how the industry changes affect you.

Details of the survey containing 9 questions can be found on the RBF website

railwaybenefitfund.org.uk/rbf-survey

Please help the RBF by taking part. Your insights and perspectives are invaluable to the charity and will ensure that they can continue to provide their excellent services and support to the industry.



Pension news: in brief

This regular feature looks at the latest developments in pensions that may be relevant to you or your pension, particularly if you're still actively paying into a scheme elsewhere.

Pension Dashboards

In February, the Government passed The Pensions Schemes Act 2021, which included a programme to introduce pensions dashboards. The dashboards will allow people to view all of their pension information that's not currently in payment in one place. It's hoped that by being able to access information about State, workplace and other pension schemes together, people will be better able to plan for their retirement, and reconnect with forgotten pension pots.

The Pensions Dashboards Programme recently published a timetable for pension schemes to connect to dashboards. The first wave of the rollout will involve the larger pension schemes. This is expected to start in April 2023 and take 2 years to complete.

New protection from pension scams

The Government recently consulted on regulations to help prevent pension scams. The protocols would empower pension providers and trustees to block transfers to potential scam arrangements, if certain conditions aren't met or warning signs are present.

For a transfer to be deemed safe, the conditions that need to be met are:

- The receiving scheme is one of a number of types which present a low scams risk
- The transfer is to a workplace pension and the member has demonstrated an employment link
- The transfer is to a Qualifying Overseas Pension Scheme and the member has demonstrated a residency link in that country, and

- If none of the other conditions apply, then if any 'red flags' are present, such as incentives or pressure to transfer, the transfer will not be able to proceed. If there are any 'amber flags', such as unclear or high fees or unorthodox investment structures, the member must take specified scams guidance before the transfer can proceed.

The consultation closed on 9 June 2021 and the regulations are expected to come into force in autumn 2021.

New pensions offences and regulatory sanctions to come into force

New criminal offences relating to UK defined benefit pension schemes are due to come into force in autumn 2021.

They will apply to anyone whose intentional or reckless conduct puts members' savings at risk.

This includes any person (including companies, directors, lenders, investors, trustees and advisers) who avoids paying pension debt or is responsible for actions which are materially detrimental to a defined benefit pension scheme.

This will be punishable by up to 7 years' imprisonment and/or unlimited financial penalties.

Temporary suspension of the triple lock

The State Pension has increased in recent years in line with whichever is highest of:

- the rising cost of living seen in the Consumer Prices Index (CPI) measure of inflation
- the increase in average wages or
- 2.5%

This is known as the triple lock, and the current Government had pledged to keep it for the 5 years of this Parliament. Average wage increases is currently the highest of the three. Due to the impact on wages during the Covid pandemic, the triple lock would have given a State Pension increase of between 8% and 8.5% in 2022.

The Government has therefore decided that the fairest approach for pensioners and younger taxpayers is to remove the earnings element from the triple lock formula for the 2022 increase. This means that a rise in the State Pension from April 2022 is expected to be based on the higher of CPI inflation or 2.5%.

The Government plans to return the wages part of the triple lock for the increase in 2023.

Welcome aboard your revamped member website

More than 13,000 pensioners have now registered for our revamped member websites and are taking advantage of the services available to pensioners when you login online.

The website makes it easier than ever for you to check your pension record and make changes. This includes:

- **Checking and updating your bank details.**
So we can continue paying your pension with minimal disruption even if you switch banks or accounts.
- **Checking and updating your contact details.**
So we can keep in touch about the things that affect you or matter to you.
- **Adding or changing your nominations.**
So that the Trustee knows who you would like any lump-sum death benefits paid to if you're eligible. This is likely to only apply if you've retired within the last 5 years.
- **Viewing and downloading your P60** if you are a UK tax payer. So you can see how much tax you've paid on your pension both in the most recent tax year and in previous years.
- **Viewing, printing and downloading your latest payslip** to help you keep track of your pension payments.



- Getting **news** tailored to retirees. So we can share the latest developments and pension news that might affect you now you've stopped work.

All of these things can be done quickly and easily online. All you need to do is to register for your free myRPS or myFund account.

You can find full details of how to register on the relevant member website – railwayspensions.co.uk/register or btppensions.co.uk/register

We also included a step-by-step guide to registering in the Spring/Summer 2021 edition of Penfriend, which you can read again in the Retired section of the member website.

Registering for an account won't affect payment of your pension in any way, but you might find it easier to manage your pension online.

Have your say

We'd love to hear your thoughts on communications you get from us.

By signing up to our member advisory group, Platform, you can make sure your views are heard. You could also help shape the way we communicate to all of our members in future.

As a thank you for getting involved, you'll be entered into our prize draw with the chance to **win £150** worth of shopping vouchers at the end of 2021.

Sign up to Platform now at railwayspensions.co.uk/platform or btppensions.co.uk/platform.

All you need is your:

- name
- date of birth and
- pension reference number, which you can find on the message enclosed with this newsletter

We look forward to hearing your views.



**Win £150
in vouchers**



Summary of Report & Accounts 2020

The 2020 Annual Report for the railway pension schemes is available now. Here is a short summary of key figures from the schemes, and their membership figures.

Railways Pension Scheme (including 1994 Pensioners Section) £m

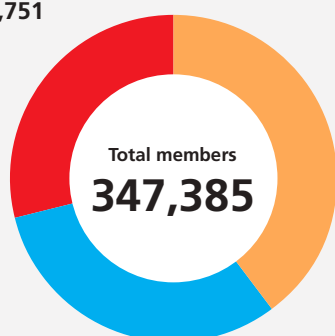
Net assets on 31 DECEMBER 2019 29,910

INCOME	
Contributions ¹	766
Transfer values received	17
TOTAL PAID IN	783
EXPENDITURE	
Pensions and other benefit payments ²	(1,147)
Transfer values paid ³	(44)
Administration expenses ⁴	(91)
TOTAL PAID OUT	(1,282)
Net investment returns ⁵	2,688

Net assets on 31 DECEMBER 2020 32,099

Total membership at 31/12/20

- Pensioners - 138,579
- Preserved members - 109,055
- Active members - 99,751



1994 Pensioners Section £m

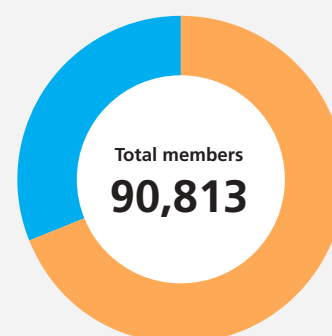
Net assets on 31 DECEMBER 2019 3,292

INCOME	
Contributions ¹	12
Transfer values received	-
TOTAL PAID IN	12
EXPENDITURE	
Pensions and other benefit payments ²	(274)
Transfer values paid ³	-
Administration expenses	(3)
TOTAL PAID OUT	(277)
Net investment returns ⁵	188

Net assets on 31 DECEMBER 2020 3,215

Total membership at 31/12/20

- Pensioners - 62,704
- Preserved members - 28,109

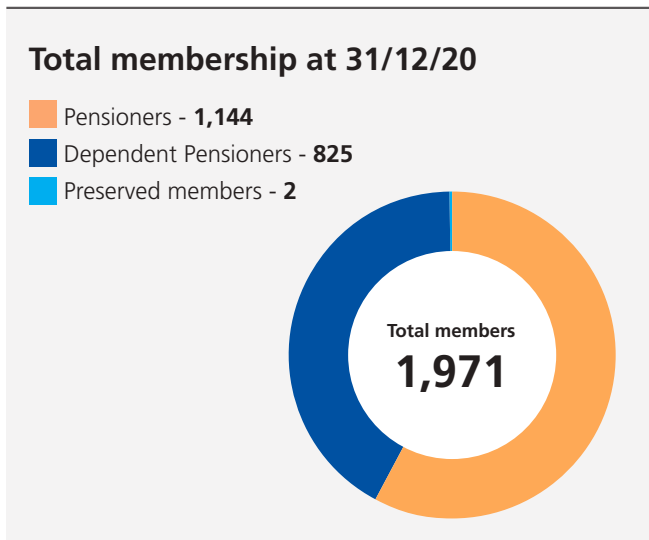


**British Railways
Superannuation Fund (BRSF)** **£'000**

Net assets on 31 DECEMBER 2019 198,390

INCOME	
Contributions	-
Transfer values received	-
TOTAL PAID IN	-
EXPENDITURE	
Pensions and other benefit payments ²	(19,612)
Transfer values paid	-
Administration expenses	(227)
TOTAL PAID OUT	(19,839)
Net investment returns ⁵	12,158

Net assets on 31 DECEMBER 2020 190,709

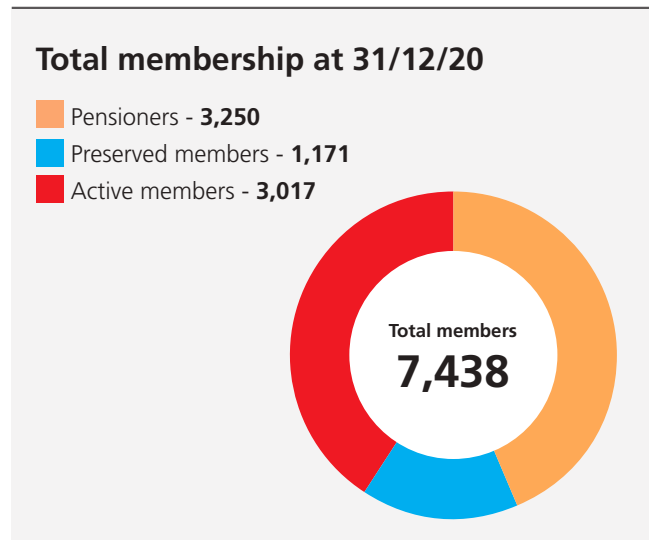


**British Transport Police Force
Superannuation Fund (BTPFSF)** **£'000**

Net assets on 31 DECEMBER 2019 1,440,014

INCOME	
Contributions ¹	33,221
Transfer values received	1,394
TOTAL PAID IN	34,615
EXPENDITURE	
Pensions and other benefit payments ²	(57,881)
Transfer values paid ³	(138)
Administration expenses ⁴	(2,380)
TOTAL PAID OUT	(60,399)
Net investment returns ⁵	122,069

Net assets on 31 DECEMBER 2020 1,536,299




Footnotes:

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

- Group transfers + individual transfers
- Admin expenses + PPF levy
- Movement in market value + bank interest

You can view the full report online.

 Download the **RPS** report and accounts at railwayspensions.co.uk/resources/report-accounts

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

Meet the people helping protect your pension

The Railways Pension Scheme (RPS) and British Transport Police Force Superannuation Fund (BTPFSF) have more than 350,000 members combined.

The Trustee exists to make sure that all these members' benefits are paid securely, affordably, and sustainably, with overall responsibility for:

- Administration of scheme benefits, collection of contributions, and payment of pensions
- Investment and safe custody of assets
- Management of risk, including cyber security
- Member communications
- Scheme governance, including Trustee training and
- Oversight of Railpen Limited and management of professional advisers

At the time of going to print, there has been 1 new addition to the Trustee Board this year. So let's meet her...

New addition to the Trustee Board



Fatima Baig

Fatima is a prize-winning Fellow Chartered Management Accountant. She has been working within Network Rail for the past 10 years and currently leads the Finance Strategy and Development team. Fatima is also Head of External Relations for, Network Rail's black, Asian and minority ethnic employees and allies network, Cultural Fusion, aimed at recognising the benefits of a diverse workforce.

Existing members of the Trustee Board

Fatima joins the Trustee Board, which is made up of 16 directors in total.



Led by Chair, Chris Hannon, the Board has decades of experience to draw on and each member brings a unique set of skills from across transport and other large scale industries.

Many have served on several of the Trustee's committees and subsidiary boards over the years, so they're well versed in all aspects of the railway pension schemes.

You can read more about each of them at railwayspensions.co.uk/about-us/the-trustee or btppensions.co.uk/about-us/the-trustee

Elections for Trustee members

All members of the Trustee Board are nominated and elected by the rail industry – half on behalf of participating employers and half on behalf of members. This means they can offer a unique insight into the way members feel about how their schemes are run and the benefits they get.

Trustee Directors are appointed for a term of 6 years, and approximately one third of the Board retires by rotation every 2 years.

The next opportunity to elect Trustee Directors from organisations representing Pensioners (British Transport Pensioners' Federation, Retired Railway Officers' Society, BT Police Federation, and Trade Unions) will be in 2026.

Please keep an eye on your member website, railwayspensions.co.uk or btppensions.co.uk, for more details.

New headstone for railway hero



Joseph “Joe” Duddington, the driver of the A4 Pacific Class Steam Locomotive, ‘Mallard’, when it broke the world speed record in 1938, is to be given a new headstone following a successful public appeal.

Joe, who worked for the LNER until his retirement in 1944, was personally selected to drive the Mallard by Sir Nigel Gresley and broke the world speed record for steam locomotives by reaching 126.4mph. He was originally buried in an unmarked grave in Doncaster following his death in 1953.

The Friends of Hyde Park Cemetery group have now successfully raised more than £5,000 to fund a headstone remembering Joe and his wife Mary Alice, along with kerbing, decorative stones and a memorial plaque acknowledging the Mallard’s record breaking run.

You can find out more at <http://www.fohpc.org.uk/duddington/>

RPMI has rebranded to Railpen

The schemes’ administrator, RPMI, has now rebranded to Railpen.

The change does not affect the day-to-day administration or management of your pension and we will continue to support you on your journey towards retirement.

If we can help you with any questions about your pension, you can get in touch using the contact details available in this newsletter, on the websites at railwaypensions.co.uk or btppensions.co.uk, or on any letters you receive from the railway pension schemes.

You will notice the new name, Railpen, on correspondence we send you in future. But don’t worry if you still see ‘RPMI’ from time to time – we’ll be phasing this out while we complete the move to our new brand.

RAILPEN

Join today!

REPTA: Transport Staff Benefits Organisation.



Railway Employees & Public Transport Association

See our benefits booklet. You can join on line at www.repta.co.uk

Or send a cheque payable: REPTA £7.00 inc P&P to:
Colin Rolle, 4 Brackmills Close, Forest Town, Mansfield NG19 0PB t 01623 646789 – Quote Ref: Penfriend

Free Love2shop Card & competitive insurances - JOIN TODAY!

Your questions answered:

This issue, we're tackling **the difficult topic of death**

What will my pension pay out when I die?

This depends on a number of things, including which scheme and section you're a member of, the options you selected at retirement and how long you've been receiving your pension. For example:

If you're a defined benefit member of the Railways Pension Scheme or British Transport Police Superannuation Fund (BTPFSF) your death benefits could include:

- Spouse's pension – payable to a spouse or civil partner you were living with at the date of your death. This is usually worth half your basic pension.
- Dependant's pension – paid to a person who depended on you financially for 2 years prior to your death. The value may vary depending on circumstances and will reduce if the eligible dependant is younger than you by 10 years or more. The eligible dependant will also not be entitled to any increase in line with the Guaranteed Minimum Pension (GMP).
- Children's pension – at least the 2 youngest eligible children normally receive pensions until they are 18. The youngest child will typically receive 50% of the eligible spouse's pension and the second child will receive 25%. If an eligible child continues in full-time education after they reach 18, the pension may still be paid, subject to Committee agreement.

You may also be eligible for a lump sum pay-out. The

exact amount payable would depend on the amount of benefit you have taken since your retirement. If you have been receiving your pension for 5 years or more it's unlikely any lump sum will be payable.

To help speed up the payment process, you should complete a Nomination form to let the Trustee know who you'd like the lump sum to be paid to. This can be done quickly and easily by logging into your myRPS or myFund account.

You can find out more about your death benefits by checking your Member Guide.

If you're an IWDC member, any benefits payable on your death would depend almost entirely on how you have taken your pension. For example:

- If you have a single annuity all payments will stop when you die. That is unless you took a guarantee period, such as 5 years, in which case payments can continue until the end of that time or will be paid as a lump sum.
- If you have a drawdown arrangement the remaining money could be paid out tax free if you die before the age of 75. If you're over 75 then it is likely to be added to the beneficiaries' other income and taxed.

For more information, you would need to speak to your chosen annuity or drawdown provider, as these benefits are not payable directly by the IWDC Section.

How long does it take to claim death benefits?

For defined benefit members, Railpen aims to respond to the original notification of death within 10 working days.

Railpen will then send the appropriate pension claim forms to the next of kin and, if applicable, the lump sum death benefit declaration form to the known potential beneficiaries.

Once all of the necessary documentation is returned

to Railpen, we will consider the claim for approval.

If approved at this stage, then the necessary payments will be processed as soon as possible. If not, then the case will be referred to your Pensions Committee. This would make it a longer process as the Pensions Committee only meets on a quarterly basis. The committee has up to 2 years to consider and settle a payment on complex cases.

For IWDC members, the process will depend on the specific requirements of your drawdown or annuity provider.

Will my friends/family have to pay tax on my pension?

Whether your friends/family will be subject to tax depends on:

- the type of payment they get
- your type of pension pot
- your age when you die

For example:

- If you die before you're 75 then your friends/family are unlikely to pay any tax on the money they receive from your pension. This includes money from a drawdown or annuity for IWDC members, as long as it was first accessed after April 2015.
- If you die after 75 then any money from your pension that is given to your friends and family will be taxed in line with their marginal rate of Income Tax. This includes any defined

benefit pensions where nominations have not been made.

If your estate is worth more than £325,000, then it may also be subject to Inheritance Tax (IHT).

In most cases, your lump sum can be passed outside your estate, so wouldn't be included in that amount. By filling in a Nomination form, you can let the Trustee know who you would like to get any lump-sum death benefit that may be payable. The Trustee does not have to follow your instructions, but it will take them into consideration. Completing a Nomination form can also speed up the payment of benefits.

Any money taken out of the pension before death is unlikely to be counted in this way and may still be subject to IHT.

You can find out more at [MoneyHelper.org.uk](https://www.moneyhelper.org.uk) or [gov.uk/tax-on-pension-death-benefits](https://www.gov.uk/tax-on-pension-death-benefits)

How do my family claim my benefits?

In order for any death benefits to be processed, the scheme administrator will need to be notified of your death.

For IWDC members, this will be whichever provider you have chosen for your drawdown or annuity arrangement.

For defined benefit members, this can be done by contacting Railpen directly via:

- Email: csu@railpen.com
- Phone: 0800 012 1117 from the UK or +44 1325 342 800 internationally.
- Post: Customer Services Team, Railpen, PO Box 300, Darlington, DL3 6YJ

For security reasons, Railpen will need a copy of the death certificate and confirmation of at least 3 of the following for the deceased:

- Date of birth
- National Insurance number
- Pension reference number
- Full name
- Full address

Please ensure your friends/family are aware of these requirements.

Why do I need to make a Nomination?

By making your nominations quickly and easily online, you are letting the Trustee know who you would like to get any lump-sum death benefits that might be payable in the event of your death. If you retired more than 5 years ago you don't need to make a nomination, as it's unlikely any lump sum will be payable after that.

The Trustee need to pay any lump-sum death benefit within 2 years of being told that the member has died (or from when we could first reasonably have been expected to know of the member's death). If not, it will be liable for tax.

Completing a Nomination form helps to speed up the process of paying out the lump sum, if eligible. That's why it's important to make your Nominations and keep them up to date by logging in to your myRPS or myFund account.

Remember, Nominations are only in relation to your lump-sum death benefits. They do not have an impact on your dependants' pensions or any other benefits that may be payable.

Any lump-sum death benefit is reduced by the amount of any pension and lump-sum payment you have already received and therefore is likely to be exhausted if you started taking your pension more than 5 years ago.



Staff travel updates:

for retired safeguarded staff – from Rail Staff Travel

New Polish Railway

A new member of the FIP group is Lodzka Kolej Aglomeracyjna (Lodz Metropolitan Railway), which operates a commuter rail service from the Polish city of Lodz to surrounding towns. Retired employees and eligible family members holding FIP International Reduced Rate cards are eligible for 50% discount on their services.

Travel on the Elizabeth Line Services with Rail Staff Travel Facilities

Rail Staff Travel facilities are already valid on TfL Rail services from Reading to London Paddington, and Liverpool Street to Shenfield.

When TfL Rail services start on the central core between London Paddington and Abbey Wood, it will be named the Elizabeth Line.

Staff Travel Cards, Gold and Silver Status Passes and private tickets will be available to and from stations between London Paddington and Abbey Wood.

Additional availability has been agreed for Blue Status Passes as follows:

- Southern Region Blue Status passes will be valid between Abbey Wood and Farringdon.
- Western Region Blue Status passes will be valid to Heathrow Terminal 5.
- Eastern Region Blue Status Passes will be valid between London Liverpool Street and Farringdon.
- London Midland Region Blue Status Passes will be valid between Paddington and Whitechapel.

Restrictions

The Staff Travel Restrictions document lists specific services on which staff travel is not permitted as well as services that require booking a seat before travel. Some operators now allow you to book seats online using either their website or a contact e-mail address. The document is updated as the travel situation changes. Please check for the latest version before you travel www.raildeliverygroup.com/rst/where-can-i-go.html#Restrictions

Travel in retirement

If you didn't keep your travel facilities when you originally left your rail employer and haven't had them since, then it is highly unlikely that you are eligible for travel facilities when you retire. The rules regarding retention of your travel facilities are complex and you are subject to those which applied at the time you left, so if you were eligible at that time, then you would already be receiving travel. The fact you are claiming your pension does not affect your travel eligibility: the rules for pensions and for travel facilities are completely different and you can be in receipt of one and not the other.

Changes in eligibility

If you have a spouse or partner who becomes no longer eligible because you divorce, separate, or no longer live together, or if you have a child dependant who is no longer eligible you must inform RST immediately by completing the xx24 form on our website (https://www.raildeliverygroup.com/files/Publications/services/rst/RST_XX24_DepTravelNotReqd.html) and return their cards to RST by cutting them into 4 and attaching them to the form.



Travelling with children between the ages of 5 - 15

If you are aged over 60 years and have a Staff Travel Card that states that you are "Retired" or "Widow/Widower", then you can take up to 4 children aged between 5 and 15 with you in Standard Class for a flat fare. Tickets should be purchased before travel at the booking office by showing your Retired Staff Travel Card when purchasing these tickets.

The flat rate fare has been set at £2.00 since the early 1990s. From January 2022, this flat rate fare will increase to £4.00.

Child Priv Maximum Fare

Dependant children aged 5 to 15 who hold a Staff Travel Card are able to purchase priv rate child fares. Since the early 1990s, the maximum child priv rate fare on both single and return tickets has been set at £2.00. From January 2022, this maximum child priv rate fare will increase to £4.00.

On-line sales of Priv Rate Tickets

Rail Staff Travel is aiming to launch a website next year (2022) which will enable active and retired staff to purchase priv rate tickets online. It will also allow free seat reservations if using dated Staff Travel Cards or Status Passes.

The website will be available only to people with a Rail Staff Travel record and access will be via your e-mail address which you have registered with us.

If you have not provided an e-mail address to Rail Staff Travel, you can do this at any time by completing the Retired Data Check XX12 form which you can find here www.raildeliverygroup.com/rst/forms.html#details

Please note that priv rate tickets and seat reservations will continue to be available at National Rail station ticket offices, and there is no change to the allocations of Staff Travel card boxes. The website is an additional facility to enable you to book in advance without visiting a station.

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).



Your letters

Do you have photographs from the London Apprentice School?

I was very pleased to see the photo on the cover on the latest edition of Penfriend. The gentlemen in the back row, 3rd from the left with blond hair, is Mr Norman Bower, a friend of mine. He also moved to the LM offices in Nelson Street, again in Derby. I was a similar apprentice but at the London Apprentice School near St. Pancras in 1956 and I wondered if there are photos of that school available?

David Hibbert

Email: dhibbert@waitrose.com

Can you help find a platform poster?

My friends grandfather, Mr Walter Blazey, was the longest serving driver of the flying Scotsman. He also featured on an original platform poster for the Inter city 125. The poster shows a little girl speaking to the driver as he has his head out of the window. At the bottom in a child's handwriting is written something along the lines of 'Mister... I'm taking your train to go on holiday.' My friend asked if I knew anyone or anywhere to contact to try to find this poster...would you be able to help?

Jon Simpkins

Email: jbd666@hotmail.co.uk

The passing of Noel White



My mam, Margaret, brother, Dominic and I would like to inform you all of the sudden passing of my dad, Noel White in May this year. He died suddenly at home with my mam beside him. Noel worked most of his career in the North East under

British Rail and made many lifelong friends with many an entertaining tale alongside! After his early retirement in 1994 (just shy of 30 years' service) he enjoyed volunteering with the local steam engine at Tanfield Railway, spending many a happy hour painting carriages. If anybody has any memories they would like to share please feel free to email me at pjwhite75@sky.com, I would love to hear from you.

Philippa Hughes



The passing of A.L. Howcutt

I'm contacting you regarding the passing of my late father Mr A.L. Howcutt. Len as he liked to be known, left school at the age of 14 and started working for the railway until he was enlisted into the Royal Marines in 1941. He was discharged in 1946. It was during this period when home on leave that he married Christina. He then went back to active duties. When he returned home again after his final duties abroad, he went back to his employment as a dining car attendant, working his way up to being Chief Steward until his retirement in 1986 having achieved 50 years' service. Len passed away in December 2020 age 98. He had been a widower for 11 years and left 5 surviving children.

Malcolm Howcutt

Would you like to be in a painting?

I am a former BR Employee. In 2019, I retired and just before the pandemic took up painting. I paint a wide range of subjects but find that I am focusing on portraits of British Rail Workers. I am interested in the men who made the railways run from Platelayers, Fitters etc to Engine Drivers. When I went onto the internet looking for photographs of railway works I was disappointed to find very few of the men and lots of photographs of locomotives. It is as if the heroes that made the railways run are drowned out by engines. So I am hoping to get ex-railway workers to send me electronically any photographs that they have of themselves or workmates at their workplace so that I can capture the images in paintings. I am happy to email a print of any paintings I do free of charge to anyone who emails me a photograph. Obviously I won't be able to paint pictures of every photograph and I am very much a beginner. I am not interested in selling anything I am just interested in painting and creating a record of the fast disappearing railwaymen.

Robert Judson

Email: dr.robertjudson@outlook.com

Were you a member of the Tain P/Way gang?

In the Spring/Summer 2021 Penfriend you very kindly printed a photograph I sent in on the Photo Album page under the title 'All Aboard the Retirement Train'. It shows Jocky Ross's retirement from the Tain P/way Gang. I was hoping some of the lads might still be around and get in touch.

Lorne Anton
Email: lorne@anton.scot

Were you a female railway enthusiast in the 50s and 60s?

I am the author of 'Shed Bashing with the Beatles' and 'On Macabre Lines'. I am researching whether there were any female railway enthusiasts or trainspotters in the period from the 1950s through to the 1970s, and what their personal experience of the hobby was like. If you were one, or knew of any ladies who were enthusiasts back then. I am a lifelong railway enthusiast myself, and worked for B.R. at Hull and Immingham in the 1980s.

Phil Mathison
Email: philgoudie@hotmail.com

Azariah Fuller Centenary



My name is Sherine Thompson, the niece of Mr Azariah Fuller. Mr Fuller turned 100 years old in July 2021. He worked with British Rail from what he says was the same week of coming to this country and

retired in 1986. He used to work on the wagons in the workshop in New Cross and speaks fondly of his years working on the railway lines.

Mr Fuller survived a fall in October 2019, where he was rescued by fire fighters after laying 12 hours without assistance and unresponsive at the time. He survived one month in hospital and we have kept him safe during the pandemic. If anyone would like to reach out to Mr Fuller you can do so on afullerlife21@gmail.com

Sherine Thompson



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.

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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.

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Woking Homes, Oriental Road, Woking, Surrey, GU22 7BE
Email: administration@woking-homes.co.uk
Web: www.woking-homes.co.uk



Fond memories

Time on the tracks

Since retiring in 2015, Richard Bradley has taken to capturing images of The Great Central Line to show how it's changed over the years. Here, Richard tells us about his time on the tracks, then and now...

I started working on the railway back in 1975 in the Erewash Valley area. As you would expect, back in those days we had a lot of colliery branches which of course are now closed and have been turned into trails and cycle ways. I've always been a railway enthusiast, as are many railway staff, but to my shame I took very few photos (primarily because I couldn't afford it).

A few years ago, I had a book bought for me called "The Great Central Then and Now" by Mac Hawkins, which really interested me and inspired me. The GCR line used to run through my village but had all but disappeared by the time I was taking an active interest in the railways. When I retired in 2015, after 40 years working in Pway maintenance and track inspection, my wife bought me a reasonably nice camera so I decided to redo some of the then and now's out of the Mac Hawkins book.*



Photo 3



Photo 4

Photo 3. Class 55 Deltic 55018 "Ballymoss" at Grantham in July 1980. Photo by Richard Bradley
 Photo 4. Grantham Station in May 2021, this time with the Azuma set 801219 preparing to depart for Kings Cross. Photo by Richard Bradley.



Photo 1



Photo 2

Photo 1. V2 2-6-2 no. 60932 on the Erewash Valley line coasting past the sidings at Cotes Park during the summer of 1963. Photo by J S Hancock.
 Photo 2. 66030 passing the same spot at Cotes Park in January 2019. Photo by Richard Bradley

I really enjoyed doing them so I started doing more and more until now it's become something of an obsession. People send me photos to do; I have certain friends who let me use their old photos and of course there are people on the internet who let me use photos too. I'm constantly on the lookout for photos to do comparisons on.

I have found out lots of things about the old Great Central Railway, which ran straight through the area I lived but has almost been wiped off the face of the earth. In fact I am soon to be giving a talk about it to a local Men's Group. I have also learned a lot about the railways around Chesterfield and the colliery lines north of Chesterfield.

My aim going forward is to enjoy what I am doing and keep doing more comparisons perhaps further afield. Thank the lord for digital photography and staff passes!

*The Great Central: Then and Now, by Mac Hawkins, which inspired Richard Bradley, was published by Grange Books Ltd in 1999.

Southern star

Now in her 80s, Maureen Ashfield shares her memories from the Southern region....

I joined the railways at the end of December 1952, aged 15 years.

The audit department was about 100 metres from the house and as far as I know the original office was in London. It moved down to Dorking North about 1943 and a row of 12 huts were built to accommodate staff.

My first job was in hut H, which is where all the tickets collected at all the stations were sent.

The Southern Region was a big area extending from the London stations, Waterloo, Victoria, London Bridge and Charing Cross, down to the Kent coast area and the other way right down to Devon.

And yes I remember getting wet walking from Dawlish to Teignmouth and along Torquay and Paignton.

The Southern ended at Exeter Central where the Great Western region ran from Exeter St David's.

According to an early book of 1960, there were about 400 staff employed.

We enjoyed doing all sorts of activities during our lunch times and after work.

There was first aid, football, cricket, netball, bowls, stamp collecting and many other activities, even a choir.

We had flower shows, keep fit, dancing with our own band and singer, all from the staff.

Myself and 3 other ladies entered the Southern region Whist drive, which we won. The men were not happy as we were the only ladies' team.

The Audit team's biggest triumph was winning the 3-man Hydrant drill and beating the "professional teams". This was won for 2 years running by Angus Anderson, Brian Ashfield (my Husband) and Joe Burrows. We did not compete again as Joe went to Africa as a missionary.

Scam risks in retirement

The danger posed by scams continues to rise with people losing more than £2m to pension scammers in the first half of 2021 alone.

Just because you've started taking your pension, it doesn't mean you're immune to the risks.

Scammers are constantly looking for new ways to access savings and income, including targeting retirees who may be looking to invest their pension payments or lump sum.

Here's a few tips from the Financial Conduct Authority (FCA) to help you keep your savings safe. You can find more at [fca.org.uk/scamsmart](https://www.fca.org.uk/scamsmart).

1 Reject unexpected offers

Scammers often cold call their targets, offering them an investment opportunity out of the blue. More recently they've also been approaching people online, using emails, social media and even digital advertising. If you get an unexpected offer like this, including online, particularly if they start asking for personal information or ask you to download anything.

2 Check if a firm is authorised by the FCA

Most financial services firms in the UK have to be authorised by the FCA. Before doing business with a company, you should check their 'firm reference number' (FRN) and contact details on the FCA's Financial Services register. This can be found on the FCA website or by calling the FCA's Consumer Helpline on **0800 111 6768**. Make sure to only contact the firm using the details on the FCA's register.

3 Check the FCA warning list

The FCA publishes a warning list on its website, where you can check the risks of a potential investment and search to see if the firm is operating without authorisation. You should do this before going ahead.

4 Get independent advice

Before investing, you should consider getting independent advice. Don't be tempted to get advice from the firm that contacted you originally, as this could be part of the scam. Instead look for a financial adviser in your area on [unbiased.co.uk](https://www.unbiased.co.uk)

5 Report anything suspicious

If something doesn't feel right to you, then report it to the FCA's Consumer Helpline on **0800 111 6768**. You should also tell your bank straight away if you think you may have given your bank details to a scammer.

Photo album

Coppersmiths and friends

My Husband Jim Adams, 3rd left in the photo, sadly passed away February 18th 2021. Jim was a coppersmith at Eastleigh Railway works for 47 years until he retired in 2008. His friends were also Coppersmiths. They all enjoyed wonderful years together.

Sylvia Adams



Winning the Pools

A photograph of members from the Southern Region, South Eastern Divisional Manager's Office, 61 Queen Street, near Cannon Street station Special Traffic section. The team were celebrating their win on the football pools in early 1967. I seem to remember we received £279 each, a lot of money in those days but not enough to take early retirement! Back row from left to right, Chris Meredith, Fred Chapman, Chris Holman, Les Rigby, Terry Williams. Front row, Brian Jones, Peter Messer-Bennetts, Kieth Whitelegg.

Chris Meredith



Together again

Colin Finch, John Baker and Andy Binks pictured at a reunion marking the 50th anniversary of the Works Training School, Swindon. Held in September 2012, the reunion was attended by more than 460 former apprentices, instructors and training school staff, as well as their family members. A Facebook group has also been set up to help connect those who attended the school [facebook.com/groups/swindonapprentice](https://www.facebook.com/groups/swindonapprentice).

John Baker



Happy holidays

This photograph was taken on one of the Panorama holidays enjoyed by lots of railwaymen and their families, I'm sure. My wife and I are in the centre of the photograph, she with sunglasses on and me next to her with my hand in my pocket. It was a short morning trip around Oostende and the lady on the extreme left was the coach driver. Inevitably, some of the people in the photo will have passed on but their relatives/friends may recognise them. My wife and I are now 75 and 77 respectively.



Glyn and Margaret Roberts



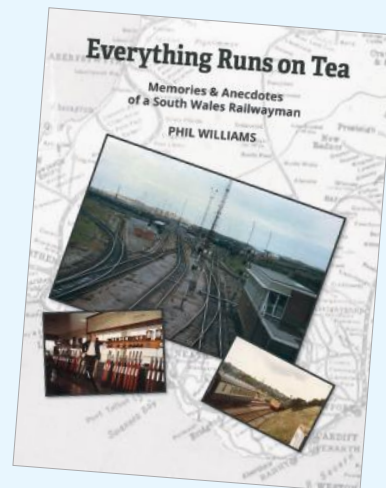
Book corner

Everything Runs on Tea

In the words of author, Phil Williams, "this is not the usual railway book".

Phil comments: "It's not full of facts and figures or locomotive classes. It's memories and anecdotes, sometimes serious, very often humorous, all about my 35+ years working on the railways throughout South and West Wales".

Phil began his railway career working the freight trains from Margam Yard, before becoming a Signaller, Mobile Operations Manager, Signalling Manager and finally Signaller's Trainer/Briefer, before taking early retirement.

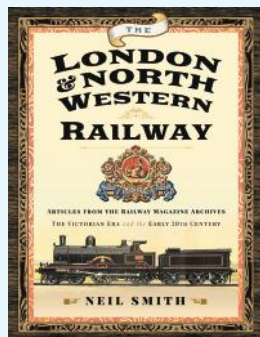


'Everything Runs on Tea' features photographs from throughout this career and according to Phil is the story of "what we did and what we got away with". Phil is giving Penfriend readers the chance to buy the book direct from him, priced at £15.99 with free postage. Call **07818 024273** or email fil_williams@yahoo.co.uk

London and North Western Railway

This book draws on the Railway Magazine's archives, to offer a new illustrated history of the Premier Line.

Covering the close of the Victorian Era and the start of the 20th century, it features a large number of photographs and illustrations, mostly from the archives of the London & North Western Railway Society.



It boasts 27 chapters including Notable Stations - Birmingham New Street, Carlisle Citadel, Crewe, Euston, Manchester London Road, Preston and Willesden - and personal interviews with F.Harrison (General Manager) and F. W. Webb (CM&EE).

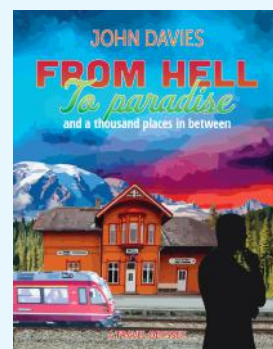
You can get 'The London & North Western Railway' direct from publisher Pen & Sword Transport, priced at £28. Visit pen-and-sword.co.uk or call **01226 734222**.

From Hell to Paradise

Former railway manager, John Davies, has written a personal travel odyssey through 60 years of journeys across Europe and North America.

This includes a lightning 20-minute visit to Las Vegas at 8 in the morning; staying in Chattanooga and Kalamazoo, which both feature in Glenn Miller's big band repertoire; and following in the footsteps of fictional Monsignor Quixote in Spain and Inspector Montalbano in Sicily.

Here, John invites you to share his wonderful train journeys, the great outdoors, inspiring countries and cities, and offers a look at the contemporary scene as he sees it.



'From Hell to Paradise and a thousand places in between' is available from Cover to Cover, on **01792 366 363** or sales@cover-to-cover.co.uk, priced at £17.99. It can also be found at Amazon, WH Smith, Blackwells and other bookshops.

Competition



Fancy your chance at winning £60-worth of high-street vouchers?

To get your name in the draw, simply tell us the name and country of these 6 beautiful railway bridges.



1

Built in the jungle during the British Colonial period, the name reflects its distinctive design



2

Opened in 1890, it's believed to be the world's first major steel structure



3

Part of a line added to the UNESCO world heritage site list in 2008, this bridge stands 65m high above the valley



4

The first iron bridge in its city, it had to be rebuilt after being shelled in both WW1 and WW2



5

Featuring 24 stone arches, this bridge stands 104 feet above the moor



6

Made up of 2 parallel bridges, named after the country that funded it

How to enter

Please send your answers via email to: penfriend1@railpen.com by 9 January 2022.

Contact us



Write to:

Customer Services Team, Railpen,
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Email:

csu@railpen.com



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

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:

<https://www.surveymonkey.co.uk/r/PenfriendAutumn21>

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 2021 issue. Congratulations to R.B.B Smith, who was randomly selected as the winner. The answers were:

1. Helsby
2. Lochluichart
3. Denton
4. Bootle
5. Curzon Street
6. Berney Arms
7. Stanlow and Thornton
8. Barry Links

