

# penfriend:

the newsletter for railway pensioners



**Your 2021  
pension increase**  
Your letters and  
stories

Win £60  
shopping vouchers  
with our  
competition

**Rail Staff Travel  
updates**

Photo album

# Trustee's message

Welcome to the Spring issue of your Penfriend newsletter.

COVID-19 continues to provide challenges in the operation of the railways pension schemes, but I am pleased to say that we remain committed to support the schemes and make payments to our members with minimal disruption. Despite the ongoing impact of the pandemic and Brexit, paying your pension is our priority and always will be, and I hope we will see some normality returning to our lives over the coming months.

This issue of Penfriend will keep you updated about your benefits from the railways pension schemes along with the latest news within the pensions industry. You can also find a guide on how to register for our brand-new websites if you haven't already, so you can manage your pension effectively.

We've already made some significant improvements to your member websites, with more new features coming up in the future. If you haven't done so recently, please take a look at [railwayspensions.co.uk](http://railwayspensions.co.uk) or [btppensions.co.uk](http://btppensions.co.uk) and also turn to pages 4 and 5 for more information on what you can do with your online account.

We'll also keep you up to date with all the latest developments via the websites and in future newsletters.



I hope you and your loved ones are all well and that a brighter future lies ahead for all of us.

**CHRIS HANNON**  
Chair of the Trustee

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## Front cover

This issue's front cover photo has been provided by Richard Gretton, from his time when he was a Derby Locomotive Works apprentice in September 1965. There were two other groups of a similar size, so there was quite an intake.

Richard is in the front row, second from the left, and this was the start of his long and varied railway career. He left Derby Loco Works in the early 1970s, moving to the LM Region offices in Nelson Street, Derby, followed by positions in the BRB M&EE safety department and as a consultant in the QSS Group after privatisation. He enjoyed a career spanning nearly 49 years.

Thank you for getting in touch, Richard.

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

Write to **Penfriend, RPMI, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH** or email [penfriend2@rpmico.uk](mailto:penfriend2@rpmico.uk) to request a copy.

## Article correction and apology

In the last issue of Penfriend we published an article called 'Make a will and protect the ones you love' on page 10, which included an error.



The article stated that you would only need to pay Inheritance Tax (IHT) in three circumstances – if the value of your estate is below £325,000, if you leave everything above £325,000 to your spouse or partner, or if you leave everything above this threshold to a charity.

This should have said that **you would not have to pay IHT if the value of your estate is below £325,000 (the threshold), or if you leave everything above £325,000 to your spouse or partner or charity.**

This has been corrected on the web version of the newsletter.

**We apologise for any confusion this may have caused.**



## Keep in touch with RPMI

**If you move house or change your phone number, please make sure to tell RPMI.**

You need to keep your contact details up to date to make sure you continue to receive important information about your pension.

Log in to or register for your online account to update your contact details - you can find more information on page 4.

This also applies to any relatives who need to notify RPMI of the death of a member. You can also email [csu@rpm.co.uk](mailto:csu@rpm.co.uk) or call the Helpline on **0800 012 1117**.

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

## Get on board, go online now

**As a pensioner, it's important that you register for your online account on our brand-new websites.**

When you register and login, you can manage your pension effectively by:

- checking and updating your contact and bank details
- reading news articles tailored to you
- adding or changing your nominations if you're newly retired (within the last five years).

If you haven't used the website since it relaunched in summer 2020, you'll need to register before you can access any of the features outlined above. You will need to re-register if you were already signed up to the old site - find out how to register below.

### Registering for your online account

To access your online account, you will need to register on our new website if you haven't already. Here's how:

**Step 1:** Visit [railwayspensions.co.uk](https://railwayspensions.co.uk) or [btppensions.co.uk](https://btppensions.co.uk) and go to the top right-hand corner of your screen, and click 'Log In/Register' if you're on a desktop or laptop. If you're on your tablet or mobile phone, please select 'Menu'.

**Step 2:** Select 'Create an account' and fill in your details, including you:

- pension reference number – you can find this on any recent letters we've sent you
- National Insurance number
- date of birth
- personal email address

**Step 3:** Set up your security options by:

- creating a password with at least 8 characters, including upper case and lower case letters, a number and a symbol
- choosing a security question and answer

**Step 4:** Tick to confirm you have read the terms and conditions and select 'Register now'.

Then, check your email inbox, including your spam/junk folder. You should have received confirmation that you're now registered. Click the link in the email asking you to verify your account.

**Step 5:** Once you've verified your account, log in to your online account and you'll be asked to create a final piece of memorable information. For added security, you'll use this together with your password each time you log in. Once you've done this, you should then be taken to your myRPS account dashboard.

You can see a short video of these steps at [railwayspensions.co.uk/register](https://railwayspensions.co.uk/register) or [btppensions.co.uk/register](https://btppensions.co.uk/register)

*\* The sites work on most browsers but are not supported by Internet Explorer 11 or Android using OS versions 10 and under.*



## How to nominate online

If you have been retired for less than five years, it's really important that you add/update your nominations as some lump sum death benefits may still be paid out to those you care about if you died.

**Step 1:** Log in to your account at **railwayspensions.co.uk/login** or **btpensions.co.uk/login**. You will need to register if you haven't already done so.

**Step 2:** Once you've logged in, go to 'My Nominations' under the 'My Pension' section.

**Step 3:** Add the details of each nominee, including their address and postcode. You must include details for a parent/guardian if your nominee is under 18.

**Step 4:** Then, select the percentage of the pay-out you'd like each nominee to receive, making sure it adds up to 100% if you're nominating more than one person or organisation.

**Step 5:** Press 'Submit' and we'll confirm that your wishes have been recorded.

Find out more information about nominating on page 11.

## Your questions answered:

### How do I access the new site?

Visit **railwayspensions.co.uk**, or **btpensions.co.uk** if you're a pensioner in the Fund.

It is advised that you avoid using an outdated web browser such as Internet Explorer. Microsoft is no longer supporting this browser and there may be security limitations.

### Will I need to re-register if I was registered on the old site?

Yes - you will have to register on our new site.

### What information do I need to register?

To register, you will need your:

- National Insurance number
- Date of birth
- Pension reference number (this can be found on any correspondence sent to you by the Railways Pension Scheme or the Fund)

### What is my pension reference number?

You can find your pension reference number on recent correspondence you've received from the Scheme or Fund. The number may be in the format of nine numbers, followed by a '/' and two further numbers. If this is the case, please make sure you type the whole number, including the '/' and the two numbers that follow.

Your reference number may be a series of letters followed by a series of numbers. If so, please include both the letters and numbers.

### How does the 'My inbox' feature work?

Your own personal inbox is broken down into three separate areas:

- 'Messages' - holds notifications, such as case closures
- 'Cases' - the best way to check on any cases you have in progress
- 'Tasks' - shows any actions that need to be completed

### What do I do if I come across an issue?

If something isn't working properly, please contact our Member Helpline on **0800 012 1117** for further assistance.



# Your 2021 pension increase

**For the 2021/22 year, your railways pension will increase by up to 0.5%. This will be effective from 12 April 2021.**

## 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 2021/22 year is based on the CPI figure from September 2020 (0.5%).

## Will everyone get the full 0.5% increase?

Only those who took their railways pension benefits – or became a preserved pensioner – on or before 27 April 2020 will get the full 0.5%.

If you took your benefits or became a preserved pensioner on or after 28 April 2020, 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 |
|---|----------------------------|
| 27 April 2020 or before   | 0.5                        |
| 28 April - 27 May 2020  | 0.46                       |
| 28 May - 27 June 2020   | 0.42                       |
| 28 June - 27 July 2020  | 0.38                       |
| 28 July - 27 August 2020  | 0.33                       |
| 28 August - 27 September 2020   | 0.29                       |
| 28 September - 27 October 2020  | 0.25                       |
| 28 October - 27 November 2020   | 0.21                       |
| 28 November - 27 December 2020  | 0.17                       |
| 28 December - 27 January 2021   | 0.13                       |
| 28 January – 27 February 2021   | 0.08                       |
| 28 February - 27 March 2021   | 0.04                       |
| On or after 28 March 2021   | 0                          |

## How will my first pension payment in the 2021/22 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 |
| 16/04/2021              | 3         | 1        |
| 23/04/2021              | 2         | 2        |
| 30/04/2021              | 1         | 3        |
| 7/05/2021               | 0         | 4        |

## Where does the increase come from?

If you're under age 65 on 12 April 2021 (the date the increase becomes effective), you'll receive all of the increase from your railways pension.

If you're 65 or older on 12 April 2021, 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).

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](mailto:administration@woking-homes.co.uk)  
 Web: [www.woking-homes.co.uk](http://www.woking-homes.co.uk)



# Woking Homes

Quality Residential Care for Older People






## Staff travel updates:

### for retired safeguarded staff from Rail Staff Travel

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#### Change of address and circumstances

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As has always been the case, if you change address, you need to let both RPMI and RST know separately as they are two different companies. Unless your address is outside of the UK, RST will now only accept change of address or contact details (phone number, email address, etc) via the online form.

To do this, please go to [raildeliverygroup.com/rst/forms](https://raildeliverygroup.com/rst/forms) and select the appropriate form. There are also forms to complete if someone is no longer eligible to travel facilities. You can upload photographs of their passes cut into 4 so they can be cancelled by RST.

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#### Cards being sent and not received

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In recent times, there was always a 3-month period from the issue of a new card/pass to let RST know if you had not received a card in the post. Since December 2020, this has now changed to one month after the previous card has expired. As Staff Travel Cards expire on 30 June, you need to let RST know in writing by post or email that the card has not been received by 31 July for a free replacement.

RST needs your full name, who you are expecting the card for and your full address. Failure to do this by 31 July 2021 will result in a fee to replace your card. Furthermore, if you change address and do not notify RST and you are unable to retrieve your card from your old address, a replacement fee will also need to be paid.

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#### Restrictions on train services

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Going forward, RST will no longer produce a paper restrictions booklet. All restrictions are available to view on our website, which is updated regularly with any changes: [raildeliverygroup.com/rst/where-can-i-go](https://raildeliverygroup.com/rst/where-can-i-go)

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#### Have we got your email address?

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You will have received updates during lockdown if RST holds your email address. If you have an email address and have not been receiving these updates, please go to the RST website: [raildeliverygroup.com/rst/forms](https://raildeliverygroup.com/rst/forms) and complete the XX12 retired DU form so we can add your email address to your record.

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#### Validity of the 2020/2021 Staff Travel Card

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A decision has been made that Staff Travel Cards issued to Safeguarded Staff for the year 2020/21 with an end date of 30 June 2021 will be extended to 30 September 2021. This will give holders an additional 3 months in which to use the allocation of date boxes for free travel on National Rail services only. This extension will not be valid for free travel on London Underground inter-available routes, nor on any of the other reciprocal carriers.

RST will not be issuing new cards with the extended expiry date printed on them – operational staff have been made aware and they will accept the 2020/21 Staff Travel Cards that show an expiry date of 30 June 2021.





## FIP coupons and International Reduced Rate Card after Brexit

Rail Staff Travel is a member of FIP, an association within the UIC (International Union of Railways), which enables RST to issue FIP coupons and the International Reduced Rate Card on a reciprocal basis with the other association members. This membership is entirely unconnected to the United Kingdom's membership of the European Union and as such, facilities currently enjoyed by active and retired staff, partners and dependants continues unchanged after Brexit now the United Kingdom is no longer a member state of the European Union.

## Privilege Oyster Card – updating for 2021

Unless you have been able to get to a London Underground station with your 2020/21 Staff Travel Card to renew your Priv Oyster discount, the Priv discount setting will have expired from your Oyster card on 30 June 2020. To get this set again on your Oyster Card, you will need to submit a new TfL Privilege Oyster Application XX19 from the RST website for you and any eligible family members. Once this has been approved, RST will email you the authorised form for you to print off and take to a London Underground station with your 2021/22 Staff Travel Card.

Once the discount is set on your Oyster card, any credit held on this is unaffected.

If you have recently submitted a form to be authorised in the last 3 months, these will be authorised with your new card number and you do not need to apply again.

## Travelling during lockdown

In addition to any Staff Travel restrictions, you should always follow government guidelines with regards to travelling by train. The RST website is updated regularly on this so please check [raildeliverygroup.com/rst/stop-press](https://raildeliverygroup.com/rst/stop-press) before making your journey.

## Heathrow Express

Free travel is now available on Heathrow Express services with any of the following:

- A Staff Travel Card with a dated box
- A Gold or Silver Status Pass
- A Western Region Blue Status Pass

Priv rate tickets for leisure travel with a Staff Travel Card can be purchased at the ticket office at Paddington, or the ticket office at Terminals 2 and 3, or at the ticket office in the arrival hall at Terminal 4 and Terminal 5. Alternatively, a Priv-Oyster card may be used. The fare charged will be the Priv-rate of the Peak or Off-Peak public single ticket as appropriate.

## Contacting Rail Staff Travel

Email:

[rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com)

Website:

[raildeliverygroup.com/rst](https://raildeliverygroup.com/rst)

Post:

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

We have not included the RST phone number in this Penfriend issue as the phone line is currently still closed (at the time of publication).

# Pension news:

## in summary

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

### New RPI methodology from 2030

In March 2020, the UK Statistics Authority (UKSA) and HM Treasury published a consultation on the UKSA's proposal to address the shortcomings of the RPI measure of inflation. It proposed aligning it with the Consumer Prices Index, including owner-occupiers' housing costs (CPIH), with an implementation date no earlier than 2025 and no later than 2030.

On 25 November 2020, the UKSA and HM Treasury published a response to the consultation, confirming that RPI will be calculated using the same methods and data sources as CPIH from February 2030. Since 2010, CPIH has given a lower measure of inflation than RPI of around 1% per year on average.

This forthcoming change may affect many aspects of DB pension schemes, including benefits, funding, and investments. However, as pension increases in the RPS, BTPFSF and BRSF are linked to public sector pension increases, which are currently based on CPI inflation, the change to RPI is not expected to impact your future pension increases.

### TPR launches Pensions Scams campaign

On 10 November 2020, The Pensions Regulator (TPR) launched a campaign, supported by the Pension Scams Industry Group (PSIG), urging the industry to sign up to a pledge to protect savers from scams.

The campaign requires those who sign up to agree to follow the principles of the PSIG Code of Good Practice, essentially the following six steps:

1. Regularly warn members of the risk of pension scams
2. Encourage members looking to enter drawdown to get free impartial guidance from the Pensions Advisory Service (TPAS)
3. Learn the warning signs of a scam and best practice for transfers
4. Take appropriate due diligence measures and document pension transfer procedures
5. Clearly warn members if they insist on high-risk transfers being paid, and;
6. Report concerns about a scam to the authorities and communicate these to the member.

Pension schemes can self-certify to TPR that they meet the pledge, which can then be communicated to scheme members and the public.

### Pension Schemes Act 2021 and scheme funding Code of Practice update

The Pension Schemes Act 2021 was passed on 11 February 2021. It includes changes to support The Pension Regulator's (TPR) plans for a new Code of Practice covering defined benefit scheme funding along with measures aimed at preventing pension scams and introducing pensions dashboards.

One of the main focuses of TPR's Code will be to improve security of benefits within UK pension schemes, including those that no longer have active members. The Trustee is keen to ensure that the new Code also protects the future benefits of members in open schemes and made those views known in TPR's first consultation in Spring/Summer 2020.

A second TPR consultation on its Code of Practice is expected in 2021, along with a separate consultation on regulations.

### Our say on pension tax relief

The Trustee is sharing information with HM Treasury about how tax relief is provided for low earners. Tax relief on pensions can currently be given in one of two ways:

1. Contributions deducted from gross pay before income tax is calculated. This is known as a net pay arrangement
2. Contributions made from pay after income tax is calculated. Tax relief is then reclaimed at the basic rate.

We use method 1 as the second method was not available when the RPS launched. This means members currently earning under £12,500 don't benefit from tax relief on their contributions.

The Government has recognised that this could be improved and evidence provided by organisations like ours will help decide a better way forward.

### End of Brexit transition period and State Pension uprating

The Brexit transition period ended at 11pm on 31 December 2020. On 24 December, the EU-UK and Co-operation Agreement (the Agreement) was announced. It came provisionally into effect from 1 January 2021 before being ratified by the EU.

The DWP has updated its guidance confirming that UK nationals living in the EU, the European Economic Area or Switzerland will receive the State Pension increase each year in the EU in line with the rate paid in the UK from 1 January 2021.



## Make sure those you love are taken care of

### Have you been retired for less than five years?

Make sure you nominate people, or causes, close to your heart so they get a death benefit lump sum if you die within the first five years of retirement. When you keep your nominations up to date, the Trustee or Management Committee will know your wishes are still valid.

This death benefit lump sum could be up to five times your basic annual pension, which is your pension before you used any retirement options. The lump sum will be tax-free because it's paid at the Trustee's discretion.

Any pension and lump-sum payments you have already received will be deducted from this lump sum before it is paid. Keeping your nominations up to date on a regular basis means that a decision on who gets the money can be made quicker, and will avoid extra worry and frustration.

To add or update your nomination/s, log in to or register for your online account. Details on how to register can be found on page 4. If you've already registered, simply log in and follow our instructions on how to nominate online on page 5.

### A pension for your dependants

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

If you have no spouse or civil partner, your pension may be paid instead to someone who depended financially on you for at least two years immediately before your death. Half of your basic pension is payable as a spouse pension.

If you are in receipt of your pension because of the death of a former member, no further pension to dependants would be paid when you die.

### What will they get?

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

However, the pension does not include any voluntary increase or reduction you may have opted for when you retired. It also doesn't include any benefits you may have had from Additional Voluntary Contribution (AVC) arrangements.

# Photo album

## All aboard the retirement train!

Jocky Ross was the Ganger in the Tain Track Maintenance Gang at Tain, between Inverness and Wick. He was an ex-Para who had been at Arnhem and was taken prisoner. He was known as a great fisherman and lived with his family at Ardchronie between Tain and Bonar Bridge. A dram or two were had at his retirement in 1983! From left to right: Alan McKay, Michael Iredenko, Mike Ross, Jocky Ross, (front) Jimmy McNeil, Lorne Anton, Frank Ward, (back) Jimmy Innes, Andrew Ross and Alec Stables.



## Good times at Euston Station



This photo was taken when I worked at Euston Station back in the seventies. There's also Danny Brewster, the supervisor, Charlton, who was on his way to Stratford in Shakespeare Country, and the guard. - *Bob Kidd*



## Boston Goods team winners



This photograph is of the Boston Goods 2 man fire extinguisher team that won the all regional final in June 1961. I (pictured on the left) was the reserve member, on the right is Dennis Tebbs, and in the centre is the other member. Sadly, too many years have passed and try as I might, I cannot remember his name. I was a 17-year-old clerk at the time and the other two lads were the Office Messengers. Regrettably, what was once a very busy railway centre has today become a ghostly shadow of those days but at least there is a service of sorts. - *Richard Sharp*



# Get in touch

## Spot a familiar face?

I thought this photo might provoke some memories of the B.R Pre-Apprentice Training School in York in 1965/66. It would be interesting to know if John Garland, Dennis Desforges, Keith Fairly, and Tom Lunn are still around. They were not from York, but they did their 12-month training there.



Back row, left to right: Mel Bolch, Tony Hull, Lenny Stevens, Keith Fairly, Al Wregglesworth, Tom Lunn and Mick Jones. Front row, left to right: Stu McCluskie, Keith Anderson, John Garland, Dennis Desforges and me. - *Steve Maxwell*

## Crewe Telegraph Office equipment

I have been trying to find records/pictures of the equipment used in the Crewe Telegraph Offices in the 1940/50/60s, so far without success. One of my colleagues has been in touch with Network Rail and trolled through the NRM York websites, but again without success. Do any Penfriend readers have any pictures in their archives who would be willing to let me have copies, or any details?

**Roy Bradley**  
roybrad@hotmail.co.uk

## Book corner

### The final decade of British steam

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

My book, called 'The Last Days of British Steam' and published in August 2020, looks at the final decade of British steam through 200 black and white photos of steam locomotives working all over the railway networks (England, Scotland & Wales) in the 1960s.

'The Last Days of British Steam' is a record of mine along with other people's journeys during the last decade of steam, and I'm sure it will bring back many fond memories for a number of former railway employees. I am now in my seventies and originally from a railway family, my father being a station master when I was a boy.



'The Last Days of British Steam' is now available on Amazon and various book shop websites, and is also on sale via Pen & Sword Books, at [pen-and-sword.co.uk/The-Last-Days-of-British-Steam-Hardback/p/17969](http://pen-and-sword.co.uk/The-Last-Days-of-British-Steam-Hardback/p/17969)

## New year, new start

Sadly the flagship RCH centre at Bridge House, Dawlish, had to be closed last year for convalescence and recuperative breaks.



With a New Year, the Board of Trustees is busy developing plans for its conversion to provide 22 highly desirable Independent Living Apartments, a growing trend in today's world.

The Trustees would welcome early comments from personnel within the Rail industry, both retired and active, who may be supportive of such a scheme. This would continue to keep Bridge House in line with the spirit of the present aims of the Trust Deed, which is primarily reaching out to the beneficiaries and others within the Rail Transport Industry and looking for this type of accommodation.

An additional benefit is that Bridge House has extensive award-winning secluded grounds for relaxation.

This scoping exercise is to measure how this new concept for Bridge House appeals to you - would it have your support?

If you are interested and wish to be kept informed of our developing plans, please write to the **Board of Trustees, RCH, Bridge House, Church Street, Dawlish, Devon, EX7 9AU** or email [annette@rch.org.uk](mailto:annette@rch.org.uk).

Thank you in anticipation for your views.

**Mr C C Mills**

Chairman of the Board of Trustees

**Charity Number: 1142608**

**Company Number: 07109869**



## A new way of keeping in touch

**RPMI has partnered with Lexis Nexis to provide an easier and more convenient way of staying in touch with your Rail pension.**

It's important for the Scheme to be in touch with you so you can stay informed about your pension benefits along with any updates.

Sometimes, the Scheme administrator, RPMI, needs to contact members to confirm their identity and ensure it holds the right details for them. This is to help protect your personal information and prevent fraud.

RPMI now works with a company called Lexis Nexis Risk Solutions to do this, and you may be contacted about a new way of confirming your details.

Lexis Nexis will contact a small group of members to ask them to quickly and easily verify their identity via a new app. If you're contacted, please spare a few minutes to download the app and confirm your details.

If you're unable to use apps, please don't worry. The existing security questionnaire will still be offered as an alternative way for you to confirm your identity. However, this does take longer to process than responses received via the app.

## Support and guidance

Please see below for details of organisations and charities that may be able to offer you the support and guidance you need.

### Rail and transport groups

#### **British Transport Pensioners Federation (BTPF):**

The BTPF has provided a voice for those retired from the railway industry since 1948 and has more than 50 branches throughout the UK. Over the years, it has secured many financial benefits and improvements to travel facilities for members and their dependants. The BTPF also offers social activities and trips and members can benefit from discounts on Fred Olsen cruises.

Telephone: **0116 2750 730**

Email: **answers@btpf.org** (general enquiries) or

**John@Harrisonhome.Force9.co.uk** (National Chairman)

Website: **btpf.org**

**REPTA:** The Railway Employee & Public Transport Association (REPTA) is open to active and retired rail and transport industry staff and families. For a small yearly membership fee, you can benefit from discounts or privilege rates on attractions, stores, holidays, hotels and insurance products.

Telephone: **01623 646789**

Website: **repta.co.uk**

### Support and advice

**Railway Benefit Fund (RBF):** The Railway Benefit Fund is an independent charity that supports railway workers and their families through a variety of issues, offering financial assistance, practical help and advice, all in strict confidence.

Telephone: **0345 241 2885**

Email: **info@railwaybenefitfund.org.uk**

Website: **railwaybenefitfund.org.uk**

**Railway Mission:** The Railway Mission operates a chaplaincy service to staff from all sectors and levels of the railway industry and British Transport Police. The Mission offers the opportunity for friendship and the chance to talk face-to-face.

Telephone: **0771 897 1919**

Email: **support@railwaymission.org**

Write to: **Railway Mission, Rugby Railway Station, Rugby, CV21 3LA**

**Age UK:** This is the UK's largest charity for older people, and has many local services, aimed at inspiring, supporting and enabling people to get the most from life. As well as offering information and advice, it also provides details of fundraising and volunteering opportunities, plus community events.

Telephone: **0800 055 6112** (8am and 7pm)

Website: **ageuk.org.uk** or **ageuk.org.uk/scotland**



## Have you thought about **volunteering?**

### Why not give something back now you've retired?

Many people want to spend some of their time giving back, especially when they retire and have more free time on their hands.

Volunteering is an activity you could take up now that you've retired. Many charities all over the UK look for volunteers on a regular basis to give them a helping hand, especially during difficult times like the coronavirus pandemic, where many charities are struggling.

Here's Clive's experience in volunteering for Childline. Clive is a former finance officer in the Eastern Region CM & EE Department in York, and is from Glasgow.

“ Five years ago, I joined Childline as a volunteer counsellor in the Glasgow base. Childline is run by the NSPCC and provides a telephone helpline service for young people up to the age of 18. We have about a dozen bases throughout the UK, mainly in the principal cities.

Typically, a volunteer shift will last three and a half hours, at varying times of the day. My own shift is from 3pm to 6.30pm, and I call it the 'home from school' shift as we get a lot of contacts from young people between finishing school, and their parents getting home from work.

Some people think we deal just with abuse, but young people can contact us about anything that's on their mind. Bullying, exam worries, depression, problems with their parents - you name it. There are increasing amounts of mental health issues facing young people. You don't need to be an expert on anything, just a good listener.

Childline bases run information events for people interested in joining. If you want to apply, the training is usually one evening a week for 12 weeks. Once you finish, you are initially paired with an experienced counsellor for a few shifts. After that, there are professional supervisors on every shift, who are there to help, so you are never alone if you need support. Most rewarding of all is when a young person thanks you for helping or changing their life.

Personally, I get a lot out of it. I sometimes do an extra shift if they are short of numbers. There is no maximum age, and we always need a higher proportion of men doing it. So, if you feel you could do it, give it a try. ”

Thank you to Clive for suggesting this as an addition to our 'What can I do now I've retired?' article in the last issue of Penfriend.

## Fond memories

Vera Wheeler is now in her 90s and has some memories to share.



Vera says:

“ In the middle years of WW2, when I was in my late teens, Brighton Railway were taking on women to work at some of the jobs men usually did because they were away fighting in the war.

I was the youngest of a group of women employed on the same day - one was designated to be in charge and we worked as a team. I had become an engine cleaner; it was the best paid but the dirtiest job I had ever had.

I remember wearing overalls and having a bucket of paraffin and a bundle of rags to clean the engines, including the wheels. There was a lot of brass to clean on them too.

It was while working there that I met my future husband, Frederick James Wheeler, who was then a steam train fireman training to be a driver. We married in 1944. Fred, whose nickname at work was Ginger, worked as a driver for British Rail for well over 40 years until he retired in the mid-1980s. He died in 2012. One of his proudest memories was of being the driver of the Brighton Belle on its final journey. ”



## Share your stories

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

We're always happy to hear from you, so please email [penfriend2@rpm.co.uk](mailto:penfriend2@rpm.co.uk) as your first port of call. Alternatively, you can drop us a line at **Penfriend, RPMI, Stooperdale Offices, Brinkburn Road, Darlington DL3 6EH**, however please bear with us as most of us aren't working in our offices right now, so it may take us longer than usual to pick up your letters.

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





## Your letters

### Were you on the British Rail Ilford training course?

I am 83 and I joined the railways in 1953 at the age of 16. When I joined, I was in the Eastern Region Revenue Accountants Office, Rossmore Road in Marylebone, London, which has since been demolished and replaced with houses. I served two years in the National Service from November 1955 to November 1957. When I returned, I was so thankful to have my job there waiting for me.

Over the following years I had a number of promotions, my first one being from Grade 5 Clerk to Grade 4 at the early age of 20, which I was told was the youngest anyone had been promoted. In those days you stayed in Grade 5 with annual incremental increases up to 27 years old. To get this promotion, I filled in 178 job application forms all for different vacancies.

In 1960 I was selected to go to a Railway Accountants Course at Ilford Staff Training. The photo was taken at the end of the course on 27 May 1960 and was organised by the Public Relations & Publicity Offices, British Railways - Eastern Region, General Offices, Liverpool Street Station, EC2. I am the dark-haired young lad in the



line standing behind those sitting who I believe were people running the course. The course was numbered AY.341.A. Incidentally only just over one month later, I was married on 25 June to my lovely wife Eveline and we have just celebrated our 60th wedding anniversary.

I am very interested if any readers were on this course and can shed any further light on it. I would also like to know if the training school still exists.

**John Waring**

[johndevelinewaring@btinternet.com](mailto:johndevelinewaring@btinternet.com)

### My dad passed away

My mum, Jan, and I would like to inform readers of the passing of my dad, Phil Musselwhite, last year. Because of coronavirus, we were not able to hold a proper funeral and my mum has not been able to reach many of his former colleagues.

Phil worked his entire career on the railway in South Wales, serving as an Area Manager under British Rail before moving to EWS and later as Operations Manager for Valley Lines. He relished the final years of his career working on special projects for Arriva Trains Wales.

I know that my mum would welcome hearing from anyone who wanted to share memories: [janmusselwhite49@gmail.com](mailto:janmusselwhite49@gmail.com)

**Paul Musselwhite**

### Searching for a friend

In the last issue, Claude Bouloux was looking to reconnect with his colleague, Roger, who he used to work with at the Shipping and International Services Division at Harwich House, Liverpool Street Station. He would also like to include that Roger's family name is Tully (or Tully). Claude's email address is [bouloux.claude@free.fr](mailto:bouloux.claude@free.fr).

## Tales from down the line

### **The photograph of an inscribed locomotive on a headstone in the Autumn/Winter edition of Penfriend reminded Ray State of another example.**

#### **He says:**

In Bromsgrove churchyard, there are two gravestones side by side that depict an early locomotive of the Birmingham and Gloucester Railway (B&GR). The gravestones are for Thomas Scaife and Joseph Rutherford, respectively fireman and driver of a locomotive that exploded on 10 November 1840.

The Birmingham and Gloucester Railway was opened in the 1830s and the engineers had no other option but to link the Vale of Evesham with the high ground on which Birmingham sits by a fierce gradient known as the Lickey Bank. This two-mile long gradient at 1:37 (2/7%) is one of the steepest mainline 'banks' worked in Britain and has always been a problem for Birmingham-bound trains. Bromsgrove station sits at the foot of the bank and many trains have to climb it from a standing start.

On 10 November 1840, the experimental 0-2-2 engine, Eclipse, was standing in Bromsgrove Station facing the bank. The engine was built by William Church and the B&GR had agreed to test it on their railway. Before the train could start, the boiler exploded with such ferocity that the enginemmen were catapulted off the engine, fireman Scaife being killed instantly and driver Rutherford dying the next day.

Investigations revealed that the boiler barrel skin was too thin for the boiler pressure but it was also likely that the enginemmen had screwed down the safety valve raising the pressure to a dangerous level. Interfering with the safety valve was not uncommon in these early days when drivers had puny locomotives and steep grades. Later on the safety valve was placed out of reach of the footplate or designed so that it could not be adjusted. The enginemmen were buried in Bromsgrove churchyard and the gravestones depicted erected [pictured opposite].

What is odd is that the locomotive depicted is not Eclipse. The mason, who seems to be named William Pratt of High St Bromsgrove, would not have any idea what Eclipse looked like but on any day he could have visited Bromsgrove station and seen one of the B&GR's Norris 4-2-0 locomotives at work. It therefore befell that one of these was the locomotive depicted on the gravestone probably erected in 1841. There is more to this story in that the Norris locomotives were built in America by William Norris of Philadelphia and were to be the first locomotives exported from that country and the first to be imported to Britain.

Norris opened his locomotive building works in 1834 and soon realised that the local lightly built railroads with their extreme gradients and curves need something extra. His 4-2-0 locomotives with a leading truck to manage the curves and a single wheelset under the firebox, which concentrated most of the weight on the powered axle, would perform well.

And so it was. Never short of publicising his trade, he conducted a test on the Belmont Incline in Pennsylvania and invited the press. The Belmont Incline was shorter but slightly steeper than Lickey. The test was on 10 July 1836 and was a great success and so incredible that, in some quarters, the press reports were not believed. Norris promptly repeated the test, inviting all the people who did not believe the first test to the second. This too was successful, leading Norris to publicise the results in Europe.

The Birmingham and Gloucester Railway, needing a reliable locomotive for the Lickey Bank, saw the advertisement and explored a purchase which resulted in the railway acquiring 12 locomotives up to 1840 and a further number later. The first was delivered in March 1839.

**It came to pass that these events resulted in a foreign locomotive being depicted on a gravestone in an English country churchyard.**



# Competition



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

We still won't be collecting answers via mail as we are trying to reduce the amount of mail we receive in our offices, so please send your answers in via email to: [penfriend1@rpmico.uk](mailto:penfriend1@rpmico.uk)

### To be in with a chance of winning, can you name these train stations, which are, shall we say, off the beaten track?

- 1 With the station code HSB, this station is recorded in the National Heritage List for England as a Grade II listed building and managed by Arriva Trains Wales.
- 2 This station started in 1872 as a private stop serving an Estate in the North West Highlands. The public was granted permission to use it in 1887, and the station links Kyle of Lochalsh to Inverness with around four trains per day.
- 3 Opening in 1882, the railway station is located in Greater Manchester, England, on the Stockport–Stalybridge line. It sees around just one train a week on a Friday. With 30 passenger entries and exits between April 2011 and March 2012, it was named the third-least used station in Great Britain.
- 4 Station code: BOC; opened in 1850. You can find this station in the hamlet of Hycemoor.
- 5 This station was a railway station in Birmingham in the 19th century, and is the world's oldest surviving piece of monumental railway architecture. It will become a HS2 station.
- 6 With just one rural platform in Norfolk, this railway station doesn't have a car park and was named after a pub nearby.
- 7 Station code: SNT. This train station is on the line between Ellesmere Port and Manchester, with three trains per day in each direction, excluding Sundays.
- 8 Located on the Edinburgh to Aberdeen Line, this station was the least used with just 52 entries and exits in 2017/18.

Some stations are kept open despite not being used often because it is easier to arrange for a train to stop now and then rather than obtain permission for closure.

## How to enter

We're still trying to reduce the amount of mail coming into our offices at the moment. Please send your answers in by email to: [penfriend1@rpmico.uk](mailto:penfriend1@rpmico.uk)

## Contact us



### Write to:

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



### Email:

[csu@rpmico.uk](mailto:csu@rpmico.uk)



### Helpline

**0800 012 1117**

Open Monday to Friday  
8am - 5pm

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

Some telephone calls may be recorded.

## Have your say



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

<https://www.surveymonkey.co.uk/r/PenfSpring21>

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 Jane Knappe, who was picked randomly as the winner.

The answers are as follows:

1. Murder on the Orient Express
2. Strangers on a Train
3. The Girl on the Train
4. Money Train
5. The General
6. The Polar Express
7. Runaway Train
8. Train to Busan

