

penfriend:

the newsletter for railway pensioners



Your 2022
pension increase

Rail Staff
Travel
updates

Win £60 shopping
vouchers with our
competition

Trustee's message

Welcome to the Spring edition of your Penfriend newsletter.

Along with the wonderful memories and stories you share with us to feature, this issue also includes information on your 2022 pension increase and things you can do when you log into or register for your online account, such as viewing your P60s and payslips.

If your life changes, I encourage you to log into or register for your online account so you can update your details accordingly, whether it be your address or your bank details. Keeping your details up to date means we can keep in touch with you regarding your pension as well as avoid any delay in payments.

Around 20,000 pensioners have now registered for our revamped member websites and are taking advantage of the services available when you log in online.

I hope you enjoy this issue – we would love to know what you think by filling in the survey, details of which are included on the back, or page 20, of this newsletter.



CHRIS HANNON
Chair of the Trustee

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

Email penfriend2@railpen.com or call the Helpline on **0800 012 1117** to request a copy.



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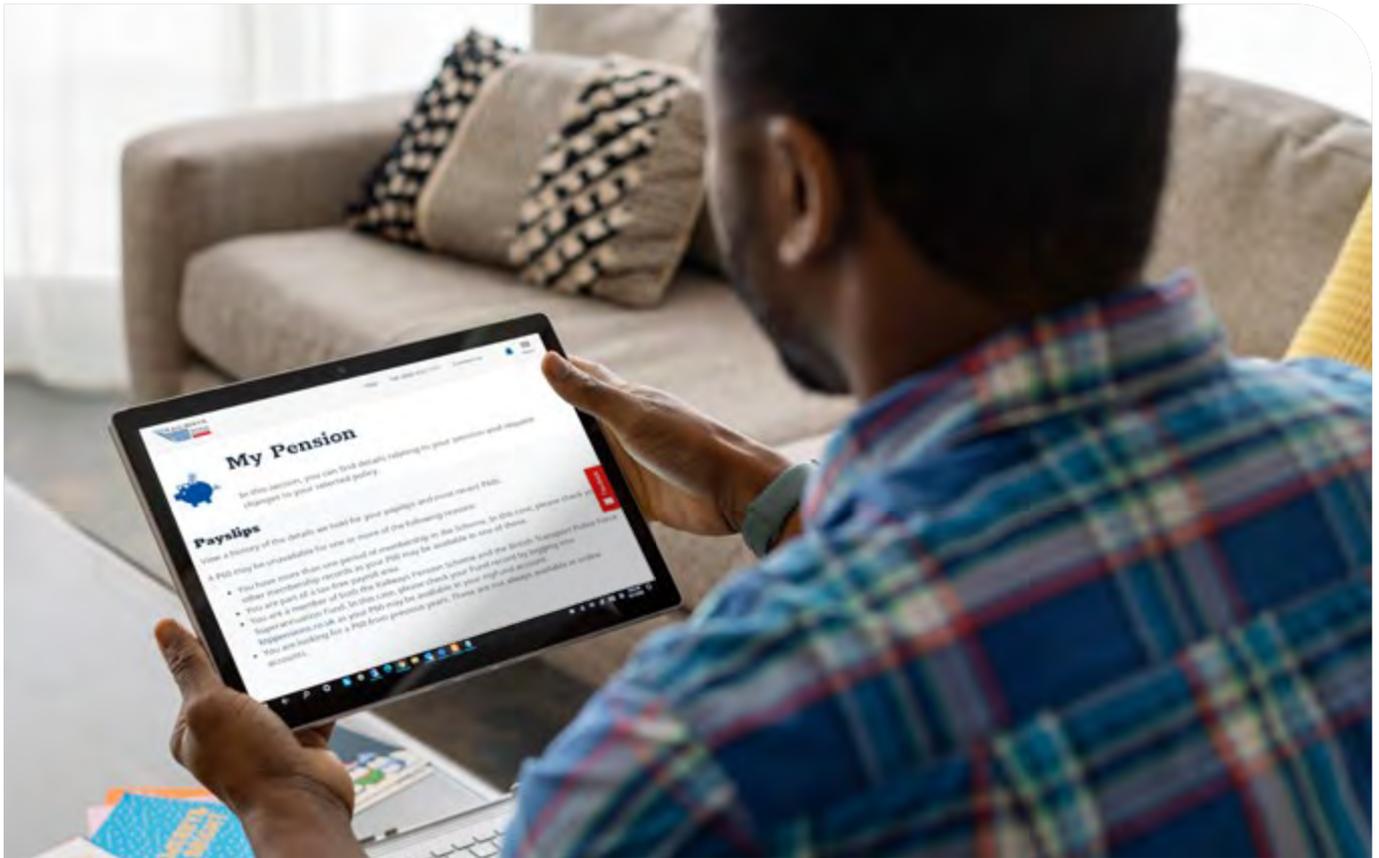
Front cover

This issue's front cover photo has been provided by Alan James, a British Rail apprentice like Richard Gretton, who kindly provided our front cover image for the Spring-Summer 2021 issue.

Alan also progressed his career in the DM and EE Department at the Railway Technical Centre in Derby. As a West Country apprentice, he spent his first year at Swindon Railway Works apprentice training school.

This issue's front cover photo is of the main workshop from the chief instructor's office. Apprentices would train in practical engineering along with working in a classroom studying for technical qualifications. It is part of the Roy Hazell collection, who was an instructor at the Swindon Apprentices School. More photos from the Roy Hazell collection, also provided by Alan, can be found on page 16.

Thank you for getting in touch, Alan.



Check out your payslips and P60s online

When you log into or register for your online account, you can access your payslips and P60s as a retired member.

Check and download your payslips

Log into your online account on your member website and go to the 'My Pension' section of the menu. Here you can view a history of the details we hold for your payslips, including your payslips.

You can also download your payslips when you select 'Download payslip'. When you click to download your payslip, a new tab will open with your payslip displayed in a new web page.

The payslip will also download and open as a PDF if you have a PDF viewer or editor installed. If you don't have a PDF viewer or editor, you'll be able to go into your downloads and select how to open it from there — you may choose to open it in Chrome, for example. You can also scroll down to see your previous payslips, and when you click the little arrow next to each one, you'll get the option to download or print.

If you have multiple scheme memberships, you will see the same payslip across the different views — you are not getting paid twice.

Where to find your P60

Your P60 shows the tax you've paid on your pension in the tax year.

Simply log into your online account and go to the 'My Pension' section.

Here you can see your payslip, a history of the details we hold for your payslips, and an option to view and download your P60. You can pick the tax year that you want before you view and/or download.

You can only view your P60 if you're a UK tax payer — anyone in an Irish or Guernsey payroll will not be able to see their P60. **If you're a member with multiple schemes, use the Scheme Switch function in the top left corner of your account to switch between schemes to find which one your P60 sits in.**

If you have any issues with downloading your payslip, please contact our Helpline on **0800 012 1117** or by emailing **csu@railpen.com**.



Show your loved ones that **you've thought of them**

Should the worst happen, make sure your loved ones are taken care of.

It's important to put some simple arrangements in place to make sure the ones closest to you are provided for when you die and to also give you peace of mind.

Be sure to tell the Trustee your choice on where the money you've saved into your pension should go. This way you can be sure your lump sum ends up in the hands of the right people when you're no longer here.

Why nominations are important

Adding or changing your nominations means the Trustee knows who you would like any lump-sum death benefits to be paid to if you're eligible. This is likely to only apply if you've retired within the last five years.

Having a will isn't enough

Having a will is important, however it doesn't usually cover your pension savings. According to information provided by the ONS, an estimated 42% of the total wealth of Great Britain is tied up in pension plans, so make sure you let the Trustee know where your money should go.

How to make nominations

It takes just five steps to make a nomination:

- Log into your myRPS or myFund account
- Go to 'My Nominations', which is under the 'My Pension' section
- Add the details of your nominee/s
- Select the percentage you'd like each nominee to receive, making sure it adds up to 100% — if you want just one nominee, you would just put 100%
- Then press 'Submit'

If you haven't yet registered for your online account, it only takes a few minutes. All you need is your pension reference number, personal email address, and your National Insurance number.

There's also a short video you can watch at railwayspensions.co.uk/resources/video-library/planning-and-saving or on btppensions.co.uk/resources/video-library/planning-and-saving.



Almost 100 years of railway history

William Geoffrey Owen, his late father and his late grandfather dedicated 95 years of service to the railway industry.

William, known as Geoff, is a 3rd generation railway man – the last one in the period of 1892-1987. He was introduced to the Penfriend newsletter when he retired, and has since put together his family rail history.

Grandfather – William Henry Owen – Service 1892-1945

1892-1895	General Station duties in Chester Division at Llangollen, Adderley and Hodnet until 1895
1895-1939	Signalman at Whittington Low Level Station
1940-1945	Recalled for duties at both Whittington Stations during World War 2

Father – William Norman Owen – Service 1920-1967

1920-1942	Station clerical duties in Chester Division. Appointed to Station Master in Peplow, 1937
1947-1967	Station master at Church Stretton to early retirement in 1967

Son of William Norman Owen – William Geoffrey Owen – Service 1949-1987

1949-1950	Junior Clerk duties in Shrewsbury District
1951-1952	National service in 4th Royal Tank Regiment
1952-1956	Returned to clerk duties in Shrewsbury District
1957-1960	Western Region HQ Paddington
1961-1964	Western Divisional HQ Bristol
1965-1972	Southern Region Wimbledon Waterloo
1973-1987	British Rail HQ London

At British Rail HQ, Geoff used to provide financial support to projects and latterly to the newly formed sectors. After completion of this work and its acceptance by the Sector Manager, Geoff retired in 1987.

To complete his railway work, he was employed by the British Rail Company Transmark and worked for them in 12 countries providing the financial service and systems, with a team of locals and ex-British Rail employees for 15 years. This work was sponsored by the World Bank and Asian Development Bank.

Thank you, Geoff, for telling us your story.



Protect yourself from scams

Beware! Pension scams are increasing.

According to Action Fraud, thousands of victims each year are losing their pensions through crime.

Scammers are often charming, persuasive and financially knowledgeable, so no matter how savvy you are about money, if you have pension savings you haven't yet taken, you must be on your guard.

How to protect yourself

- 1** Always reject unexpected calls, emails, texts or social media approaches about pensions.
- 2** Be very wary if you're offered a free pension review.
- 3** Never allow yourself to be rushed into a decision.
- 4** If a pension or investment offer sounds too good to be true, it probably is.
- 5** Do your own research on anyone offering you financial advice. Check the Financial Conduct Authority, or FCA, register at **fca.org.uk** or call **0800 111 6768** to make sure that they are FCA-authorized.

Suspicious? For more information, visit fca.org.uk/scamsmart, or call The Money and Pensions Service (MaPS) on **0800 138 7777** for free pensions guidance and information.

See 'Safety and scams' in the 'Resources' section of our website at railwayspensions.co.uk or btppensions.co.uk



Your 2022 pension increase

For the 2022/23 year, your railways pension will increase by up to 3.1%. This will be effective from 11 April 2022.

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, also known as CPI, figure from the previous September.

Will everyone get the full 3.1% increase?

Only those who took their railways pension benefits – or became a preserved pensioner – on or before 26 April 2021 will get the full 3.1%.

If you took your benefits or became a preserved pensioner on or after 27 April 2021, 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
26 April 2021 or before	3.10
27 April - 26 May 2021	2.84
27 May - 26 June 2021	2.58
27 June - 26 July 2021	2.33
27 July - 26 August 2021	2.07
27 August - 26 September 2021	1.81
27 September - 26 October 2021	1.55
27 October - 26 November 2021	1.29
27 November - 26 December 2021	1.03
27 December - 26 January 2022	0.78
27 January – 26 February 2022	0.52
27 February - 26 March 2022	0.26
On or after 27 March 2022	0.00

How will my first pension payment in the 2022/23 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
14/04/2022	3	1
22/04/2022	2	2
29/04/2022	1	3
06/05/2022	0	4

Where does the increase come from?

If you're under age 65 on 11 April 2022 — the date the increase becomes effective — you'll receive all of the increase from your railways pension.

If you're 65 or older on 11 April 2022, you may receive a lower increase from your railways pension.

This is because your pension may include some 'guaranteed minimum pension', also known as 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 do 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 — also known as 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 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 of Work and Pensions, also known as the DWP.





Pension news:

in summary

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

State Pension and benefits to increase by 3.1%

Since 2010, the State Pension has gone up by what's known as the 'triple lock', which means it goes up by whichever is the higher of the following three:

- inflation in the year to September, using the Consumer Price Index
- increase in average wages, or;
- 2.5%.

Due to concerns that the pandemic and the end of furlough schemes had artificially increased wages, last year the government announced that the earnings element of the triple lock would be suspended in the 2022-23 tax year and therefore would increase by either the rate of inflation or at 2.5%. The Department for Work and Pensions has now confirmed the State Pension will increase in line with inflation as at September 2021, which means it will rise by 3.1%.

Therefore, from April 2022, the basic State Pension will increase to £141.85 per week and the full rate of new State Pension will increase to £185.15.

State Pension age review

By law the government has to regularly review the State Pension age and on 14 December 2021, the Department for Work and Pensions—the DWP—launched its latest review.

State Pension age is currently 66 and two further increases are currently set out in legislation: a gradual rise to 67 for those born on or after April 1960; and a gradual rise to 68 between 2044 and 2046 for those born on or after April 1977. The first review of the State Pension age was undertaken in 2017 and concluded that the next review should consider whether the increase to age 68 should be brought forward to 2037-39 before tabling any changes to legislation.

This must be published by 7 May 2023.

State Pension underpayment

In January 2022, the UK Parliament's Public Accounts Committee published a report into the underpayment of State Pension by the DWP. The report criticises the DWP and made several recommendations, which ranged from the DWP updating its IT system to being more transparent with its correction exercise and providing clear guidance.

As a result of complexities with the State Pension system and errors made by the DWP it is estimated that 134,000 pensioners, mostly women, over £1 billion of their State Pension entitlement, have been underpaid dating as far back as 1985.

The DWP has stated: 'those affected will be contacted by us to ensure they receive all that they are owed.'

New powers to combat pension scams

In November 2021, new regulations came into effect to protect members' pension savings from being lost as the result of a transfer to a scam arrangement.

Trustees and scheme managers must carry out specific checks before allowing a member to transfer their pension to another provider. There are certain circumstances which would mean a transfer couldn't proceed, or where a member must obtain pension safeguarding guidance from MoneyHelper before the transfer may proceed.

This may be relevant to you if you have pension benefits not yet in payment which you are considering transferring somewhere else.

A new place for pension support

The Government has launched a new one-stop shop for financial advice and guidance, called MoneyHelper.

MoneyHelper, which is available online and over the phone, merges the services previously provided by:

- The Money Advice Service
- The Pensions Advisory Service
- Pension Wise

It offers access to free and impartial financial support on a range of issues, including dealing with pension problems, managing debt and understanding tax.

You can visit moneyhelper.org.uk or call MoneyHelper's Pensions Helpline on **0800 011 3797** for more information.

Other organisations that can help

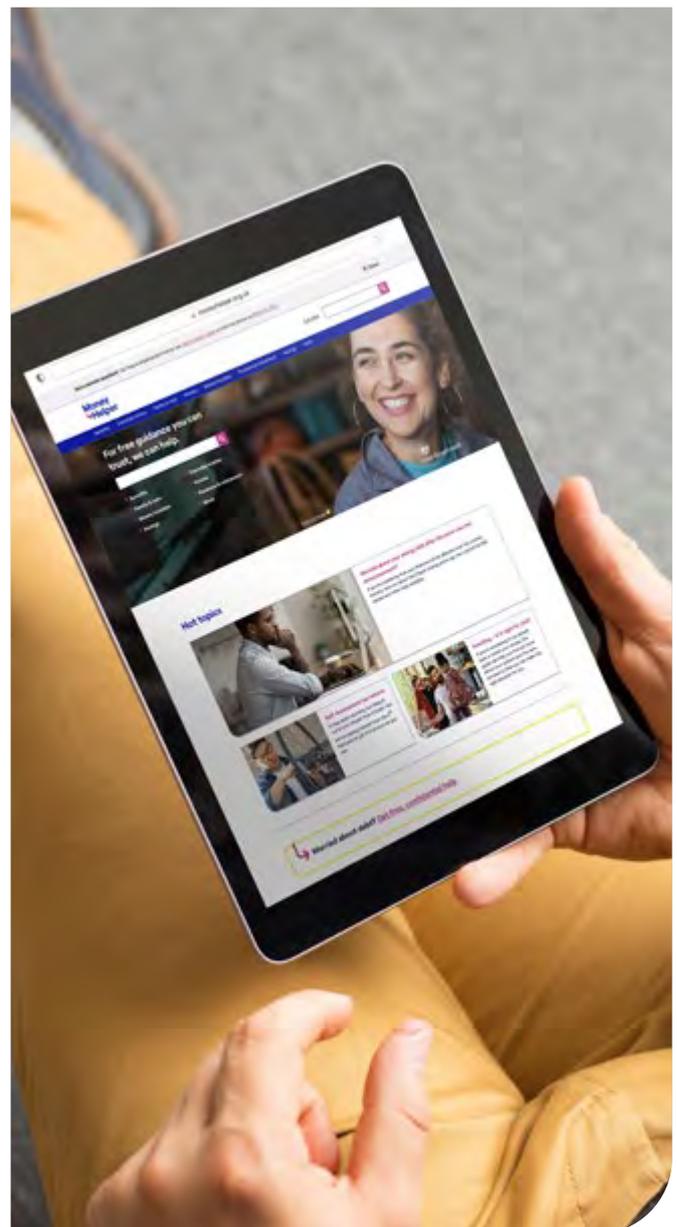
A wide range of other organisations are also available should you need anything further, with many created specifically to help former railway and transport employees.

This includes:

- Railway Benefit Fund (RBF) – an independent charity that supports railway workers and families by offering financial assistance, as well as practical help and advice. Visit railwaybenefitfund.org.uk, email info@railwaybenefitfund.org.uk or call **0345 241 2885** for information
- British Transport Pensioners Federation (BTPF) – provides a voice for anyone who has retired from the railway industry. It has more than 50 branches throughout the UK and you can find your nearest by visiting btpf.org. You can also call **0116 275 0730** or email answers@btpf.org for general enquiries
- The Railway Mission – a chaplaincy service for staff from all sectors and levels of the railway industry and British Transport Police. Call **0771 897 1919**, email support@railwaymission.org or write to Railway Mission, Rugby Railway Station, Rugby, CV21 3LA for the opportunity for friendship and the chance to talk face-to-face
- Woking Homes – a railway charity, providing residential and respite care for former railway employees and their close family members. Call **01483 763558**, visit woking-homes.co.uk or email administration@woking-homes.co.uk for details

For other fun and informal activities, you could also try:

- The Railway Employee & Public Transport Association (REPTA) – which offers exclusive offers and discounts for active and retired rail and transport industry staff and their families in exchange for a membership fee. Visit repta.co.uk or call **01623 646789**
- Age UK – the UK's largest charity for older people, which has many local services and community events. Call **0800 055 6112** or visit ageuk.org.uk or ageuk.org.uk/Scotland to find out about Age UK in your area





Staff travel updates:

for retired safeguarded staff from Rail Staff Travel

FIP facilities on Euskotren Trena

FIP cards are now valid to purchase discounted tickets on Euskotren Trena services in Spain and for free entry to the Euskotren Railway Museum in Azpeitia. Although the list of carriers on the 2021-2022 FIP International Reduced Rate card does not include these services, the FIP card will be accepted during 2022.

The tickets purchased for Euskotren services are slightly different to those offered by other FIP carriers, and there are some restrictions using them on the Bilbao Metro. For details, check our Travel Tips for Europe guide: raildeliverygroup.com/rst/where-can-i-go.html#Europe

Travelling with children between the ages of 5–15

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

On-line sales of Priv rate tickets

Rail Staff Travel, or RST, discounted tickets are soon to be available online via a new website.

The website is due to go live in spring 2022 and users will be able to plan journeys, buy discounted rail tickets and make reservations online for leisure trips across the National Rail network. You will be able to have tickets posted to you, collect them from a vending machine at a station, or have them delivered to your smartphone as an eTicket with a barcode.

We will send details of how to register on the new website to the email address we have on record for each RST user.

To ensure you receive this, please register an up-to-date email address with Rail Staff Travel. You can do this by filling out the RST_XX12_RetiredDU form: raildeliverygroup.com/files/Publications/services/rst/RST_XX12_RetiredDU.html

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

Contacting Rail Staff Travel by phone

Our telephone lines are now open for a limited time, Monday to Thursday from 9:30am to 12:30pm, however this is only for those who cannot contact Rail Staff Travel by email, or those who are phoning to pay for a replacement card. As the service is limited, it is likely that you will have to wait longer than usual to speak to one of the team, so please only call if you need to and use email and the website where you can.

Ticket purchase for DB AG services

It is no longer possible to purchase FIP discounted tickets on board any DB AG trains, even if starting a journey from a station with no open ticket office. FIP discounted tickets will only be available when purchased in advance either from DB travel centres or travel agents.

Ticket vending machines offer 50% discounted tickets for other national and regional schemes such as BahnCard. These discounted tickets are not valid with the FIP Card.

Those found on a train without a valid ticket will receive a penalty fare charge of double the fare – at least €60 – for the route already covered, plus the flex price for the distance to the destination station.

Welshpool and Llanfair Light Railway

The Welshpool and Llanfair Light Railway now offers privilege rate tickets on its standard timetabled services. Privilege rate tickets are not available on special event days, including Santa Specials, dining trains and other premium services.

You can obtain the discount by presenting a valid Staff Travel Card or Rail Staff Leisure Card. Status Passes, TOC specific passes and other Staff Travel documentation will not be accepted.

The terminus of the Welshpool and Llanfair Light Railway is a 20-minute walk from Welshpool station. More details on the railway and their operating days are available at wllr.org.uk.

Periodic checks (QAS)

From time to time we may contact you to request you re-submit information to us using our QAS Data Check XX22 form on our website: raildeliverygroup.com/rst/forms.html#details

We do this periodically to ensure we hold up-to-date contact information for you and any spouse or partner on your Rail Staff Travel record.

Restrictions

There are a few services on which staff travel facilities are not accepted. Please ensure you check the staff travel restrictions before travelling.

The restrictions document also includes information on whether it is necessary to purchase a buffet voucher to accept refreshments, which are complimentary to full fare paying passengers.

The staff travel restrictions may also change more than twice per year while the timetable is adjusted to meet the challenges that the railway currently faces. The latest version will be published on our website here: raildeliverygroup.com/rst/where-can-i-go.html#Restrictions

Lumo

Lumo is a new First Group Open Access operator. Rail Staff Travel facilities may be used between Edinburgh and London King's Cross as outlined below.

Seat reservations may be made at ticket offices, subject to availability. Staff joining without seat reservations will find limited unreserved seats in Coach E.

Priv rate tickets for leisure journeys will be available for purchase supported by a Staff Travel Card. The standard 75% discount is available for Anytime tickets routed 'Lumo Only', which are available for all journey combinations on Lumo trains. Any permitted and geographically routed tickets, for example, via York, may also be used on Lumo services for appropriate journeys, however staff are reminded that Off Peak and Super Off Peak time restrictions apply to Lumo services, according to the restriction code shown on the ticket purchased.

The following passes will be accepted for free travel:

- Staff Travel Cards with dated boxes
- Gold and Silver Status Passes
- Eastern Region Blue Status Passes, between Morpeth and London King's Cross only

Lumo is a Standard Class-only operator and no First-Class facilities are available.

Contacting Rail Staff Travel

Email:

rst@raildeliverygroup.com

Website:

raildeliverygroup.com/rst

Post:

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



Your letters

Are you David Nicholson?

I'm looking to reconnect with one of my old work colleagues. His name is David Nicholson and he was area inspector at Healey Mills. Eventually David moved to Huddersfield as area inspector where I was stationed, and then he later moved to Leeds as area signalling training manager.

Gordon Thistlewood
zoethistlewood@hotmail.com

The passing of Tony Fisher

I would like to inform readers of the passing of my husband, Tony Fisher, in March of 2021.

Tony started at Woodlesford Station in 1962, moved into the Control at Wakefield and then Leeds. After being made redundant, he moved into the PAB on Leeds Station.

He later worked in Red Star before moving into the Safety section at York HQ where he finished his railway career. While some of his former colleagues were able to attend his funeral, he made so many friends over the rail system that I wanted to inform them.

If anyone wants to get in touch, please email nikkif@live.co.uk.

Nikki Fisher

Join us for our Eastleigh Works reunion this year

Eastleigh Works is holding a get-together on Friday 12 August 2022, which is open to all fellow workers from the shopfloor and the office.

It starts at 7pm and will be held at the Eastleigh Railway Institute. For more information, you can contact Steve Allen on steveallentennis@gmail.com or on **07964 789861**.

Steve Allen, reunion organiser



Calling all railwaymen since the mid-70s

I began my railway career at Old Oak Common in 1974, progressing to a driver two years later and spending the next 11 years on the Southern Region.

Tunbridge Wells West closed in 1985 and I was transferred back onto the Western Region. Thereafter, I spent time with Northeast Coal before becoming a driver at Dollands Moor International. My footplate career ended in 1999.

After a short period of time living in a remote cottage in the Scottish Borders, I was persuaded to return to the railway industry and became

a signaller at Blea Moor. Two years later, I was promoted to York IECC before becoming a signalling trainer two years after that.

I am now officially retired. I have no photographic record of my time on the footplate, though my picture must have been taken thousands of times, and I wonder how those fellow railwaymen have fared over the years since we began in the mid-70s.

Bob Harris
rjharris13@outlook.com

Wonderful memories of Colin

My husband Colin passed away on 1 May last year.

He worked as a train driver for 47 years, starting as an engine cleaner, a fireman, and then becoming a driver at Eastleigh in Hampshire. I met Colin while he was on holiday in Ireland and we kept in touch writing to each other.

His mother invited me to come for a holiday in late September and we decided to get engaged the following March. We got married in July 1964 and moved to Dartford in Kent so Colin could start his driving on diesel and electric trains. We were lucky to be given a railway house in Slade Green and that is where both our children were born. We bought our first house in Rainham in 1969 and Colin got a transfer to Gillingham - we lived in Rainham for 27 years before moving to Thanet and Colin retired in 1998.

During his time in Medway, he became a magistrate and also visited schools as a safety officer to tell children of the dangers of playing on or near the railways.

We enjoyed travelling home and abroad on our free passes with the children and later just the two of us. We were never rich but I think we were very lucky, and I have wonderful memories to help for when I feel sad and to fill the big hole the passing of Colin has made in my life. It's not forever, so enjoy it.

Sheila Pointin

Memories of the Derby apprentices

I was interested to see the photo of Derby apprentices in the Spring 2021 issue — I was a BREL Apprentice at Swindon 1970-71.

I wonder if Richard Gretton, who supplied the photo, recalls the story of the Derby apprentice who, during an early 1960s rail strike, 'borrowed' a class 45 diesel to take a shortcut home? His journey was brought to an abrupt end by some trap points, which derailed the loco.

I spent nine years in workshops at Bath Road depot, Bristol, and St Philip's Marsh HSTD before leaving to become a signalman in the Frome area. I later moved to Bristol Panel as relief signalman and eventually became supervisor. After a spell as a Mobile Operations Manager, I was made redundant from the privatised railway. I've recently retired after 11.5 years as ambulance crew, working mostly with mental health patients.

P.D. Rendall

pastrack@outlook.com



Have your say

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

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

As a thank you for getting involved, you'll be entered into our prize draw with the chance to **win £150** worth of shopping vouchers at the end of 2022.

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

All you need is your:

- Name
- Date of birth
- Pension reference number, which you can find on the message enclosed with this newsletter

We look forward to hearing your views.



Are you a retired BTPF member?

The Old Southeronians' Association is the largest of the railway retirement associations under the umbrella of the British Transport Pensioners Federation, or BTPF.



Any former railway industry staff, including their spouse or partner, are very welcome to join the Association and you don't have to have worked on the Southern Region.

What we offer

- Social meetings, outings and walks to enable you to continue your friendship with former colleagues as well as make new friends with other retired railway staff
- Advice and/or help wherever possible on matters affecting your general welfare
- Representation of your interests in all matters relating to pensions, travel facilities and other concessions applicable in retirement

The branches of the Association

- Croydon and East Surrey, which embraces areas south and east of London
- London West, which covers areas west of London
- Sussex, which covers areas south of London towards and along the Sussex and Kent coast
- Wessex, which covers areas from Hampshire westwards

Each branch arranges its own activities such as meetings and events and visitors are always welcome. There are also branch newsletters published on a regular basis.

Contact us

Association website: oldsoutheronians.org.uk
BTPF website: btpf.org.uk – select 'Branches' and then follow the links.

For more information, contact:
David Milnthorpe, General Secretary
d.milnthorpe@ntlworld.com

Walking's good for the soul

Paul Hardy is a member of an ex-BR retired staff walking group. After losing his wife, he found comfort in joining a walking group and believes it has helped him both physically and mentally during the pandemic.

He sent in a message on behalf of the group leaders of the ex-BR retired staff walking group, Ray Morris and Andy Faulkner, to inspire others to form similar groups:

"The British Rail Engineer Walkers (BREW) are a group of retired ex-Southern — predominantly civil engineering — colleagues who formed a two-man

walking group back in July 2008. The first walk was an 11-mile circular at Yarmouth, Isle of Wight, via the Needles.

Since then our weekly walks, mainly in the south of England, have averaged 10 miles and are invariably followed by refreshments at a local hostelry. Over 7,000 miles has been walked by the original walkers, but since then others have joined the group, which is now a total of 15 members.

From January 2011, the group decided to donate a proportion of the drinks kitty to a charity fund, which over the years has totalled over £6,250, all being distributed to numerous national and local charities.

While the pandemic meant that the group had to split into two smaller groups, we were still able to support each other and maintain some form of normality. We are still walking as two separate groups, but every fortnight join up into one group."

Thank you for getting in touch with us, Paul.

Finding the information you need on your member website

Your member website has a wealth of information and guidance, even when you're already receiving your pension from the Scheme or Fund.

Video library

There's a range of informative videos that cover numerous topics that you can easily access all in one place.

These can help if you want to learn more about the Scheme or Fund, general pension topics, and how to use some of the features on the website, and would prefer to watch a video instead of reading an article or speaking to someone on the phone.

Web content

This is all the information on your member website, including downloadable resources, for when you would like to learn more about the Scheme or Fund.

There are lots of resources including guides, newsletters, a blog and a glossary to turn pension jargon into basic terms. There are also dedicated pages to popular pension topics and frequently asked questions you may be thinking about when receiving your pension.

New social media

We're excited to announce that we've now launched Twitter feeds for RPS and BTPFSF members.

Please take a moment to visit the RPS and BTPFSF Twitter pages and select 'Follow'. We look forward to bringing you useful information and guidance on your pension



Join us **@RSPensions** and **@BTPEnsionsFund**

Registered charity no: 1120447



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






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

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

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

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

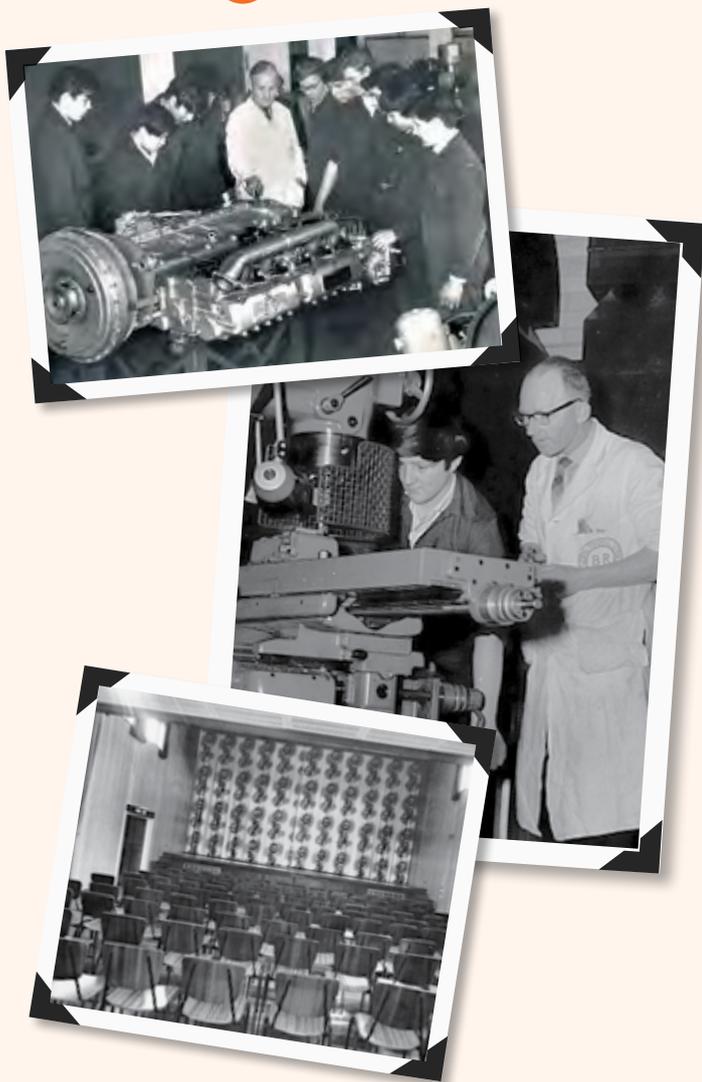


Woking Homes
 Quality Residential Care for Older People

Photo album

The Roy Hazell collection

Along with the front cover photo, these are more photos from the Roy Hazell collection, the Chief Instructor at the Swindon Apprentices School circa 1969. Roy passed away in 2016, and intended for his photos to be for the benefit of everyone.



Celebrating retirement

A photograph of the team from the Financial Accounts Department in BREL Swindon Works, celebrating Stan Green's retirement in the early 1980s. My role was as an account assistant and I'm in the front row, third one in from the right, with a cardigan on.



Shirley Jefferies



Do you know this mystery man?



I wonder if you would consider publishing a photo I have unearthed from my archive.

There is a twist... we need to know the name of the guest who joined in for the shot.

From Longsight, we have Lawrence Belton, Ray Bullen, Fred Carter, Harold Carter, Ken Cossey, Jack Gittins, Jack Hampson, A.V. Jones and Jack Ridgway. Also, there is Cliff Tomlinson from Manchester Victoria.

Can any readers identify the gentleman in the front on the right-hand side? If so, please email mikefoxtrotthorley@gmail.com

Mel Thorley
Retired DBS, formerly of Longsight





Ten years on

On 22 May 2022, it will be 10 years since the British Transport Pensioners' Federation proudly unveiled and dedicated their memorial at the National Memorial Arboretum in Staffordshire.

In 2012, more than a thousand people gathered on a hot, sunny day to witness the event.

BTPF members came from around the country by train, coach and car to see the special guest, Sir Bob Reid, former Chairman of British Rail and Ian Dudson, Her Majesty the Queen's Lord-Lieutenant of Staffordshire, jointly perform the unveiling and dedication ceremony.

Current BTPF National Chairman, John Harrison, told Penfriend: "22 May 2012 is a day all those of us who were involved will remember for the rest of our lives."

The memorial is situated within sight of the Derby to Birmingham railway line, to celebrate the achievements of the railway family, who gave their lives in times of both conflict and peace.

The BTPF holds a ceremony twice a year at which prayers are said and a commemorative wreath is laid. Ceremonies are planned to take place on the anniversary day of 22 May at 2pm and 11 November at 11am, and give everyone a chance to meet and an opportunity to reflect. All are welcome to join in, for what is a most enjoyable day out.

Do you have any information on these artefacts?

Janice Puffett got in touch with us after the passing of her parents, Desmond and Nellie Wilcocks, because she and her sister found some railway artefacts that may be of interest.

Janice says: "After the passing of our parents — Dad in 2011 and Mum in November 2021 — my sister and I have been going through their possessions and have come across some oval brass discs, each bearing the letters 'GWR' and a number, which we believe to be engine numbers.

"Dad worked for GWR and then British Rail, and was one of the last to leave the Swindon Works when it closed for good. He started as an apprentice boiler maker and left as a draughtsman.

"Along with a collection of cigarette cards depicting steam engines, which we believe were collected by his father, there is also one of the few numbered plaques of the King George V engine along with several photos.

"We would really appreciate finding more information about the BRASS discs and if anyone is interested in adding to their collection."

You can get in touch with Janice at janicepuffett@yahoo.co.uk.





Updates to your Trustee Board

The Trustee is here to ensure that your benefits are paid securely, affordably and sustainably and is responsible for:

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

A third of the Board always retires by rotation every two years, at the end of their staggered six-year terms of office. The following directors will be retiring and eligible for re-election this year:

- Chris Hannon, Trustee Chair – Employer Director nominated by the Freight and Support Services electoral group
- Christine Kernoghan – Employer Director nominated by the Passenger Train Operating Companies electoral group
- Richard Jones – Employer Director nominated by the All Employers electoral group
- Gary Towse – Employee Director, nominated by BRSP Management Committee and BT Police Federation

Deadlines for nominations

All the terms run until the Railtrust Holdings Limited AGM, which will be held on 6 July 2022. Nominations for the Employee Director vacancy were sought on 4 February, and must be submitted by 6 April. Nominations for the Employer Director vacancies will open on 6 April.

If any new Trustee Directors are appointed following these elections, they will join the Trustee Board after completion of some formal checks to confirm they are 'fit and proper persons' and confirmation to The Pensions Regulator. The new terms of office for any new or re-elected Trustee Directors will run to the AGM in 2028.

New appointments

Howard Kaye and Mick Cash were both appointed in 2021, following the retirements of Dave Tyson and Mick Lynch respectively. Whereas their predecessors' terms of office would have ended in 2022, because there was less than a year left when Howard and Mick were appointed, their terms of office will run until the AGM in 2028. The Trustee Board also welcomed Fatima Hassan in 2021, when she replaced Meliha Duymaz.

You can find out more about all of the Trustee Directors and their nominating organisations on railwayspensions.co.uk/about-us/the-trustee and btppensions.co.uk/about-us/the-trustee

Book corner

Changing Platforms

Andy Cope's love of railways led to an apprenticeship in one of the unsung sections of the rail industry, before moving into more senior positions.

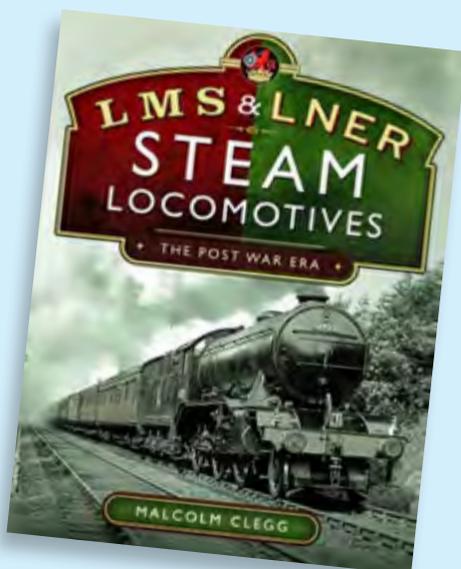
Andy was brought up in unpromising circumstances on a council estate in the West Midlands in the 1960s. 'Changing Platforms' traces Andy's journey through the often difficult, sometimes humorous, culture and background of railway depots in the 1970s and 1980s, while finding a unique approach for his philosophy, style and leadership along the way.



The book is stocked at Amazon and at the Tornado bookshop in Birmingham and the Castle Bookshop in Ludlow.

LMS & LNER Steam Locomotives

Malcolm Clegg is a retired sergeant who served for 30 years in the British Transport Police. He says:



"I am a retired sergeant who served 30 years in the British Transport Police and I'm now in my seventies. I am also from a railway family, my late father spending all of his life on the railway working as a Booking Clerk, Station Master, Area Manager and Station Manager.

"In the Spring/Summer 2021 edition of Penfriend, my book, The Last Days of British Steam, was featured, and my follow-up book, LMS & LNER Steam Locomotives: The Post War Era, is out now.

"Published by Pen & Sword Books, the book contains 200 black and white photos of LMS & LNER steam locomotives, many of which are rare and unusual, and have been taken at numerous locations.

"I am sure they will bring back fond memories for many railway employees and enthusiasts."

The hardback edition is currently on sale on Amazon and many other bookshops, or can be purchased directly from the publishers at pen-and-sword.co.uk.

Competition



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

Join us for the Penfriend pub quiz! To enter, please answer the following questions:

- 1 What is the colloquial name of a very early morning train in the UK?
- 2 St David's, St Thomas and St James Park are all railway stations in which British city?
- 3 What was the fastest form of transport before trains?
- 4 Which train ran on the world's first inter-city rail line?
- 5 Which fuel was used to power 19th century American steam locomotives?
- 6 And lastly — the picture round!

Which one of these train stations is the Sao Bento, or Saint Benedict, Station in Porto, Portugal?



How to enter

Please send your answers via email to: penfriend1@railpen.com by 15 August 2022.

Contact us



Write to:

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



Email:

csu@railpen.com



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.

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/
PenfriendSpring22](https://surveymonkey.co.uk/r/PenfriendSpring22)

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

Competition answers

Thank you to everyone who took part in the competition in the last issue of Penfriend. Congratulations to William Hall, who was randomly selected as the winner.

The answers are as follows:

1. Nine Arches Bridge, Sri Lanka
2. Forth Bridge, Scotland
3. Landwasser Viaduct, Switzerland
4. The Railway Bridge, Latvia
5. Ribbleshead Viaduct, England
6. Finland Railway Bridge, Russia

