



penfriend:

the newsletter for railway pensioners



**2019 pension
increase**

Your questions
answered

Win £60
shopping
vouchers with
our competition

**History beneath
the tracks**

Photo album

Trustee's message...

Welcome to the Spring issue of Penfriend – and the last message from me as Chair of the Trustee Board.

After many years on the Trustee Board, most recently in the privileged role as Chair, I announced in January that I would be stepping down as of March 2019.

However, my commitment to the ongoing mission of the railways pension schemes – to pay members' pensions securely, affordably and sustainably – remains as strong as ever and I'm very pleased to tell you that I'll be moving into the position of Chief Executive Officer at RPMI, the pensions administrator, from June.

At the time of writing this message, my successor as Trustee Chair had not been decided, but we'll update you in a future issue of Penfriend and at railwayspensions.co.uk and btpensions.co.uk later in the spring.

I'd like to thank all of my fellow trustees for their support over the years. It's been a pleasure working with such a knowledgeable and committed group of individuals and I will, of course, continue to work alongside them in my new role to make sure we continue to effectively manage the railways pension schemes and provide the best possible service to members, pensioners and employers.



Best wishes,

JOHN CHILMAN
Trustee Chair

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

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

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Correction and apologies

The Autumn 2018 Penfriend (pages 4 and 5) incorrectly stated that footnote 4 applied to the BRSF and 1994 Pensioners sections and that footnotes 1 and 3 also applied to the BRSF. Both sections are protected by the Crown Guarantee and these footnotes therefore do not apply.

We would like to apologise for any confusion caused. The online version has been updated accordingly and can be downloaded at railwayspensions.co.uk/Penfriend and btpensions.co.uk/Penfriend.



Front cover

The front cover photo was sent in by Terry Bolton and features his rail trackmates Dopey, Mitch, Huge and Del on the sidings next to the Class 86 electric loco 'L.S. Lowry' in October 1992. Terry was a trackman based at Hemel Hempstead from 1991-93.



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

GMP equalisation

On 26 October 2018, a High Court ruling was released on Guaranteed Minimum Pension (GMP) equalisation for the Lloyds Banking Group's pension schemes. You may have GMP as part of your railways pension benefits if you were an active member at any time between 6 April 1978 and 5 April 1997.

The High Court ruling was that the schemes must address the effect of inequalities caused by GMPs and ensure benefits are equalised to reflect their impact. Although the judgment relates to the Lloyds Banking Group, it also creates a precedent for other formerly contracted-out defined benefit schemes, such as the railways pension schemes.

The Trustee has started to receive advice from its advisers on how to deal with GMP equalisation and will communicate how it proposes to deal with this issue as soon as it can. GMP equalisation projects will typically be complex undertakings for most schemes and take a significant time to complete.

Inequalities arise as GMPs accrued at different rates for men and women are payable from age 60 for women and age 65 for men and are increased in different ways to non-GMP.

The equalisation between genders required under the Lloyds judgment would apply to GMPs earned between 17 May 1990 and 5 April 1997. Although some pensioners will require an uplift to their pension as a result of GMP equalisation, many will not be impacted at all. No pensioners will have their benefits reduced.

We will provide more detail on GMP equalisation and likely timescales for the project for the railways pension schemes in a future edition of Penfriend and on the member websites.

Cold calling ban in force

Previous editions of Penfriend have mentioned the need to be careful about the risks of receiving calls and pension scams. The government has been planning a ban on cold calling on pensions and this is now in force.

Therefore, if you receive an unsolicited marketing call about your pension, the call will not be lawful and you should hang up.

Pension dashboards

The idea of pension dashboards was first announced in the 2016 Budget as a way to help people to see information about all their pension savings, including their State Pension, in one place. It is estimated that over £400m is sitting in pensions that people have lost contact with. Within the railways pension schemes, we have a number of members over pension age who have never claimed their benefits and we have been unable to trace.

The government recently announced that it hopes for a first dashboard to be introduced in 2019-20 by the new Money and Pensions Service. Other pensions-industry dashboards are expected to follow so individuals can choose which one to use.

Once pension dashboards are up and running, we will provide further information in a future edition about where to find them and how to use them, in case you have historic non-railway benefits that you have lost contact with.

Your 2019 pension increase

For the 2019/20 tax year, your railways pension will increase by up to 2.4%. This will be effective from 8 April 2019.

What is the increase based on?

Your railways pension is reviewed each year and increases according to orders published by the government. In recent years, the increases have been in line with the Consumer Prices Index (CPI) figure from the previous September.

So, for example, the increase for the 2019/20 tax year is based on the CPI figure from September 2018 (2.4%).

Will everyone get the full 2.4% increase?

Only those who took their railways pension benefits – or became a preserved pensioner – on or before 23 April 2018 will get the full 2.4%.

If you took your benefits – or became a preserved pensioner – on or after 24 April 2018, you won't get the full amount because you've been retired – or preserved – for less than a year. Spouses' pensions increase in the same way.

You can check the increase you'll receive using the information in Table A.

Table A

Date you started claiming your railways pension (or your benefits became preserved)	% increase to your pension
23 April 2018 or before	2.4
24 April - 23 May 2018	2.2
24 May - 23 June 2018	2.0
24 June - 23 July 2018	1.8
24 July - 23 August 2018	1.6
24 August - 23 September 2018	1.4
24 September - 23 October 2018	1.2
24 October - 23 November 2018	1.0
24 November - 23 December 2018	0.8
24 December - 23 January 2019	0.6
24 January - 23 February 2019	0.4
24 February - 23 March 2019	0.2
On or after 24 March 2019	0

How will my first pension payment in the 2019/20 tax year be worked out?

Depending on when your pension is paid, you may receive part of your pension at the new four-weekly rate and part at the old rate. Table B shows how many weeks of your pension payment will be at each rate.

Table B

Date of pension payment	Weeks at: Old rate	New rate
12/04/2019	3	1
18/04/2019	2	2
26/04/2019	1	3
03/05/2019	0	4

Where does the increase come from?

If you're under age 65 on 8 April 2019 (the date the increase becomes effective), you'll receive all of the increase from your railways pension.

If you're 65 or older on 8 April 2019, you may receive a lower increase from your railways pension. This is because your pension may include some 'guaranteed minimum pension' (GMP), which may increase at a lower rate than your railways pension.

If you reached State Pension age before 6 April 2016, the government may top up your State Pension to reflect the lower level of increases provided on the GMP (although some exceptions apply to married women who paid reduced National Insurance contributions and certain pensioners who worked or live abroad).

This top-up does not apply if you reached State Pension age on or after 6 April 2016.

What is GMP?

If you were a member of the railways pension schemes between 6 April 1978 and 5 April 1997, you may have been 'contracted-out' of the State Earnings Related Pension Scheme (SERPS), which existed at that time and was later abolished.

This means that, if you were a member of a railways pension scheme during this period, you paid a lower rate of National Insurance contributions. In return, your railways pension scheme had to provide you with a guaranteed minimum pension (GMP) which was roughly the same as the pension you would have received in SERPS.

How is my GMP increased?

For membership up to 5 April 1988, the part of your pension which is GMP is not increased by your railways pension scheme, in line with the Rules of the Scheme.

If you reached State Pension age before 6 April 2016, the government pays all of the increase for your pre-April 1988 GMP with your State Pension.

For membership after 5 April 1988, increases of up to 3% are paid by your railways pension scheme on the part of your pension which is GMP. If inflation is more than 3% and you reached State Pension age before 6 April 2016, any surplus would be paid to you by the government.

Who should I contact if I have questions about GMP?

If you have questions about your GMP, or the increase on it, you should contact your local pension centre. You can find details at gov.uk/find-pension-centre.

You should have already received details about your GMP from the Department for Work and Pensions (DWP).

Notice for pensioners on Payroll 2

During the 2018/19 tax year, you received 14 pension payments instead of the usual 13.

This is because you receive an extra four-weekly payment through the railways pension pay cycle every 28 years or so.

The values shown on your P60 for that tax year may therefore be higher than those that appear on your P60 at the end of the current tax year (2019/20).



Registered charity no. 1120447

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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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 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

Support through the bereavement process

Our Autumn Penfriend talked about coping with the loss of a loved one. In this issue, we offer advice about what your spouse or dependant must do in the unfortunate event of your death.

The death of a loved one is life-changing for those friends and family left behind. RPMI is here to offer support throughout the bereavement process, so it's a good idea to share this article with your next of kin.

Please contact us

When you feel ready to get in touch and tell us about the death of a railway scheme pensioner, you can:

- telephone the Call Centre on 0800 012 1117
- email csu@rpm.co.uk
- write to: RPMI, PO Box 300, Darlington DL3 6YJ.

It is a good idea to tell RPMI as soon as you feel able to. We need to know:

- the pensioner's date of death
- the name and address of the person who contacted us, or the contact details for the person who has been designated to deal with the pensioner's affairs,
- details of family members who may be entitled to pension benefits from the scheme.

What documents are needed?

Once RPMI has been notified, we will send out a letter of acknowledgement asking for the original death certificate, which will be returned. The letter includes a claim form that is not available on the Rail Pension website. The form should be completed and returned to RPMI with the death certificate so that the death can be registered on our system.

If the pensioner was receiving pensions from more than one Section of the Railways Pension Scheme, a separate form must be completed for each Section.

The spouse must also provide proof of their identity, such as an original birth and marriage certificate, or a copy of their passport or driving licence.

Child dependants must also provide their original birth certificate.

What happens next?

RPMI will review the claims and:

- set up a new pension payment as appropriate
- send a covering letter which states the payment start date
- return all original certificates.

How long are dependants' pensions paid for?

- A spouse will get a pension for life.
- Adult dependant pensions may be reviewed after ten years. This is at the discretion of the Pensions Committee/Trustee.
- Children get a pension up to the age of 18. The pension is extended if the child is disabled or up until the age of 23 if they are in full-time education, subject to Trustee approval.

Tax

RPMI issues an emergency tax code for beneficiary payments, and will make HM Revenue & Customs aware of the new payments. However it is the responsibility of the spouse or dependant to arrange the correct tax code with HMRC.

Pension increases

Any increase in dependants' pension payments will be added every April, if applicable.

Recommendations from your colleagues

- It's a good idea to have multiple copies of Grant of Probate, if relevant, and the death certificate so that all organisations that need to be informed – such as banks, utilities, other pension schemes – can be notified at the same time and reduce unnecessary stress.
- Make sure family members know where family birth certificates and wills are kept.
- If your lump-sum nomination was made several years ago, does it still fulfil your wishes?
- The government operates a 'Tell Us Once' service so that a death can be reported to most government departments in one go. Please remember that RPMI (the pension administrator) is not a government department so we need to be informed separately.

Help us to help others

You could play a big part in helping the next generation of railways pension scheme members with their retirement planning.

The schemes produce a lot of communications – such as videos, newsletters and web content – to help all our members understand important matters about their pension benefits.

When we're developing these communications, we'd like to hear your views to help make sure that we're getting things right and meeting members' needs. We simply need you to spare a few minutes to go online and share your opinions with us. If you're interested, please email platform@rpm.co.uk, quoting your full name, pension reference number and section, and we'll be in touch over the coming months.



Are you in the 1994 Pensioners Section?

Don't forget to nominate.

If you're a member of the Section who has been retired for less than five years, you can nominate people, charities or organisations to receive your death-benefit lump sum.

The lump sum is usually five times your basic annual pension (your basic pension before using any retirement options.) However any pension and lump-sum payments you may already have received up to your date of death will be taken from this lump sum before it is paid out.



By telling your wishes to the Trustee:

- The lump sum is tax free
- The decision-making process is usually speeded up.

You can download, print and complete a Nomination form at railwayspensions.co.uk/resources/forms or btppensions.co.uk/resources/forms.

A pension for your loved ones

When you die, your spouse or civil partner will be paid half of your normal pension, giving you peace of mind that your loved ones will be provided for once you're gone.

If you have no spouse or civil partner, the pension may instead be paid to someone who depended financially on you for at least two years immediately before your death.

What will they receive?

Your normal pension is the basic pension on the day you first took payment of your benefits. It can also include any pension increases that have been applied since that time. So your loved ones will receive half of this amount.

However, the pension does not include any voluntary increase or reduction you may have opted for when you retired (such as exchanging pension for cash or taking the level pension option).

It also doesn't include any benefits you may have had from additional voluntary contribution arrangements.

Your questions answered

What should I do if I feel that I am no longer able to manage my own affairs?

If for any reason you feel that you are unable to manage your own affairs, you can make legal arrangements to pass this responsibility to a family member, or someone else close to you. You, or your representative, will then need to contact our Helpline on 0800 012 1117 to let us know.

Do I have to pay tax on my pension?

Your pension is taxable like any other income. We deduct your tax before we pay your pension. HM Revenue & Customs (HMRC) tells us what tax code applies to you and we work out how much tax to deduct from your pension based on this code. We will only change this code if HMRC instructs us to use a new one.

If I get divorced, could this affect my pension?

Yes. If you get divorced, or dissolve a civil partnership, your pension is likely to be taken into account along with your other assets when working out a financial settlement.

The court has the power to order a transfer of part of your pension benefits to your ex-spouse or ex-civil partner, or this can sometimes be done by agreement as part of a settlement.

Who do I contact about the tax I am paying on my pension?

You need to contact HM Revenue & Customs with any questions about tax as we are unable to answer these questions for you.

RPMI only deducts the tax from your pension as authorised by HMRC. Your HMRC contact points are shown below if you have a query about your railway pension tax:

For UK tax, please contact:

HM Revenue & Customs, Pay As You Earn, PO Box 1970, Liverpool, L75 1WX

Telephone: 0300 200 3300

If you are deaf or hearing or speech impaired: 0300 200 3319 (Text phone)

If you are calling from abroad: +44 135 535 9022. Please quote your National Insurance number and tax reference 083/BRX1.

For Irish tax, please contact:

Irish Tax and Customs, Dublin Paye 1, Division 57, 9/15 Upper O'Connell Street, Dublin 1, Ireland

Telephone: (00353) 1 865 5000

Please quote your National Insurance and tax reference 0065120.

For Guernsey tax, please contact:

The Director (Tax), States of Guernsey, Income Tax Office, PO Box No 37, 2 Cornet Street, St Peter Port Guernsey, GY1 3AZ

Telephone: 01481 705 700.



History beneath the tracks

As one of Britain’s biggest land owners, Network Rail has uncovered a wide array of historic artefacts on its journey to build a better railway.

The remarkable finds, unearthed during Network Rail’s £50bn Railway Upgrade Plan, span thousands of years.

Five finds from the past:

Brunel’s workshops

In 2016, Network Rail unearthed historic remains of Isambard Kingdom Brunel’s engineering workshops during Crossrail project construction works.

At Paddington New Yard, the team found the remains of a very rare and early steam-powered turntable, built to accommodate Brunel’s controversial wide-gauge tracks. It also uncovered several buildings thought to be Brunel’s engineering workshops.

Previous investigations to the north of the site confirmed that Brunel – one of the world’s most revered and influential engineers – had used the area.

However, much of the location of his workshops lay beneath the modern railway, so their survival was uncertain.

First settlement at London Bridge

In 2014, Network Rail discovered hundreds of historic artefacts during excavations under the ancient arches of London Bridge station.

Borough Viaduct

Archaeological work during construction in 2011 uncovered remains from the Roman, Saxon, medieval and more recent periods. The discoveries, made during the £6.5bn Thameslink Programme, provided a fascinating insight into the formation and growth of the ancient settlement at Southwark, including traces of early Roman military occupation, evidence for the Boudican revolt and medieval burial grounds.

Ancient Roman Road

In 2010, historians and archaeologists spent months photographing and cataloguing many sites of archaeological interest on the site of Whitemoor, which is home to Network Rail’s recycling centre in Cambridgeshire today.

These include a series of Romano-British features thought to be associated with the Fen Causeway

Roman Road. Other findings at the site included WWII air raid shelters.

Liverpool Lime Street

A mini museum of historic items charting life at Liverpool Lime Street over the decades opened at the station in January 2019. Artefacts include:

- Original miniature lever frame equipment from the station’s former signal box, which opened in January 1948.
- The LMS trolley, named after the London, Midland and Scotland railway company, which operated from 1923 until 1947.
- Avery Autoprecision luggage scales from the early 20th century.
- In 2018, workers discovered a tiny house in the cuttings. Railway workers once visited the hut-like structure, which today can only be accessed when trains are not running, to make tea.

Pictured above: Roman ruins under Borough High Street; and 16th century tobacco pipes. Image credit - RSK Environment.

Tales from down the line

John Pickles Jnr, from Norfolk, shares special memories of a bygone era on the railways...

I started my railway career in 1952 as a signal box lad at Halifax.

The station today resembles little more than a bus stop, but in those days it had seven platforms and five signal boxes.

My first job was at the West Junction. I clearly remember the day I climbed the steps and walked into the box. The three resident signalmen were Harold Holroyd, Chris Reddyhoff and Johnny Jaggar. All of them were in their 60s and close to retirement. If they were alive today, they'd be about 120!

There were 57 levers (all actives, no spares) and ten different bells. It didn't take long to become attuned to each one. The levers were red stop signals, yellow distant signals, black points and blue locking bars (and there was the green lever – but more of that later).

My job was to record every bell signal in the register and to man the telephones. To this day, I can remember every lever and its function. Officially, the signal lads weren't supposed to operate the

equipment but unofficially we would help if allowed.

In the course of an eight-hour shift, there would be almost 100 trains to process, and it was so busy at times we ate lunch standing up while working.

I was also expected to clean the windows and polish the levers and brass instruments, and I used to beg coal from engine drivers for the signal box stove. My reward? I might be allowed home a little early on Saturday evening!

My father, John – born 1910 – was the station inspector in the 1950s and 60s. He completed 51 years' service. He used to be a passenger guard out of old Leeds Central Station, and I used to ride with him often. Trains were hauled by locos like Mallard, Flying Scotsman and the like. To us, each one was just another filthy loco, nothing special – we couldn't even tell the Mallard's colour (sometimes it was blue and other times green, but often black and mucky).

Dad was also a passenger shunter

at Wakefield Westgate, where trains from Bradford and Leeds used to couple up before setting off from London. The Bradford portion arrived first. I always felt scared watching dad on the track under the train, messing about with the couplings and pipes.

There were no tannoys or information screens and the staff had to shout to keep the public informed. I used to help by shouting 'Doncaster, Grantham, Peterborough, London' in my boy's voice. It must have sounded amusing.

Oh yes, the green lever! Johnny told me it was to let the smoke out of Beacon Hill tunnel, and I could help by pulling it occasionally. He wasn't lacking in humour!

I was eventually promoted to controller in York, and moved around various stations.

But now, everyone I know from those days has passed on. The thought that it's all gone and I'm the only one left brings tears to my eyes.

Life on the footplate

Historian Peter Wright has shed more light on a picture featured in the last Penfriend, featuring Jack Aked.

Jack and his colleague are posed in front of a LNER B12 locomotive, the type used extensively for ambulance trains because they could go most places due to their low axle load. Jack began his footplate career on 31 May 1919 and one S.A. Aked, presumably a relative, exactly a week before.

They may have worked with driver Leonard Mills, who started his rail career as a call boy in 1904 and became an engine cleaner in 1906. He was eventually promoted to driver in 1920.

Driver Mills worked in all links at Stratford. In 1944, he volunteered to drive American Armed Forces ambulance trains, and was stationed at Bournemouth with engine 7479, also a B12.

This engine was transferred to Stratford just before D-Day, eventually became BR 61565 and finished its post-war work off the old GER system at Grantham [GNR] and Peterborough Spital [MR] sheds.

The B17 Steam Locomotive Trust is building a new B17 class, another



class specifically designed for East Anglia. Jack and Leonard would both have been familiar with the B17 class.

As B17 SLT's project historian, I am always interested in railwaymen's memories of these engines. I can be reached by email at jetbreeze@btinternet.com



What's your destination?

Summer is fast approaching, so how will you make the most of the warmer weather? We've come up with a couple of interesting rail destinations for you to consider...

The historic line



The Weardale Railway

This line is an off-shoot of the original Stockton & Darlington Railway, and was laid in 1847 to transport iron ore to the smelters and manufacturers of nearby Teesside. A trust and social enterprise were set up to preserve the historic line in 1993 when the line was mothballed and under threat of being lifted.

Now operated largely by a volunteer force of rail heritage enthusiasts, passengers on the Weardale Railway climb aboard a fully restored steam train, before having their tickets collected and refreshments served by attendants in full period dress.

Monthly themed trips last around two hours, during which the train passes through lovely green pastures and leafy woodlands, before coming to a halt on the 100ft Etherly Viaduct, which offers panoramic views across the rolling countryside of Weardale.

This popular day out is ideal for steam history buffs, but even if you aren't an enthusiast, you'll still enjoy the feeling of stepping back into the golden era of rail travel.

The scenic route



The Far North Line

The UK is not short of picturesque train rides so choosing our most scenic route was quite difficult. We've opted for the Far North Line, which goes from Inverness, passing through Thurso on its way to Wick.

The most northerly line in the UK passes through rugged wilderness on a four-hour journey which takes in the epic scenery of Scotland's east coast. At times, carriages pass mere metres from the sea, giving passengers the sensation of travelling along the shoreline, before the track swoops inland to offer amazing views of the Highlands.

This journey is an absolute must for nature and rail lovers and provides beautiful postcard views of some of Scotland's finest sea and landscapes.

Tell us your favourite

Do you have a favourite rail trip? Whether it's an unusual destination, fantastic scenery or just a great day out, we want to know!

Write to Penfriend, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH or email Penfriend2@rpm.co.uk and don't forget to send us any photos you might have too!



Don't be a victim

Pension fraud is a serious problem. If you have pension savings you haven't yet claimed, please be aware of the warning signs!

If you've thought about investing or transferring your pension savings, there are red flags to look out for that could stop you becoming a victim of fraud.

Remember, cold calls about your pension are now illegal. Watch out for anyone claiming to be an investments expert or promising to help you claim tax-free sums from your pension.

Be very suspicious about offers of:

- a free pension review
- guaranteed returns on your investments
- low tax/tax-free lump sums
- exotic sounding and/or overseas investments

If you are offered any of the above, act immediately. If in doubt, hang up.

How to protect yourself...

- 1. Reject unexpected offers**
Ignore cold calls and offers about pensions
- 2. Check who you're dealing with**
Advisers should be registered with the Financial Conduct Authority – check the register at Register.fca.org.uk
- 3. Don't be rushed or pressured**
Be wary of 'limited' offers and always take your time to make all the checks you need
- 4. Get impartial information and advice**
Contact The Pensions Advisory Service, Pension Wise or independent financial advisers for guidance on your options

Report suspect transfers to Action Fraud on 0300 123 2040.

You can learn more about scams at pension-scams.co.uk or fca.org.uk/scamsmart/how-avoid-pension-scams

Greet and meets

Join in!

The Locomotive and Carriage Institution is a group of active and retired railway staff.

It holds monthly meetings between September and May in London. Visits are also arranged to various railway locations at home and abroad. The organisers would like to welcome new members from across the railway world. More details can be found at lococarriage.org.uk.

BTPF

The British Transport Pensioners' Federation (BTPF) is always open to new members.

Details of how to join can be found on the website btpf.org in the Get in Touch section or by emailing answers@btpf.org.

The BTPF's Memorial at the National Memorial Arboretum, in Staffordshire, continues to attract visitors seven years after its unveiling. It's located on the route of the visitor land train which tours the site. Part of its inscription reads:

'We especially remember and give thanks for the many thousands of railway people who have given their lives in times of conflict or peace.'

Trustee Board update

After 14 years as a Trustee Director, Tony Cotgreave has decided to step down from the Trustee Board at the end of June 2019.

We wrote to the relevant nominating organisations towards the end of March to seek a new Pensioner Director to fill this vacancy. We would like to thank Tony for his dedication and commitment to the railways pension schemes. He will continue as a member of the 1994 Pensioners Section Pensions Committee until the end of his current term of office.

Following John Chilman's appointment as Chief Executive of RPMI, there is also a vacancy for an Employer Trustee Director and we will be writing out to members of the Train Operating Companies Electoral Group to fill this seat.

The Trustee Board appointed a new Trustee Chair at its meeting on 13 March 2019. You can read an introduction to our new Chair at railwayspensions.co.uk or btppensions.co.uk.

Don't lose touch!

If you move house or change your telephone number, remember to tell RPMI.

To make sure you continue to receive important information about your railways pension, you need to keep your contact details up to date. You can do so by calling the Helpline on **0800 012 1117** or by emailing csu@rpmico.uk.

This would also apply to any relatives notifying RPMI of the death of a member.

If you're a member of any other rail groups or committees – such as the British Transport Pensioners Federation or REPTA, for instance – you need to notify these organisations separately about changes in your contact details. RPMI is not able to pass on your information.



BRIDGE HOUSE

In need of some rest and relaxation? Then Bridge House could be the place for you.

The distinctive white house dates back to 1793 and is set in four acres of award winning gardens in the glorious South Devon. A warm welcome awaits you from our dedicated staff who will assure you of a stress free break and for extra peace of mind we have a nurse advisor on duty 24/7.

We have just celebrated our Centenary Year and over the last two years we have undertaken an extensive refurbishment programme throughout the House, creating a beautiful, relaxing environment for our guests. We have 28 en-suite rooms with TV, Freeview, free Wi-Fi, tea and coffee making facilities and hairdryer. All our breaks are full board for one or two weeks. We are renowned for our lovely, local homecooked meals served in our Carriages Restaurant and many special dietary needs can be catered for. We also have our own therapy room where massage, reflexology and a whole host of other treatments can be arranged.

Bridge House is in the small sea-side town of Dawlish and is situated approximately one mile from the seafront and from Dawlish train station which has great transport links. Pick up from the station can be arranged. For those coming by car we have our own private car park. During your stay with us you can do 'as little or as much as you like'. Take a walk downtown and discover the shops and beaches of Dawlish and see the iconic black swans or, for those that prefer a seat, the local bus stops right outside our gates. You may wish to go further afield and explore the beautiful South West. One way to do this is to join our organised day trips boarding Bridge House minibus with our very knowledgeable driver.

Come evening time we have a good variety of entertainment for you to enjoy or you could just sink into a comfy sofa in the quiet lounge with a little night cap or two!

If any of this sounds appealing why not check out our website www.rch.org.uk or facebook page Bridge House or give us a call on 01626 866850/863303 for more information. Hope to see you soon!

*Discounted rates for retired Railway and London Transport personnel - please mention at time of booking.



Please visit our website for more information and to view our gallery

admin@rch.org.uk | 01626 866850 or 01626 863303 | www.rch.org.uk



Charity Number: 1142608 Company Number: 07109869

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

Photo album



The plate shop gang

Philip Cromie worked as a plater/welder in Shop 71 of Eastleigh Works. The photograph shows some of the plate shop gang at Alec Taylor's retirement. Alec, pictured centre, was a pressure tester and one of his leaving gifts was a small brass air tank made by the gang.



Phil's rail tour

Reader Phil Godfrey (pictured above) first appeared in Penfriend in 2017 when he attempted an epic walk from the Scillies to the Shetlands. Unfortunately he had to cancel the challenge because of injury.

After surgery, he did a Round Britain Rail Tour on behalf of APS Support UK. APS stands for Antiphospholipid Syndrome which is a disorder of the immune system. Phil's coastal trip covered 16,000 miles between Penzance and Thurso and he dropped in to Rotary Club and Inner Wheel Clubs to raise awareness of APS.

This year he plans to travel on rail lines and visit clubs further inland. If any railway Rotarians or other clubs would like him to speak, please contact Phil on philcgodfry@btinternet.com.

Henry and pals

My late grandfather, Henry Harold Hopkins, was born in 1892 and is pictured below at work on the railway, probably some time in the 1920s or 30s in Faversham, Kent. He is on the right but unfortunately I have never managed to find out who the gentleman on the left is. Maybe someone out there in railway land might recognise him as a relation of theirs.



The second photo is again of my grandad (second from left, standing) with his workmates, I would guess in the 1950s. Again, the identities of the other men are a mystery to me I am afraid. I hope you like them.

Marion Brown
Whitstable, Kent

Pete digs deep

Record producer, songwriter and railway enthusiast Pete Waterman was guest of honour at a time capsule ceremony at the National College for High Speed Rail in Doncaster.

The time capsule was buried to celebrate the 160th anniversary of the Railway Benefit Fund (RBF), and contains memorabilia from patrons including the Royal Family and Charles Dickens, as well as the names of fundraisers who have supported a new service for railway staff dealing with dementia.



Great day out

Neil Smith sent in the photo above from 2016, when Crewe & Nantwich U3A hired a train for a great day out at the Llangollen Heritage Steam Railway.

Friends reunited

Eastleigh Works Reunion Group would like to invite all ex-workers along to their next reunion evening at the Eastleigh Railway institute, on 9 August 2019 at 7pm. The group also has a Facebook page (Eastleigh Works Reunion). For further details, contact steveallentennis@gmail.com.



Pictured from left, Nick Ball, Phil Candy, Paul Brookes, Martin Pearman and Roger Crouch at a recent reunion.



Happy times

Eric Gilmour (pictured above, middle row, fourth from right) writes: "This picture was taken at Faverdale Hall in 1978. I was on a two-week NEBSS course. I retired after 53 years on the railway, 36 years on heavy rail and 17 years on Croydon Tram Link. Most of these years were enjoyable."

Art on the rails

Bill Clutton, a former forklift and scooter driver at Crewe loco works, is a very talented painter and watercolourist. Here is an example of his artwork.





Staff travel updates:

for retired safeguarded staff – from Rail Staff Travel

Travel guides

New versions of the Travel Guides and Travel Tips for Europe are available from the RST website. The previous Travel Guide has been split into two documents, with one specifically aimed at safeguarded staff.

If you have questions about where you can go and available discounts, please check the guides on the website before contacting RST.

Rail Ombudsman

If you have a problem using staff travel facilities on TOC services, you should raise the issue with the TOC concerned. If the TOC does not resolve your complaint, you should raise it with the Rail Ombudsman.

Details are at railombudsman.org or call **0330 094 0362** between 8am and 10pm, Monday to Friday (excluding Bank Holidays) and 8am to 1pm on Saturdays and Bank Holidays (except Christmas Day).

Please contact Rail Staff Travel if you have problems with:

- using Rail Staff Travel facilities on non-TOC services, such as Leisure Railways
- using FIP Rail Staff Travel facilities in Europe
- the service provided by Rail Staff Travel

Jungfraubahn

Jungfraubahn is joining the group of transport providers under the FIP identifier SP (Swiss Private Railways). From 1 January 2019, retired employees may use the FIP International Reduced Rate Card for a 50% discount on full public fares.

FIP coupons and International Reduced Rate Cards after Brexit

Rail Staff Travel is a member of FIP, an association within the International Union of Railways. This enables RST to issue FIP facilities on a reciprocal basis with the other FIP association members.

RST's membership of FIP is entirely unconnected to the United Kingdom's membership of the European Union. FIP facilities currently enjoyed by active and retired staff, partners and dependants will continue after Brexit.

Heathrow Connect/Heathrow Express

You can now use your Rail Staff Travel facilities (Staff Travel Card, Status Pass, TfL Privilege Oyster and Oyster Status Pass) on the whole of the former Heathrow Connect route between Paddington and Heathrow.

To travel on Heathrow Express, a privilege ticket should be purchased from Heathrow or Paddington stations using your Staff Travel Card. It is hoped that in the near future you will be able to use your Privilege Oyster card.

Travelling with children aged between five and 15

If you are aged over 60 and have a Staff Travel Card stating you are "Retired" or "Widow/Widower", you can take up to four children aged five to 15 with you for a flat fare of £2 each way per child, travelling in Standard class only. Tickets should be purchased before travel at the booking office by showing your Retired Staff Travel Card.

Photo ID cards for retired staff

If your card indicates you are retired or a widow/er, you don't need to carry a photo ID card when using your Staff Travel Card. However, you can get one free of charge from any National Rail Ticket Office. Just take along a passport office-compatible photo and ask for a photo ID card.

Travelling on Eurostar

You can purchase discounted tickets for travel on Eurostar with a FIP card or a Staff Travel Card. The Staff Travel Card discounted fares are slightly cheaper than the FIP discounted fares. This does not apply for staff with endorsements 5, 6, 9, 10 and 11.

Smart-enabled gates for gold and silver status passes

Both passes have been issued as SmartCards and are expected to operate the gates at Smart-enabled stations.

Gates which have been upgraded to read gold and silver status passes are:

- the majority of London in-boundary TOC stations
- out-boundary stations on Greater Anglia, c2c, Southeastern, South Western Railway, Govia Thameslink Railway (GTR), East Midlands Trains, Chiltern and Northern.

You can still use your Status Pass as a "Show and Go" Pass at all valid locations that are not currently smart-enabled.

As we get more information from TOCs, we will update the RST website.

Blue status passes cannot yet be issued as smart-enabled, so Blue status pass holders still need to pass through the ticket barrier on visual inspection.

Travel in retirement

If you didn't keep your travel facilities when you originally left your rail employer and haven't had them since, it is highly unlikely 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 that applied at the time you left, so if you were eligible at that time, you would already be receiving travel. 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.

Change of address or circumstances

RPMI and RST are separate organisations and do not share data. Both must be notified separately of any change of address or circumstances. For RST this can be done by telephone, email or our website. This will help ensure that your Rail Staff Travel facilities are issued in time and to the correct person/people.

Diary dates

2019/2020 Staff Travel Cards will be sent out in March 2019. If these have not been received by mid-April, write to RST confirming your name and address so these can be reissued free of charge. If you don't, you may be charged a fee for replacing them.

Contacting Rail Staff Travel

Telephone:

0800 652 1700

(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



A career to remember

The book corner about Ted Cook (Autumn/Winter 2018 issue) made me think of my husband's career on the railway.

He is now 87; he was 14 in January 1945 and started work on 2 April 1945 as a lad porter at Queensbury station (then LNER). He then went on to signalling and after working in several places in the West Yorkshire area, he ended at Healey Mills, Ossett, from where he retired in January 1996 after almost 51 years' service. Not a bad record I think!

Anne Wood



I'm sorry Ted...

I may well have just beaten you to the title of youngest signalman. I left school at the end of 1946 at the age of 14, and started work as a junior porter at Thorpe Bay in January 1947. I was paid £1-14s for a 48-hour week. I was then appointed to the New Hall Class 4 mainline at 16½. My last nine years were spent at Liverpool Street when the new IECC Box opening in 1987. I had a truly wonderful life with the railway family.

Ron Nash

Get in touch

I am trying to locate the staff record for my father who worked for LMS from c.1932/33, retiring from BR circa 1965. If anyone can help, please contact **ted.gibbins@yahoo.co.uk**

Edward Gibbins

Penfriend kindly published my letter about the Smithfield Goods Depot (Winter 2018). Just in case I am not the 'last man standing', here are my contact details if anyone would like to get in touch.
Email: **Zen16001@zen.co.uk**

Mike Hansford

I am trying to contact a retired train driver called Bruce Perkin. His depot was Bristol Temple Meads and he had service of 52 years and three days. He was on TV in a programme about First Great Western.
Email: **susanryder1952@gmail.com**

On behalf of Michael Ryder

My grandfather would very much like to get in touch with Barbara Blandford Musson, who featured in the St Christopher's Orphanage article (Winter 2017). There was a photo of my great uncle Peter Burgess in the article, who was at the orphanage with my grandfather David Burgess. Peter sadly passed away a few years ago.

Any assistance would be greatly appreciated.

emmalouiseburgess25@gmail.com

I would like to contact Peter Collins, an old friend who I first met in 1970 when he joined the Civil Engineers Works Department in Leeds as an apprentice painter and decorator.

We were colleagues and best friends until I was promoted and moved to Huddersfield in 1977. I retired through ill health in 1987 and we lost contact shortly after. It would be good to meet up again!

Email: **currydondon@aol.com**

Don Curry, Barnsley

Book Corner



Jack D Harrison writes: As a signalman, I used to cover most of the boxes and crossings on the Blackpool Nth and Sth lines, and the old Wyre line to Fleetwood, but was

forced to retire through ill health in December 1988. I then suffered more serious injuries in a car crash in 1993.

I have had to reinvent myself as my condition got worse, but I didn't let it get me down too much and have never accepted being idle for long.

The need to be active mentally took over and I became involved in various community groups and campaigns. I have also self-published two books, with a third in production and a fourth in the pipeline about the 250,000 boys who lied about their age to join the Great War. Here is an excerpt from my poem which inspired the latest book:

*Poppies in a field, for the boy no longer here;
He sailed for the Western Front without any fear.
Peaceful was the image in his head that day;
Just turned twelve, as he lay in the newly cut hay.*

*And now turned fourteen, he's gone, having lied
about his age;*

*Recruiting Sergeants didn't care as the boy signed
the page.*

*So many of these boys joined up, forsaking
favourite toys;*

*Like Pied Pipers, the call of the guns led them to
the noise.*



Inside Crewe Locomotive Works By Bryan Skellon and Neil Smith.

Bryan's biography covers his 50 years at the works from 1942 to 1992, where he started as an apprentice and finished as a quality auditor.

The book also features stories from the steam age through to the introduction of diesel and electric locomotives, and is illustrated with many photos from the LNWR, LMS and British Rail eras.

Available for £9.99 from Amazon or send a cheque for £12.50 to N. Smith, 22 Sundale Drive, Crewe CW2 8UB. All proceeds go to St Luke's Hospice in Cheshire.



The Neath Great Western Retired Staff Club is open to new members

Chairman Steve Paterson writes: "We meet weekly in the local Workingmen's club and know there are many retired railwaymen who are in the area who may be interested in joining us.

"All are welcome, ex-railway workers or not and from any department. We organise slide shows, talks and presentations as well as trips to heritage railways.

"Last year we published a book of members' memories – some from long lost lines, stations and signal boxes, which has proved very popular. It's named after our club.

"If you'd like to know more about the club or book, email me at: paterson129@btinternet.com."

Last call for information about the Great Train Robbery

There is surely no one still working on the railways who was doing so on 8 August 1963, or even less likely 20 February that year.

The first date is known to you, the second marks the Irish mail train robbery. On that occasion, a mail train was attacked on the Euston-Holyhead line. It took place late in the evening in the middle of the worst winter that any of us can remember. Rail staff were beaten up and the robbers escaped at Hemel Hempstead.

I am telling you this because I am in the middle of writing a book and a big thank you is owed to 'Penfriend' and readership for the success of the last, 'An Inspector Recalls'.

The new book will reveal much about the Great Train Robbery that has not been disclosed before. I have discovered some remarkable stuff. But I have a strong feeling that there is more out there.

Only railway pensioners can help me with this. If anyone heard rumours, saw things, or knew things or people swept up in events, please contact me urgently. Everything will be dealt with in confidence, unless you choose otherwise.

Graham Satchwell, former detective superintendent, British Transport Police.
Email: grahamsatchwell@icloud.com

Competition

Spot the 9 differences and you could win £60-worth of high street shopping vouchers.



Circle the differences and send this page to: **Penfriend Competition, Room W27, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH.**

You can also scan the page and email to: **penfriend2@rpmico.uk** with Competition in the subject line.

The competition closes on **7 June 2019**. The winner will be the first correct entry drawn at random.

Name:

Address:

.....

Contact us



Write to:

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



Email:

csu@rpmico.uk



Helpline

0800 012 1117

Open Monday to Friday
8am - 5pm

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

Please note: some telephone calls may be recorded.

Have your say



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

[surveymonkey.co.uk/r/PenfriendSpring19](https://www.surveymonkey.co.uk/r/PenfriendSpring19) or scan the QR code above.

Congratulations to...

Mr J Charlton, from Surrey, the winner of our Winter 2018 'Railway Pioneers' competition.



The correct answers to the anagrams are:

1. Isambard Kingdom Brunel
2. Joseph Locke
3. William Hedley
4. Henry Robinson Palmer
5. Francis Webb
6. Vincent Litchfield Raven
7. George Westinghouse
8. Thomas Brassey

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