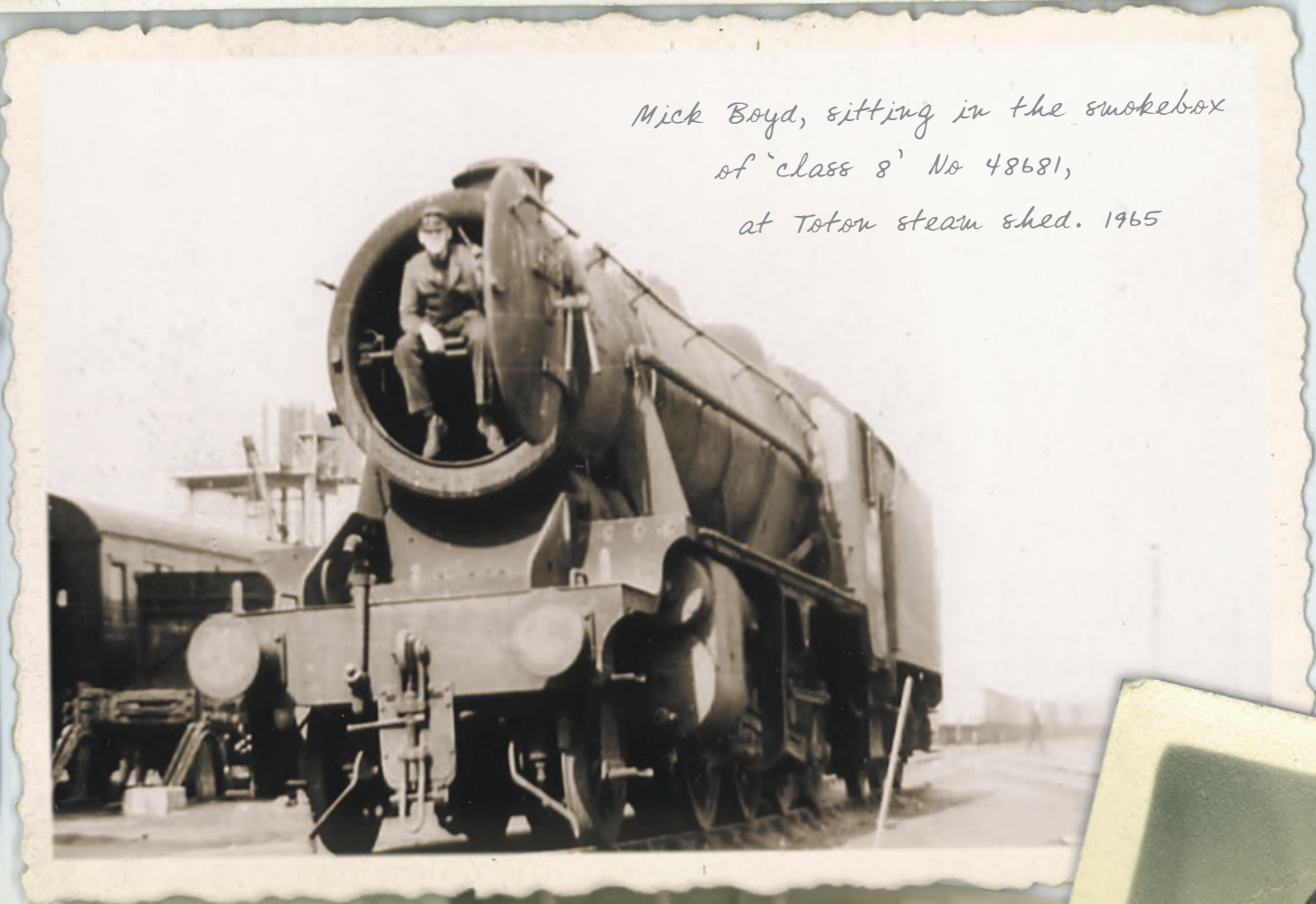




penfriend:

the newsletter for railway pensioners



*Mick Boyd, sitting in the smokebox
of 'class 8' No 48681,
at Toton steam shed. 1965*

Get the most
from your life
after work

Win £60 shopping
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competition

Rail Staff Travel
updates

Photo album

Trustee's message

A warm welcome to the spring issue of your Penfriend newsletter.

2020 has already got off to a flying start and we hope this newsletter will help to keep you updated about both your benefits from the railway pension schemes and developments within the pensions industry as a whole.

As always, I really appreciate the contribution our readers make to this newsletter, too. By sharing your memories, stories and photographs, you help keep the community spirit of the railways alive, long after your working days are done.

In terms of the Railways Pension Scheme, the 2019 valuation – the three-yearly ‘health check’ for the Scheme – is well underway. The draft results of the valuation will inform discussions around how to make sure each section of the Scheme remains on track to deliver its commitments.

Although 2019 was a year of considerable political and economic uncertainty, I’d like to reassure you that both the Trustee Board and RPMI take a considered and long-term view when faced with such challenges and will continue to look after our members’ best interests throughout 2020 and beyond.



With best wishes,

CHRIS HANNON
Chair of the Trustee

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

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

Contents

Pension news in summary	3
Your 2020 pension increase	4
Claiming your pension from abroad	6
Important decisions	7
Your questions answered	10
Photo album	12
Book corner	13
Be scam savvy	15
Staff travel updates	16
Your letters	19



Front cover

The front cover photo was taken in 1965 and supplied by Lee Edmonds. It features Lee’s friend Mick Boyd, sitting in the smokebox of ‘class 8’ No 48681, which had been stored in one of the dead-end roads, at Toton steam shed.

Lee explains: “As engine cleaners at the time, we’d been assigned ashpit duties by the charge hand cleaner for the trickle of steam engines still using the shed, which was basically deserted, as all the staff had moved over to the new diesel depot, which was to the left of the picture. This gave Mick and I, as steam enthusiasts, the freedom to take many photos in between our ashpit duties, especially as the chargehand cleaner seemed more pre-occupied with his labourers in the new shed.

We helped out in disposing some of the engines, with the loco crew sent over to do so, and were even allowed to drive the odd one, all at 16 years of age. Happy days!”

Pension news:

in summary

This regular feature looks at developments in pensions which may affect you or your pension.

A new government and Brexit

The general election on 12 December 2019 resulted in a Conservative government with an 80-seat majority. Although we will have to wait and see what the new government brings for pensions, the Conservative Party manifesto suggests the government will:

- Keep the triple lock for State Pension increases;
- Reintroduce the Pension Schemes Bill, which we cover later in this article;
- Carry out a review of tax relief for net pay pension schemes (such as the railways pension schemes), as increases to the personal allowance have had an impact on tax relief for low earners; and
- Review the tapered Annual Allowance, which has been in the news due to the impact it has had on working hours for NHS staff.

Following the election and the ratification of the withdrawal agreement by the UK and the European Union (EU), the UK exited the EU on 31 January 2020. There is now an implementation period until 31 December 2020 while the EU and UK negotiate new arrangements.

We will continue to pay pensions as normal to pensioners who live outside the UK during the implementation period and do not currently expect any impact after the implementation period.

Budget

In January, it was announced that the Budget would take place on Wednesday 11 March. It had previously been scheduled for November 2019 but was postponed due to the general election.

The timing of the Budget means that we are unable to provide an update on its contents in this edition of Penfriend. However, there will be a Budget update on our member website shortly after the Budget has taken place.

At the time of writing, we expect the Budget to provide proposals for the tax relief issues that had been in the Conservative's manifesto. The Budget is also expected to confirm the State Pension increase for April 2020.

State Pension increase for April 2020

The Department for Work and Pensions (DWP) announced in December that State Pensions will increase by 3.9% under the 'triple lock' mechanism. This reflects the fact that the average earnings increase of 3.9% in July 2019 was higher than both 2.5% and the rate of CPI inflation in September 2019, which was 1.7%.

This means:

- The basic State Pension (BSP) will increase from £129.20 to £134.25 per week; and
- The new State Pension will increase from £168.60 to £175.20 per week.

The increases to State Pensions will apply from 6 April 2020.

Pension Schemes Bill

In the Autumn edition of Penfriend, we mentioned that we were expecting draft legislation to progress items that had been on the now previous government's agenda. This was released in October but, effectively, postponed due to the general election.

The Queen's Speech, which followed the general election, announced a further Pension Schemes Bill and the draft legislation has now been published. This resurrects the previous draft legislation and includes measures to:

- Introduce Pension dashboards, to help people see information about all their pension savings, including their State Pension, in one place;
- Introduce collective defined contribution (CDC) schemes (or collective money purchase schemes, as they are referred to in the Bill), such as the one proposed for Royal Mail;
- Strengthen The pensions Regulator's powers, such as increased punishment for those who deliberately put their pension scheme at risk;
- Make changes to how trustees approach scheme funding and investment decisions, such as the actuarial valuations for the railways pension schemes; and
- Make changes to the statutory requirements for transfer values to help trustees combat the risk of pension scams.

Your 2020 pension increase

For the 2020/21 tax year, your railways pension will increase by up to 1.7%. This will be effective from 6 April 2020.

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 2020/21 tax year is based on the CPI figure from September 2019 (1.7%).

Will everyone get the full 1.7% increase?

Only those who took their railways pension benefits – or became a preserved pensioner – on or before 21 April 2019 will get the full 1.7%.

If you took your benefits or became a preserved pensioner on or after 24 April 2019, 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
21 April 2019 or before	1.7
22 April - 21 May 2019	1.6
22 May - 21 June 2019	1.4
22 June - 21 July 2019	1.3
22 July - 21 August 2019	1.1
22 August - 21 September 2019	1.0
22 September - 21 October 2019	0.9
22 October - 21 November 2019	0.7
23 November - 21 December 2019	0.6
22 December - 21 January 2020	0.4
22 January - 21 February 2020	0.3
22 February - 21 March 2020	0.1
On or after 22 March 2020	0

How will my first pension payment in the 2020/21 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
09/04/2020	3	1
17/04/2020	2	2
24/04/2020	1	3
01/05/2020	0	4

Where does the increase come from?

If you're under age 65 on 6 April 2020 (the date the increase becomes effective), you'll receive all of the increase from your railways pension.

If you're 65 or older on 6 April 2020, 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](https://www.gov.uk/find-pension-centre).

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

Claiming your pension from abroad

If moving abroad forms part of your retirement plans, there are some important things to consider when it comes to your pension.

Be organised, plan ahead and take the stress out of having to sort out your finances at a later stage.

Your RPS pension

Moving abroad shouldn't have any effect on your railway pension. In order to be able to claim it, you will need to fill in a separate claim form which RPMI can provide you with upon request.

Your State Pension

You can still receive your UK State Pension even if you decide to move onto pastures new. However you should let the pension service know when you are going to leave the UK. State pensions are paid in pounds sterling, so if you move or live overseas you may see a change in the value of your pension (in local currency terms) from payment to payment if there are changes in currency rates.

However, you might not be able to benefit from the increase in State Pension that occurs to keep up with the cost of living each year. You will currently only get an increase if you live in:

- the European Economic Area (EEA), Gibraltar or Switzerland, or
- a country that has a social security agreement with the UK that allows for cost of living increases to the State Pension

Head to the government's State Pension checker at [gov.uk/check-state-pension](https://www.gov.uk/check-state-pension) to find out how much you could get and when, and find out where an annual increase is paid. The list of countries where increases get paid may change at the end of the Brexit transition period, depending on the terms agreed with the EU and other countries.

Ouch, tax!

There is no escape from the taxman. No matter where you go, you will be required to pay a certain amount from your retirement income in tax. Therefore, it's important you do your homework and research the position for the country you're planning to move to. Find out more about tax on your income if you live abroad on the government's website.

Need help?

An adviser could help you understand your options and the impact of them but they will usually charge. You can find independent financial advisers at [Unbiased.co.uk](https://www.unbiased.co.uk).

There is also information online to help you sort out your retirement income before you move abroad:

- [Pensionwise.gov.uk/en/living-abroad](https://www.pensionwise.gov.uk/en/living-abroad)
- [Pensionsadvisoryservice.org.uk/about-pensions/when-things-change/moving-abroad](https://www.pensionsadvisoryservice.org.uk/about-pensions/when-things-change/moving-abroad)

Locomotive **naming** for the BTPF

The British Transport Pensioners' Federation (BTPF) is pleased to announce that a Class 47 locomotive is to be named after it.

The naming event will take place at the National Railway Museum, York on Tuesday 9 June 2020 at 11.30am. The Rail Operations Group (ROG) will provide the locomotive, which after the ceremony will travel the length and breadth of the country.

Karl Watts, founder and CEO of the ROG, said: "I am pleased to recognise the great work that the BTPF does on behalf of its members and that in our way we can spread the word about them around the country."


Founded in 1948, the BTPF's primary aim has always been to protect the best interests of all railway people in retirement.


John Harrison, BTPF's National Chairman, said: "Over the years, the BTPF has achieved many financial benefits for

retired railway employees and their dependents, as well as improvements to their travel facilities.

"An excellent relationship is maintained with RPMI on all matters relating to pensions, with any proposed or actual changes closely monitored on behalf of our members."

To become a member of the BTPF, you can either:

 Email: answers@btpf.org

 Telephone: **0116 2750730**

 Submit: the "Get in Touch" form directly from www.btpf.org



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We hope to see you soon!

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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



Grand Patron: HRH The Princess Royal Registered Charity: The Railway Convalescence Homes No. 1142608 Registered Co. No. 07109869



Important decisions

It's very important to make sure your pension is in safe hands, in the event that you become unable to manage it yourself. You can do so by appointing a Legal Power of Attorney (LPA) to make decisions on your behalf – that way someone you trust will be in charge of your affairs.

A Power of Attorney is a legal document that lets you decide who should manage your affairs if you're no longer capable yourself. If you don't appoint a Power of Attorney, all decisions could be made via the courts, which could result in expensive legal fees for you or your family.

Here is more information on the different types of Power of Attorney (you can set up more than one):

Ordinary Power of Attorney

This covers decisions about your financial affairs such as paying bills or investing money, and is valid while you have mental capacity. It is suitable if you need cover for a temporary period (for example, a hospital stay or holiday). You can limit the power you give so your Power of Attorney can only deal with certain assets. If you would like to set up an Ordinary Power of Attorney, contact your local Citizen's Advice or get advice from a solicitor.

Lasting Power of Attorney (LPA)

This covers decisions about your financial affairs or your health and care. It comes into effect if you lose mental capacity or if you no longer want to make decisions for yourself.

If you are married or in a civil partnership, don't assume your spouse will automatically be able to deal with your pension if you lose the ability to do so. Without an LPA, they don't have the authority.

If you want to set up an LPA, you must do this while you are still able to make decisions for yourself. You can use the online service on **[Lastingpowerofattorney.service.gov.uk/home](https://www.gov.uk/lasting-power-of-attorney)** or download the forms from **[Gov.uk/government/publications/make-a-lasting-power-of-attorney](https://www.gov.uk/government/publications/make-a-lasting-power-of-attorney)**.

In England and Wales, the person giving another person authority to act on their behalf is called the **'donor'**. In Scotland, the person giving another person the authority to act on their behalf is called the **'granter'**.

In Scotland, Ordinary Power of Attorney is known as Continuing Power of Attorney and Lasting Power of Attorney is known as Welfare Power of Attorney.

You can register someone you trust as an Ordinary or Welfare Power of Attorney online at **[epoar.publicguardian-scotland.gov.uk/](https://www.epoar.publicguardian-scotland.gov.uk/)** or by post.

Are you a member of **REPTA**?

The Railway Employees & Public Transport Association (REPTA) is a non-for-profit organisation offering a full benefits package for its membership, and is open to all personnel and families in the transport industry.

It has been running for well over a century and you may remember REPTA from your days on the railway. For just £5 a year membership, REPTA offers special insurance rates with Boswell, a huge range of holiday deals, special rates at UK attractions, cheap hotels, car hire, cruises, a number of social events, and more.

You can join securely and find more information online at www.repta.co.uk



Celebrating a **centenary** in style

Former Great Western Railway (GWR) driver Gordon Pritchard rode in the driver's cab of a new Intercity Express Train as part of his 100th birthday celebrations.

The Second World War hero experienced GWR's high-speed, bullet-style train, riding from Swansea to Swindon – a journey he regularly made as a driver.

At Swindon, Gordon took a trip down memory lane with a tour of the town's railway heritage STEAM Museum, where GWR presented him with a cake and framed picture.

Gordon commented: "It's been absolutely fantastic. I had a wonderful time in the cab of the new Intercity Express Train although it was a very different experience to the trains I used to drive. I'm so grateful to GWR and STEAM for organising this."

Swindon holds a special place in Gordon's heart as he passed his first railways tests in the town in 1937. After the war, he went on to enjoy more than 40 years' service with GWR.

Born in Swansea on November 30, 1919, Gordon left school at 14 and worked for a couple of local butchers. He then took a factory job in Birmingham before sitting his first GWR tests.

Gordon worked in the freight yards of Swansea before signing up for Militia training in 1939. Soon after his 20th birthday he was called up, joining 190 Railway Operating Company, Royal Engineers.



Are you a 'greypreneur'?

Have you heard of the 'greypreneurs'? You may even be one without realising.

Who are they?

They are a new generation of entrepreneurial people in their 50s and beyond who are embarking on a new business journey.

This is a rather new and progressively growing trend in the UK that is quickly re-writing the rules of retirement.

For many, hitting retirement age meant the end of working life, no working commitments, more time for themselves and their families. While this is still the case for some, more and more pensioners are opting for a new challenge by embarking on an entrepreneurial journey.

A recent report shows that one in ten people would like to start their own business in retirement.¹

How have they come about?

The reason for the rise of the 'greypreneurs' could be seen to be a combination of factors that have a significant impact on people's lifestyle when they go on to retire.

■ Living longer

The UK population on average nowadays is living much longer than previous generations, although growth in life expectancy is slowing. A boy born today could expect to live to 89.5, while a girl could expect to live to 92.1.² Living longer means having more time after work to do the things that you want or need to do.

■ Reaping the benefits of a final salary pension

Many pensioners are currently receiving their generous final salary pensions which provides them with the financial stability and confidence to be able to do the things they like. For some entrepreneurial minds, this is the perfect opportunity to set up a business and experience something new.

■ State Pension age plays a part too

Another likely reason for the increase in 'greypreneurs' is the rise of the State Pension age. It is due to have increased from age 65 to 66 by October 2020, which may explain the rise of people going self-employed in a bid to tackle the challenges of waiting longer for the income. According to recent research, the majority of the self-employed workforce in the UK by 2024 will be made up of people over 50s.³

If you are considering getting a job while claiming your pension, you may have important tax implications to think about.

Find out more at railwayspensions.co.uk/retired/returning-to-work.

¹ Pension report, Retirement Reality, Aviva

² ONS website - What is my life expectancy? And how might it change, Dec 2017

³ Over 50s to be majority of UK's self-employed by 2024, Hitachi Capital, June 2018

Most 'greypreneurial' UK cities

The 'Retirement Reality' pension report developed by Aviva suggests there is a much stronger desire from working people in the bigger cities to run their own business in retirement.

19%

London

11%

Glasgow

8%

Manchester

8%

Leeds

7%

Newcastle



Your questions answered:

Finances in retirement

When can I start taking my State Pension?

The age you can claim your State Pension may be different to the age you can get your rail pension or other pension arrangements you may have.

You can start claiming your State Pension as soon as you reach State Pension age. It is different for everyone as it's worked out based on your date of birth (and your gender if you were born before 6 November 1953). Check when you will reach state pension age with GOV.UK's State Pension age calculator at [Gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)

How can I boost my retirement income?

- You may be entitled to claim a State Pension and/or other government entitlements, like Pension Credit and Housing benefit, for example.
- Consider whether your home could be a source of income – you might be able to access some of the money your property is worth by using equity release or by renting out a room if you have got the space. You should seek financial advice before doing so to fully understand the implications these options may have on you and your finances.
- You may want to get a job while receiving your pension. But please be aware that there could be tax implications. You can find more information at [Railwayspensions.co.uk/retired/returning-to-work](https://www.railwayspensions.co.uk/retired/returning-to-work)

'Defined contribution' pensions are built up over time by you or your employer making regular payments into it. The total amount of money you will have for your retirement depends on how much was paid into the pot and how the fund's investment performed. Check with your pension provider if you're not sure what type of pension you have.

What is pensions income drawdown (income withdrawal)?

Pensions income drawdown is only available to those who have a 'defined contribution' pension. Your rail pension is not a defined contribution pension but you may still have other pension arrangements that are.

It means you can leave some of your retirement money invested and take part of it as income. If your investments do well, your pension fund can carry on growing, which means your retirement income may increase too. But remember, the value of your income could also go down if your investments perform badly, or you may run out of money if you live longer than expected within your drawdown plans.

When is income drawdown a good option?

You should get financial advice if you are considering using income drawdown. It is typically only recommended for people who have a large (e.g. six-figure) pension fund or enough other regular income during their retirement. This is due to the fact that the stock market – where your money is likely to be invested – can go up or down. You could end up with far less income than you've planned for.

Who can I talk to if I need further guidance and advice?

You can find Independent Financial Advisers (IFAs) in your local area at www.unbiased.co.uk. If you want more information about any of the options, you should check with your employer, email csu@rpm.co.uk or telephone the Helpline on **0800 2 343434**.

Are pension scams common?

Yes. According to a recent research conducted by the Pensions Regulator and the Financial Conduct Authority, victims of pension scams lost an average of £82,000 to fraudsters in 2018, equivalent to 22 years' worth of savings evaporating within 24 hours. Although there is ban on pensions cold-calling, thousands of people still lose their precious retirement savings every year. Read about how to protect your pension from fraudsters on page 15.

Important information about your P60

Note: this only applies to pensioners on the Period 2 payroll who were in receipt of their pension before the start of the 2018/2019 tax year.

In the tax year 2018/2019 you received 14 pension payments rather than the usual 13 payments. This situation only occurs once every 28 years and arose because the first pension payment was made on 6 April 2018 and the final payment was made on 5 April 2019.

In the 2019/2020 tax year the payment cycle returned to normal and you received the usual 13 payments.

Due to this, your new P60 document will show lower gross values when compared to the 2018/2019 P60 document. This does not mean your pension has been reduced, it simply reflects the payroll cycle returning to normal 13 payments when compared to the previous tax year.

On the move?

Moving house? Got a new number?

Make sure to let us know and keep your records updated. Regularly review your details to ensure we can continue to send you important information about your pension.



Write to:

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



Email:

csu@rpmi.co.uk



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 Web: www.woking-homes.co.uk



Woking Homes

Quality Residential Care for Older People

Photo album



Britain's most successful weightlifter at the depot



Tokyo Olympic Weightlifting Silver Medallist Louis Martin is pictured here in the late 1960s at the Electric Traction Depot, Crewe, alongside his mates, Steve Cooper (left) and Keith Wilde (right). They were seconded to work with the English Electric team in a workshop at the rear of the depot.



The stripping gang

This photograph was supplied by Roy Crompton (far right) and was taken in the long hot summer of 1976 at Crofton Permanent Way Depot.



Memories from the railway

This photograph was provided by Christopher Spittal, son-in-law of Peter Hetton (second from the left), who sadly passed away on 5 November 2018. Peter worked on the railway all his life from the age of 16 until he retired early when the Thornton depot closed.



In search of a railway artefact

The Manchester and Birmingham Railway plaque had gone missing in 1998 when it was removed due to an upgrade of the station, and never re-appeared again. Mel Thorley spotted the artefact being featured for sale on eBay last year. On 12 September 2019, the plaque was retrieved by the British Transport Police, citing Network Rail as the item's rightful owner.



The last one to leave



Jim Mason provided this photograph of the last locomotive to leave Mexborough Depot and the loco crew. The image was taken on 1 May, 1964. The depot included an electric overhead 1500 volt wiring system which became known as the Manchester – Sheffield Wath System over the Pennines via the Woodhead Tunnel to Manchester.



Book corner

Footplate to the Boardroom part 1

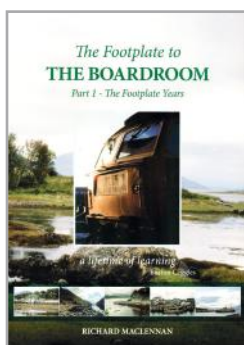
The memories and anecdotes of a 40-year service career railwayman.

Richard's career on the railways spans from working on the footplate right through to taking strategic roles as Executive Director and Board member at one of the train operating companies.

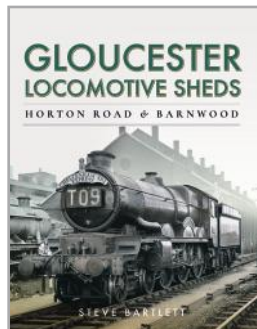
Part 1 of his book covers the footplate years based in Scotland in the 1980s at the zenith of diesel locomotive workings and variety. The book includes many previously unpublished black and white/colour photographs from the author's private collections.

Each book is individually signed and numbered by the author and all profits will go towards the rebuilding of Whitrope Siding signal box.

The book is available on Ebay, Amazon, Ian Allan Bookshop Waterloo or direct from the author at whitrope@outlook.com, priced at £17 including free postage.



Steve Bartlett's trilogy



After a lifetime spent in railway operations, timetable and train planning and commercial roles, Steve has since retired and published two books, while a third one is nearing completion.

Taking specific locomotive depots as the basis for each book, Steve has then taken an in-depth look at each shed, how it functioned, the locomotives that worked from there and the duties they performed. Each book combines the depot's story with over 200 photographs.

Steve's first book with the same publisher was 'Hereford Locomotive Shed'. This has recently been followed by 'Gloucester Locomotive Sheds', telling the story of this major railway crossroads where former GWR and LMS (Midland Railway) routes met. The book focuses on the two companies' principal depots, Gloucester Horton Road and Gloucester Barnwood. Not forgotten are the various sub-sheds at Cheltenham, Lydney, Brimscombe, Dursley and Tewkesbury.

Available priced at £25, direct from the Publisher Pen & Sword by calling 01226 734222 or from the website. It can also be ordered from bookshops.

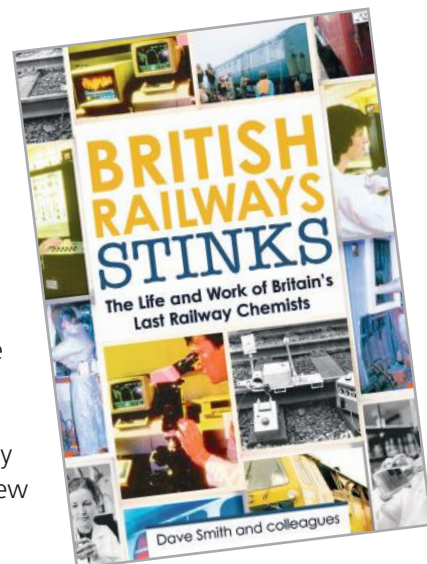
British Railways Stinks

Few railway workers will be aware of the role played by railway chemists (stinks) in keeping the railway system operating prior to privatisation in 1996.

Their network of laboratories played an instrumental role in dealing with the wrong type of snow, wrong type of leaves and the wrong sort of fuel, which did not get the same publicity.

How emergencies such as a nuclear incident at Leicester were dealt with expeditiously and how they tactfully dealt with the mercury poisoning of the Chairman are but a few of the factual but often amusing anecdotes of six scientists in a book entitled British Railways Stinks published by Gresley Books.

The hardback book with about 60 photos is available from Waterstones, Amazon, WHSmith, and from Mortons Books at £14.99.





Get the most from **life after work**

If you've just retired and are still getting used to this new phase of your life, at first it might seem that you have got all the time in the world in your hands.

This will soon change as you commit to different things. However, you shouldn't forget that this is the time for you to enjoy life beyond employment and do the things that you want to do.

Here are some tips on how to make the most of your life after work.

Prepare emotionally

Retirement may bring a big change in your lifestyle and can sometimes make you feel like you've lost your identity. Make sure you ease yourself into your new routine by preparing emotionally for it. Look for healthy ways to help you adjust, like walking, reading, practicing yoga, or other exercise, for instance.

Organise your money

Think about your finances and what spending adjustments you will need to make, if any. Many new pensioners will need to get into the habit of gradually reducing their spending, and this is perfectly normal. Make sure you establish a new budget, track down any old pensions, claim any State Pension you're entitled to and check what other benefits you can claim.

Develop a routine

Retirement often leaves you with a lot of spare, unstructured time, and some people find this a little overwhelming. Think about the things that you've always wanted to do but never had the time to – city breaks, gardening, or a hobby of some sort perhaps. If you thrived with a schedule, you might find that having a loosely established routine day in and day out might help with planning your time.

Look after your health

Health is a major factor in our lives and shouldn't be taken for granted. Life after work is the best time to refocus on your health and fitness, simply because you have the time to do so. Think about what you eat, how active you are, and how you can maintain or improve your health.

Eat well and keep active

Use the extra time on your hands to explore healthy and nutritious cooking options and – if you haven't already – find some form of exercise that you enjoy and practice it regularly!



Knowledge is power – as the old saying goes, and by knowing the warning signs, you can help to protect any pension savings you haven't yet claimed.

However, do you know the warning signs to look out for?

Pension scams come in many forms but tend to fall into two main categories:

- Encouraging pension savers to take cash lump sums from their pensions for 'investments', and
- Tricking the victim into transferring their pension to a new provider

Research by Censuwide, conducted in June 2019, suggests more than five million people across the UK could be at risk of falling for at least one of six common tactics used by pension scammers:

- Free pension reviews
- Claims of guaranteed high returns
- Exotic investments
- Time-limited offers
- Promises of early access to cash (before the age of 55)

Although there is ban on pensions cold-calling, thousands of people still lose their precious retirement savings every year. There is nothing your pension administrator can do to get your money back once you've transferred it out, so it is crucial you take extra care before making any decisions.

For more information, visit **Pension-scams.com** or call The Pensions Advisory Service (TPAS) on **0300 123 1047** for free pensions guidance and information.



Your pensions administrator will never cold call and ask for information.

It would only call you in response to an enquiry you have made.

Share your stories

Do you have any memories of life on the railways that you'd like to share with your fellow readers?

We're always happy to hear from you, so please drop us a line at **Penfriend, RPMI, Stooperdale Offices, Brinkburn Road, Darlington DL3 6EH.**

You can also email **penfriend2@rpm.co.uk.**

Photographs are also welcome – don't forget to include your name and address so that we can return them!

Did you work with Colin Gray?

Mary Jo Gray, wife of Colin Gray, wrote to Penfriend to ask us to let readers know of her husband's passing on 3 July 2019 in Surrey.

Colin worked as a train driver of steam, diesel and electric trains until his early 40s, when he took up an admin role.

If you'd like to get in touch with Mary to express your condolences, please write to **penfriend2@rpm.co.uk** and we will pass your message onto her.



Staff travel updates:

for retired safeguarded staff – from Rail Staff Travel.

Making reservations

Except on Hull Trains services and in Business Class on Transport for Wales's services, retired employees using Staff Travel Card boxes or Status Passes may make seat reservations free of charge on train operating company (TOC) services at any National Rail station. It is your responsibility to ensure you do not book on a restricted service. Staff travel restrictions can be found here www.raildeliverygroup.com/rst/where-can-i-go.html#Restrictions

Restrictions on services

The RST restrictions document lists a few specific TOC services on which staff travel is not permitted. These are set out in tables under each TOC's entry. Some TOCs also provide a list of busy services which they request you avoid travelling on where possible. These services are not barred to staff, but it is recommended that you travel on alternative services if possible.

There is a mandatory requirement that active staff and dependants must vacate seats on request in First Class accommodation where fare paying passengers are standing. Although Retired Staff and dependants may be asked to vacate their seat in First Class accommodation they do not have to do so.

Changes in eligibility

If you have a spouse/partner who is no longer eligible because you divorce, separate, or no longer live together, or if you have a child dependant who is no longer eligible because they are no longer dependant on you, you must inform RST immediately and return their passes to RST. If you fail to do this and they continue to use their facilities, it will be considered a Travel Irregularity and it may mean you lose your facilities.

Changes in circumstances

Any changes in circumstances that you make RPMI aware of (such as a change in address) you need to make Rail Staff Travel aware of as well. This is because RPMI cannot update Rail Staff Travel because of data protection legislation.

Gold and Silver Status Pass holders

Both the Gold Status Pass and Silver Status Pass issued as Smartcards are expected to operate the gates at smart-enabled stations.

The roll-out of smart-enabled gates is nearly completed. The only TOC where the gates are not yet enabled is Mersey Rail. There may also be one or two other stations on other TOCs where the roll-out is not yet finished.

Eligibility for Rail Staff Travel facilities

Penfriend is sent to everyone that is in receipt of a railway pension. This does not mean that receiving it means you should also be in receipt of rail staff travel facilities. Generally, if you were not in receipt of rail staff travel facilities when you left the railway then you are not eligible for them now.

European staff travel

We have changed our FIP identity from ATOC/GBPR to GB National Rail. This is a simple change of name and facilities continue unchanged. Where the ATOC/GBPR name is still printed on FIP International Reduced Rate Card, this will continue to be accepted on railways in Europe. At the next renewal in December 2020, we will update our cards with the new name.

Two European Railways have also had a change of identity:

- MŽ-T (Macedonian Passenger Railways) is now ŽRSM (Railways of the Republic of North Macedonia).
- Norwegian State Railways (NSB) is now Vygruppen (Vy Group). FIP facilities are still valid on former NSB passenger services now operated as franchises by new companies.

There is more information in our Travel Tips for Europe guide www.raildeliverygroup.com/rst/where-can-i-go.html#Europe

Changes to booking for SNCF services

Since 1 January 2020, FIP ticket sales and reservations for all SNCF TGV and Intercités services within France and some international TGV services operated solely by SNCF are no longer be available to travel agents. This change affects all rail staff in Europe, not just those in Britain.

SNCF offer FIP fares and reservations at SNCF ticket office counters in France or from their French contact centre which is open seven days a week from 7am to 10pm (French local time).

The telephone number for the SNCF contact centre is 00 33 1 84 94 3635 (international call rates apply). The SNCF website shows the typical busy times when call wait times are extended www.sncf.com/en/service-client/nous-contacter/telephone

The contact centre phone introduction is in French and lists various options. If you remain silent, at the end of the introduction it will say "For this service in English press #85". Entering #85 on your phone will connect you to an English-speaking operator.

To save a lengthy and expensive phone call, please check the latest version of our **Travel Tips for Europe** guide before you call them. It is best to have planned your journeys and know the specific train services you want to book before you call. Remember that FIP facilities are not available on Ouigo or Intercités 100% Eco services. These low-cost operators sell tickets through their own website only, and fares may be cheaper than the FIP discounted fares on equivalent SNCF services. The SNCF contact centre is unable to quote or sell you fares on Ouigo or Intercités 100% Eco services.

To make a booking, you will need to quote the FIP International Reduced Rate Card numbers for every person in your group to the SNCF agent. We have no information on the SNCF contact centre transaction fees or ticket delivery options.

Changes to travel agents in the UK

Rail Canterbury is no longer taking bookings over the phone. To make bookings you will need to email Rail@rail-canterbury.co.uk

For simple return trips, you can phone International Rail on 0333 003 0423. If your journey involves more complex journeys then you will need to submit a form online at www.bookmyrst.co.uk

FIP adjacent carriers' rule

An FIP regulation states that if a coupon has been part-used on a carrier adjoining or bordering the country of issue, it may not be used again for any further journeys on this carrier after a return journey has been made to the country of issue. For many years, the definition of the carriers adjoining or bordering Britain has listed SNCF, SNCB, NS, NIR, and CIE (France, Belgium, Holland, Northern Ireland, and the Republic of Ireland).

The definition of the carriers adjoining or bordering Britain has been amended and now only lists EIL (Eurostar), StL (Stena Line – North Sea) and SLL (Stena Line – Irish Sea).

Coupons issued for travel on SNCF, SNCB, NS, NIR, CIE which are part-used may be used after the return journey has been made to Britain (providing they are still within the three month period of validity, and there are unused date boxes).

Contacting Rail Staff Travel

Telephone:

0207 841 8274

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

Email:

rst@raildeliverygroup.com

Website:

raildeliverygroup.com/rst

Post:

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

BTPFSF Triennial General Meeting (TGM)

The British Railways Superannuation Fund will hold its TGM at 1:30pm on Wednesday 30 September 2020 at the Principal York Hotel, Station Road, York YO24 1AA. The TGM is held to receive the Report and Accounts and conduct the general business of the Fund.

The letter enclosed with this edition of Penfriend will tell you if you are part of the British Railways Superannuation Fund and therefore eligible to attend the meeting.

As in previous years, the Management Committee has agreed by concession that spouses may accompany their partners but will not be allowed to vote at the meeting.

A copy of the 2019 Annual Report and Accounts will be available on request from the Secretary in June 2020 and at the TGM.

If you obtain a copy of the Report and Accounts prior to the TGM and have any questions regarding the content, please write to the Fund Secretary by Friday 11 September 2020 stating your question, your name, address and your pension reference number.

Resolutions

No resolutions were received by the deadline date of 15 March 2020 as specified in the Autumn/Winter edition of Penfriend.

Committee news

The terms of office of Mr Frank Brindle and Mr David Hesford, the member appointees on the British Railways Superannuation Fund (BRSF) Management Committee, are soon to come to an end and nominations are welcome from members of the Fund wishing to stand for election.

Nominations should be supported by a proposer, a seconder and three supporters. The closing date for nominations is 4pm on Friday 22 May 2020 and a full information pack is available from the Fund Secretary.

The term of office is for three years, until September 2023, retiring officers may stand for re-election and both Mr Hesford and Mr Brindle have confirmed that they will stand for re-election.

If you need a map or directions to the venue, please contact Chris Welburn, Fund Secretary at the following address:

RPMI Stoopdale Offices, Brinkburn Road, Darlington, DL3 6EH, or call the Helpline on 0800 012 1117.

Shape our communications services - join Platform!

Be in with the chance of winning £150 worth of shopping vouchers by joining our readers' feedback group, Platform.

Since its launch in April 2019, the group has attracted more than 400 members, who are helping us make our pensions communications as relevant and effective as possible by sharing their feedback.

So far, you've helped us re-design our fund factsheet to make it easier for members to read and understand.

You could win £150 of vouchers in our special prize draw as a thank you for your support.



So, if you'd like to become the driving force behind our pension communications, sign up to Platform by visiting Railwayspensions.co.uk/Platform or Btpensions.co.uk/Platform.

Let us know of a bereavement

We fully appreciate that the weeks and months following the loss of a loved one can be a very overwhelming time, and there are often a lot of unfamiliar tasks to carry out.

We ask family or friends to tell RPMI and Rail Delivery Group about the death of a pensioner as soon as they feel ready.

Please note, we don't get notified automatically of the bereavement of pensioners by the 'Tell us once' service, provided by the Government. The service lets you report a death to most government organisations in one go, however you will need contact both RPMI and Rail Delivery Group directly (and separately).

You can find our contact details on page 20. For contact information for Rail Delivery Group, see page 17.

Remembering First World War soldiers

A memorial plaque was unveiled in the grounds of the Wolverton Town Hall in memory of 213 men who lost their lives in the 1914-1918 war.

The unveiling of the plaque took place on 17 September 2019 - the 181st anniversary of the Wolverton Works opening.

These men were employed at the works when they enlisted to serve their country. At the time, the works was operated by the London & North Western Railway, employing around 5000 people on its 80-acre site.

Dave Hilliard, who worked for over 47 years in Wolverton Works, started researching details of the Wolverton staff who died in the Great War while commencing fundraising. This research has taken four years to complete.

Fundraising efforts included tours of the Works, talks and sales of a Wolverton Works and Royal Train 175th anniversary book. Previous Works Operator KnorrBremse and current operator Gemini Rail have supported the fundraising, as have the Railway Heritage Trust and Wolverton and Greenleys Town Council. Funding raised paid for the transportation, reinforced foundation work and planting at the memorial's location.



The unveiling was carried out by Dave Hilliard and Mrs Joan French, whose father and father-in-law are just two of the names engraved on the plaque. The plaque is now accessible for all to see.

Your letters

Saving a life with half a penny piece

I started on the railway in March 1957. My first job was in the sheds, cleaning out engine fire boxes after they had cooled down, the job was called box diving. I did it for three months after which I did many other jobs and retired as a conductor guard.

The story I'm about to tell happened on a train I worked on from Crewe to London Euston station. The train was overcrowded and part of my job as a conductor guard was to examine all passengers' tickets. While I was doing this work, I came to a toilet which was locked, which meant that somebody was inside. Back then, the railway did not issue us with screwdrivers to undo locks on toilet doors or anywhere else; they started to do this just before I went to retire.

However, we knew that a half-penny or even a penny would undo the lock on the toilet so I started with

my half-penny on the toilet lock and within about five seconds the lock just fell apart, some of it on the floor. What I saw made me jump back, a young woman was passed out on the floor and one foot was shaking. I remember thinking I must move fast! I went back to the guards' compartment and made an announcement. Within seconds a doctor and two nurses approached me and I took them to where the unconscious woman was. They knew what to do and quickly treated her. She became conscious but in a daze.

I took the names of the doctor and the nurses and went back to finish my work collecting tickets. As we approached Euston station, we stopped at a signal outside the station and thankfully my guards van was near to a telephone. I spoke to the signalman and asked for an ambulance to meet the train when it reached the platform. They took the woman and gave her treatment. I felt the lady's life was saved by quick thinking and half a penny piece.

George Woodrow Latty

Competition



Guess all the stations and you could win £60-worth of high street shopping vouchers.

Test your knowledge of UK train stations with this fun and tricky symbol quiz. How many can you guess correctly?

1.  +  =
2.  +  =
3.  +  =
4.  +  =
5.  +  =
6.  +  =
7.  +  =
8.  +  =
9.  +  =
10.  +  =

To enter, simply email your answers to penfriend2@rpm.co.uk or send them to: **Penfriend Competition, Room W27, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH.**

Name:

Address:

.....

Contact us



Write to:

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



Email:

csu@rpm.co.uk



Helpline

0800 012 1117

Open Monday to Friday
8am - 5pm

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

Please note: some telephone calls may be recorded.

Have your say



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

surveymonkey.co.uk/r/PenfApril
You can also access the survey by scanning the QR code below.

Competition answers

Thank you to everyone who took part in the competition in the Autumn/Winter 2019 issue of Penfriend.

Congratulations to Mr LJ Mashford from Peterborough, who was randomly picked as the winner of our competition.

The answers as follows:

1. 4 August, 1914
2. Cavell Van
3. War Department Light Railways
4. Marshal Ferdinand Foch
5. Paris Gun, or William's Gun
6. 200,000

