

# penfriend

the newsletter for railway pensioners



Your pension  
increase 2025

Rail Staff  
Travel updates

How are you  
spending your  
life after work?

# Message from your Trustee Chair

## A warm welcome to the Spring issue of your Penfriend newsletter.

2025 is a special year for the railway. It's the 200th anniversary of the modern railway and the original 26-mile journey on the Stockton and Darlington Railway - a fundamental part of rail history.

Railpen will be celebrating Railway 200, the year-long project that will be delivering events throughout 2025, to honour the past, present and future of rail. We've dedicated some space to this integral part of rail history in this issue on page 12.

Online services are convenient for many, and are where the industry is heading, however we understand that these aren't for everyone. On page 7, you can find some details on how to report a death offline, as we want to provide as much support as possible.

Some documents have gone online now, following members' requests for a paperless pension. However, it is completely up to you how you want to hear about your pension, and you can change your preferences at any time. More information can be found on page 3.

There's an accessibility tool on the websites to help you access information about your pension effectively and in a way that works best for you. The tool - a blue circle with a person icon - is available on all pages on your member website on the right-hand side. It can make text bigger as well as change the colours and spacing. There are a variety of 'accessibility profiles' for you to choose from, so whether you have vision loss, motor impairment or other preferences, you can browse easily and comfortably.



With best wishes,

**CHRISTINE KERNOGHAN**  
Chair of the Trustee

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This issue's front cover image, supplied by Michael Ellis, was taken by Michael himself in Preston on 5 May 1968. He said:

"I started working for the railway at Carnforth booking and parcels office exactly one year before the end of BR steam. I was introduced to the footplate staff while paying their wages. Travelling home from late turn on the sleeper train from Barrow to Euston was a highlight, on which a Railman sorted mail to Crewe and back. After a 30-minute wait at Lancaster, I caught Britain's last steam-hauled named train, the Belfast Boat Express, which ran from Manchester Victoria to Heysham and as far as Morecambe. Considering this was a grab shot, as I was travelling on the train, I've never taken a better one."

Thank you for getting in touch, Michael.

# Your pension, your way

**In response to members' requests for a paperless pension, you'll now get some of your paperwork online rather than by post.**

However, it's up to you how you receive communications about your pension.

## Pension Increase (PI) letters and P60s

If you're not registered for the website, and/or you opted in to receive paper communications, you'll receive your P60 in the post.

If you're registered for your member website and did not opt in to paper, you'll only receive your P60 digitally. This means that your P60 will be located in your online account only.

**Whether you've chosen to receive your paperwork digitally or via post, you will receive a PI letter.**

## Why is this happening?

From the end of last year, some documents were moved to only be available online (unless you asked to keep getting them by post) due to a higher demand for a paperless pension.

The first documents that were moved online were P60s. However, if you're not registered for the website, and/or you opted in to continue to get paper communications, you'll get your P60 in the post.

More documents and processes are expected to follow online. But you may continue to get some by post until then.

If you do opt in to paper (or if you have already) then these documents will still be sent to you by post.

## What do I need to do?

If you've already opted in to paper, or registered for an online account to get things digitally, then you don't need to do anything at all. But if you haven't already made a decision, here's what you need to do next:

- **Go paperless** - if you're happy to get your documents digitally, you don't need to tell us. But you will need an online account to access them digitally.

If you already have an online account, you'll start getting some documents online automatically.

If you haven't got an online account, you can sign up quickly and easily at [railwayspensions.co.uk/register](https://railwayspensions.co.uk/register) if you're an RPS member, or [btpensions.co.uk/register](https://btpensions.co.uk/register) if you're a BTPFSF member. This will be the best way to get your paperwork in the future.

- **Continue with paper** - if you would like to keep getting things by post, you need to tell us. If you've already done this, you don't have to do anything else.

If you're an RPS member, fill in the form at [railwayspensions.co.uk/paper-opt-in](https://railwayspensions.co.uk/paper-opt-in).

If you're a BTPFSF member, fill in the form at [btpensions.co.uk/resources/my-communication-preferences](https://btpensions.co.uk/resources/my-communication-preferences). Alternatively, you can let us know by calling the Helpline.

You only have to tell us once if you would like to opt for paper communications.

- **Do nothing** – If you don't register for an online account, and don't opt in to paper, your personal documents will still be sent to you by post. However, other items, such as newsletters, will only be available at [railwayspensions.co.uk](https://railwayspensions.co.uk) and [btpensions.co.uk](https://btpensions.co.uk). Newsletters can be found on your member websites without logging in.

However you choose to get your documents, this will apply for all of your periods of membership and for any documents that are moved online in the future.

You can change your mind by contacting us at any time.

## Where can I find my online documents?

Pension year-end letters will be in the 'My Library' section of your myRPS or myFund account, at [railwayspensions.co.uk/login](https://railwayspensions.co.uk/login) or [btpensions.co.uk/login](https://btpensions.co.uk/login). Current and historic P60s are on the 'Payslips' page in the 'My Pension' section.

Newsletters can be found on your member websites without logging in.

You do still have a choice though, and you can continue to get things by post if you want to.





## Your 2025 pension increase

**For the 2025/26 year, your railways pension will increase by up to 1.7%. This will be effective from 7 April 2025.**

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.

### Will all retired members get the full 1.7% increase?

Unless your Section rules specify otherwise, you will receive the full increase, but this will also depend upon when you took your benefits or became a preserved member.

If you took your benefits or became a preserved member on or after 23 April 2024, 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 get using the information in table A.

**Table A**

Date you started claiming your pension (or your pension became preserved)	% increase to railways pension
22 April 2024 or before	1.7
23 April - 22 May 2024	1.56
23 May - 22 June 2024	1.42
23 June - 22 July 2024	1.28
23 July - 22 August 2024	1.13
23 August - 22 September 2024	0.99
23 September - 22 October 2024	0.85
23 October - 22 November 2024	0.71
23 November - 22 December 2024	0.57
23 December - 22 January 2025	0.43
23 January - 22 February 2025	0.28
23 February - 22 March 2025	0.14
On or after 23 March 2025	0.00

## How will my first pension payment in the year 2025/26 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:	
	New rate	Old rate
11/04/2025	1	3
17/04/2025	2	2
25/04/2025	3	1
02/05/2025	4	0

## Where does the increase come from?

If you're under age 65 on 7 April 2025 - the date the increase becomes effective - you'll receive all of the increase from your railways pension.

If you're 65 or older on 7 April 2025, 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 (NI) 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 NI 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/contact-pension-service](https://www.gov.uk/contact-pension-service).

You should have already received details about your GMP from the Department of Work and Pensions, also known as the DWP.

For more information, please visit:

■ [railwayspensions.co.uk/retired/annual-pension-increase](https://railwayspensions.co.uk/retired/annual-pension-increase) for RPS members

■ [btppensions.co.uk/retired/annual-pension-increase](https://btppensions.co.uk/retired/annual-pension-increase) for BTPFSF members

You can find your P60, along with previous ones, by logging in to or registering for your online account.





## Working after retirement

**You may decide to carry on working when you start taking your pension, or you may choose to return to work later.**

Either way, it's important to understand the restrictions and tax implications associated with these options, so you can decide what's right for you.

Below are a few things to consider about working after taking your benefits:

- When you take your pension you lose any death-in-service benefits, even if you're still working
- Different early reduction factors may apply if you continue in employment
- You may pay more tax, particularly if your total income, including pension payments and wages, is over the Personal Allowance
- If you start work with a new employer, they may let you join their workplace pension scheme. This could even be another employer within the RPS or BTPFSF. To continue working with the employer you had before you retired, you may have already needed their permission to start taking your benefits and stay in work.
- If you retire due to ill-health, are under your Normal Retirement Age and you start working again, your incapacity pension may be affected

You can find more information on the **'Working after I take my pension'** page on the RPS website, or the **'Returning to work?'** page on the BTP website.



## A new app from HMRC

**HMRC launched a new app in November where you can view your State Pension forecast, and also check any National Insurance (NI) gaps.**

With the app, you can check your State Pension forecast and see if there are any gaps in your NI contributions and the benefits of paying them. You can also check if you can make a payment for those gaps.

Other things you can use the app for include:

- updating your name and address
- track forms and letters you have sent to HMRC
- ask HMRC's digital assistant for help and information

It's free to install on the device you use.

As of November 2024, HMRC receives more than 38 million calls to its phone lines each year – many of which are people asking for information they could have found on the app or through online services.

### Where to download

You can download the app from the App Store for iOS or the Google Play Store for Android.

For more information, go to [gov.uk/guidance/download-the-hmrc-app](https://gov.uk/guidance/download-the-hmrc-app).





## Tax and your pension

**All pensions are subject to income tax, including your State Pension, in accordance with HMRC guidelines.**

We are only able to use tax codes sent by HMRC and are unable to make any changes without their instruction. If you have a query on the tax code we have for you, please get in touch with HMRC directly on **0300 200 3300**, quoting your National Insurance Number and the tax reference of 083/BRX1.

If your circumstances change, you should let HMRC know in case this affects the amount of tax that you need to pay.

## Ways to report a death offline

**In the last issue of Penfriend, we introduced a new online form that your loved ones can use if something happens to you.**

Although an online form is available for reporting a death, it's important to remember that your next of kin can let us know in other ways too if it's more convenient for them.

As well as using the online form, a death can be reported by calling us on **0800 012 1117**.

After this has been done, we will take care of everything. Once we have processed things at our end, we will write to the person that has reported the death to tell them what they need to do next.

We understand that there is a lot to think about, so we are here to offer support with providing the information we need.

## An update on Pensions Dashboards

**Pensions Dashboards is a government initiative that will allow people to easily access all of their pensions information in one secure online place.**

Dashboards will give people free, clear and easy-to-understand details about all of their pensions, including the State Pension.

Pensions Dashboards will not show pensions that are already being paid.

They're seen as a big step forward in helping pension scheme members understand the benefits they've built up – especially when it comes to re-discovering old pension pots.

The date for launching Pensions Dashboards to the public hasn't been confirmed yet. But the Railways Pension Scheme is well under way with its plans to be ready. It's really important that your member details are up to date, or they won't match with the dashboards correctly.

### Here's what you can do

Please check that your personal details are correct in your myRPS or myFund account.

You can find these in the 'Membership details' area. If your address isn't correct, you can update it in your online account. If anything else isn't correct, let us know by emailing **csu@railpen.com**.

We'll continue to let you know through your usual communications when dashboards are getting closer.



You can learn more about Pensions Dashboards at **pensionsdashboardsprogramme.org.uk**.



## Staff travel updates:

### for retired safeguarded staff - from Rail Staff Travel (RST)

If you have a Staff Travel Card and have any queries about your rail staff travel, you can find useful information on the RST website. Information about your national rail staff travel is available at [raildeliverygroup.com/rst/where-can-i-go.html#WhereCanIGoSG](https://raildeliverygroup.com/rst/where-can-i-go.html#WhereCanIGoSG).

If you are eligible for a reduced fare on Eurostar (if your Staff Travel Card has endorsement NIL, 1, 2, 3, 8), information on how to book and fares is available at [raildeliverygroup.com/rst/offers.html](https://raildeliverygroup.com/rst/offers.html).

If you have a FIP card, information on travel in Europe is available at [raildeliverygroup.com/rst/where-can-i-go.html#Europe](https://raildeliverygroup.com/rst/where-can-i-go.html#Europe).

If you have any queries about RST Online, please email RST at [rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com) with 'RST Online' in the subject field.

RST will email you twice a year when the new restrictions are published. If you do not receive this email, it is because RST does not have your email address. If you would like to receive it, please complete the Retired Data Check form (XX12) online at [raildeliverygroup.com/rst/forms.html#details](https://raildeliverygroup.com/rst/forms.html#details).

If you did not have a Staff Travel Card when you left employment, then you will not be eligible for one now you have retired. Being in receipt of a railway pension does not mean you are then eligible for rail staff travel if you have not had it since leaving.

If you need to get in touch with RST the contact details are below:

**Rail Staff Travel**  
**PO Box 80612**  
**LONDON**  
**EC4P 4NH**



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



Phone: **020 7841 8274**

Phone lines are open from 9:30am to 12:30pm on Monday, Wednesday and Friday (excluding bank holidays).





## Keep your pension safe

**£17.7 million was lost to pension fraud in 2023, with an average loss of £46,959 per person.**

The figures released by Action Fraud in October 2024 also reveal that there were 559 reports of pension fraud in total last year.

A new video, released by The Pensions Regulator, shows the devastating impact of falling victim to pension fraud. It tells the story of 60-year-old nurse, Pauline, who was scammed out of £45k worth of hard-earned retirement savings. You can watch the video at: [youtube.com/watch?v=jTHmLTC553s](https://www.youtube.com/watch?v=jTHmLTC553s).

Pauline's story shows just how dangerous scammers are and the detrimental impact they can have on your future.

### Scams are on the rise – know the red flags

Action Fraud has warned scams are on the rise again. It is absolutely vital pension savers know what red flags to look out for so they can recognise potential threats and keep their retirement income safe.

The most common warning signs are:

- unexpected contact – we'll never contact you out of the blue about your pension. Cold calling was banned in 2019.
- promises of high or guaranteed returns – if they sound too good to be true, they probably are
- free pension reviews – check who you're dealing with. Callers may claim they're from government-backed bodies or other organisations to trick you into giving them information.
- access to your pension before age 55 – don't fall for offers of early access to your pension. Most members can't claim it earlier.
- pressure to act quickly – never feel rushed into making a decision. Take your time to check things over.

If you recognise any one of the above signs, you should stop any contact you're having and report it to Action Fraud at [actionfraud.police.uk](https://www.actionfraud.police.uk).

### Seek advice about anything to do with your pension

Scams come in lots of guises and are getting harder to spot. As a rule of thumb, you should always get impartial information and Financial Conduct Authority-regulated advice before you take any action with your pension.

If you're looking for financial advice, be very wary of scams and fraudsters. They often pose as advisers but are out to steal your savings.

You can find a register of Independent Financial Advisers (IFAs) at [unbiased.co.uk](https://www.unbiased.co.uk). An IFA will help you understand your pension, the options available, and how to manage your finances.

Also, visiting the MoneyFit website at [moneyfit.co.uk/app/railpen/first-aid](https://www.moneyfit.co.uk/app/railpen/first-aid) means you can learn more about pension scams, including what to do if you've been a victim of a scam. It also shows you where to go for more support if you need it. MoneyFit can also help with your financial wellness, and managing your money beyond your pension.



You can also visit [moneyhelper.org.uk](https://www.moneyhelper.org.uk) for free pensions guidance and information. For more information about pension scams, visit [fca.org.uk/scamsmart](https://www.fca.org.uk/scamsmart).



This regular feature keeps you updated on developments that may be relevant to you and your pension.

### Proposed change to tax on inherited pensions

If the value of your Estate is over £325,000, the excess could be subject to inheritance tax. The threshold can be higher for some individuals. At the moment, most death benefits from the RPS are paid to beneficiaries, which means that they are not part of the deceased member's Estate and therefore not measured against the Inheritance Tax threshold.

In the Autumn Budget, the Chancellor announced that the current tax-free threshold of £325,000 will remain the same until 2030. The Chancellor also announced that from April 2027 pensions will be included in the value of your estate. This means they could be subject to Inheritance Tax. This will only affect beneficiaries of pensions which haven't yet been claimed, and where there is a lump sum death benefit due.

A technical consultation on the proposal closed on 22 January 2025. HMRC is now reviewing the issues and views expressed in the responses and will publish a formal response and draft legislation later in the year.

### The State Pension will increase from April 2025

Pensioners will get a 4.1% boost to their State Pension from April 2025. This is because the government will keep the State Pension triple lock for the duration of this parliament.

The full new State Pension will increase to £230.25 a week (£11,973 a year) and the full, old Basic State Pension will go up to £176.45 a week (£9,175 a year).

### Tax-free overseas transfers to be reduced

Individuals who want to transfer their pension to an overseas pension provider may have to pay a 25% tax charge unless an exclusion applies.

Previously, if you transferred your pension pot to a Qualifying Recognised Overseas Pension Schemes (QROPS) in the European Economic Area (EEA) or Gibraltar, an additional charge did not apply.

The government has announced that from 30 October 2024, transfers to the EEA or Gibraltar will not be excluded from an extra charge. This is to address the risk of individuals receiving double tax-free allowances.

### Lifetime Allowance (LTA) abolition

As mentioned in the last edition of Penfriend, the LTA was abolished on 6 April 2024. Two sets of regulations addressing technical inaccuracies identified with the legislation that abolished the LTA have been finalised. Both sets of regulations came into force on 18 November 2024. They are in effect for the tax year 2024-25 and subsequent tax years.

### Government pension review

In 2024, the government announced the launch of a pension review to 'boost investment, increase pension pots and tackle waste in the pension system'.

An interim report with the initial findings of the review's first phase was published in November 2024. The government also published a consultation on proposals for fundamental changes to the Defined Contribution (DC) pension scheme market. The aim is to accelerate a move from smaller to larger DC schemes, which the government believes will drive the ability to invest in the UK economy and deliver greater returns for members.

Any pension reforms will be implemented through a Pension Schemes Bill, which is planned for the first half of 2025.

### Spring Statement 2025

The Chancellor presented her Spring Statement on Wednesday 26 March 2025. The government is committed to holding only one full fiscal event per year, in the autumn. As was largely expected, there were no new policy announcements in relation to pensions.



**Following the abolition of the Lifetime Allowance in April 2024, you will now see different figures on your P60. These are provided for information only.**

The Lump Sum Allowance (LSA) and Lump Sum and Death Benefit Allowance (LSDBA) have now replaced the Lifetime Allowance (LTA), so we've included these figures on your P60.

The LSA and LSDBA are limits on how much you can take as a lump sum or as a lump sum death benefit before you need to pay tax.

We've provided this information for your reference only.

For most people the LSA stands at £268,275 and is a limit on the tax-free cash or lump sum you can receive from all your pension arrangements. The LSDBA, meanwhile, limits the total amount of tax-free cash you can get in your lifetime, and that can be paid when you die, to £1,073,100.

If you want more information on the new allowances, please visit [gov.uk/tax-on-your-private-pension](https://www.gov.uk/tax-on-your-private-pension).



**Woking Homes**  
Quality Residential Care For Older People

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administration@woking-homes.co.uk



Registered charity no. 1120447

# Care

Compassion  
Companionship



*"I've never found a more perfect example of how older people should be cared for than Woking Homes."*  
Former Chairman, Age UK, Waverley



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

Our team provide outstanding care at affordable rates in a friendly, caring and homely environment.

To find out more about permanent or respite stays, visit our website or get in touch.

## Tracing lost members



**Your pensions administrator, Railpen Limited, is working with Validentity - which is a trading name of The Tracing Group - to locate members that we've lost touch with.**

If you receive a letter or email from Validentity/The Tracing Group, it is genuine and not a scam. Please make sure you provide the information it asks for as we may not be able to continue paying your pension benefits in future if we cannot confirm your identity.

Further information is available on our websites at [railwayspensions.co.uk](https://railwayspensions.co.uk) and [btppensions.co.uk](https://btppensions.co.uk), or you can visit The Tracing Group's website at [thetracinggroup.co.uk](https://thetracinggroup.co.uk).





## Celebrating 200 years of rail

**2025 is the 200th anniversary of the modern railway and the original 26-mile journey on the Stockton and Darlington Railway (S&DR), between Shildon, Darlington and Stockton, which took place on 27 September 1825.**

Throughout 2025, activities and events are being planned to celebrate important railway history, the role of the railway today and how rail can contribute to a sustainable future.

In 2022/23, the UK railway carried 1.4 billion passengers on 9,864 miles of route between 2,578 stations. Over 15.7 billion tonnes of freight have also been transported by the UK railway. This meant that 6.4 million lorries didn't have to transport freight across congested roads.

There are also 211 heritage railways, covering 600 miles across beautiful scenery and served by 460 stations. They provide days out for 13 million people a year, with 22,000 volunteers and 4,000 staff.

### Railway 200

As part of Railway 200, three councils, Darlington, Stockton-on Tees and Tees Valley Combined Authority and Durham, together with local, national and international partners, will deliver a nine-month festival of events and projects from 29 March 2025.

Railpen, your pension administrator, will also be celebrating Railway 200 to honour the past, present and future of rail.

As part of Railway 200, four themes will be explored:

- Skills and Education
- Innovation, Technology and Environment
- Heritage, Culture and Tourism
- Celebrating Railway People

### S&DR200

The original 26-mile journey on the Stockton and Darlington Railway (S&DR), between Stockton and Darlington, on 27 September 1825, is an integral part of rail history.

S&DR200 is a festival that celebrates the birth of modern railway, from March to November 2025.

The nine-month festival is taking place across the Tees Valley and County Durham specifically, and will include street theatre and performances, exhibitions and art commissions.

On 28 September, a newly renovated replica of Locomotion No.1 (the first train on the S&DR) will travel on sections of the original S&DR line as part of the three-day anniversary celebration which starts in Shildon, before heading to Darlington and ending in Stockton-on-Tees.



To see the full programme of events, visit [sdr200.co.uk](http://sdr200.co.uk).

S&DR200 is being delivered by Stockton-on-Tees Borough Council, Darlington Borough Council and Durham County Council. Major funders include partner organisation Network Rail, Arts Council England, Tees Valley Combined Authority, and The National Heritage Lottery Fund.

### Find events and activities near you

To celebrate Railway 200, discover what's happening in your area by using the interactive map at [railway200.co.uk/search-for-activities-and-events](http://railway200.co.uk/search-for-activities-and-events).

### Your Great Rail Tale

As part of Railway 200, the Great Rail Tales podcast is launching later this year to celebrate the people of the railways. The project is collecting filmed or audio rail stories from people across the UK to share on their website and social media channels. Here are the kind of stories Railway 200 is looking for:

- Has the railway shaped your career and taken you places you didn't expect?

- Have you discovered new friends, passions or interests thanks to the railway?
- Did you meet a significant person in your life on a train journey?

If you would like to share your story, go to [railway200.co.uk/get-involved/your-great-rail-tale](http://railway200.co.uk/get-involved/your-great-rail-tale). There you can either fill in the form, or record your own story and send it to Railway 200.

Each podcast story can be from two to 15 minutes long.

### Part of an inter-generational railway family?

As part of the Railway 200 celebrations, the project wants to hear from rail staff, including retirees, that have railway ancestry going back to 1825, or even earlier. Please email [railway200@gbtt.co.uk](mailto:railway200@gbtt.co.uk) with your contact details and a member of the team will be in touch.

For more information, please visit [railway200.co.uk/search-is-on-for-uks-longest-serving-railway-family](http://railway200.co.uk/search-is-on-for-uks-longest-serving-railway-family).





# How our Penfriend readers are spending their lives after work

## Shirley

After working on the Railway for nearly 23 years, I had to take early retirement in 2010. I had jobs in the booking office at Esher, Revenue Protection Team at Woking, and Depot Cleaner at Guildford depot.

I did try to get a job and enrol at the local job centre, but railway qualifications are not always transferrable in the outside world. Then I found I could take my railway pension, so I did.

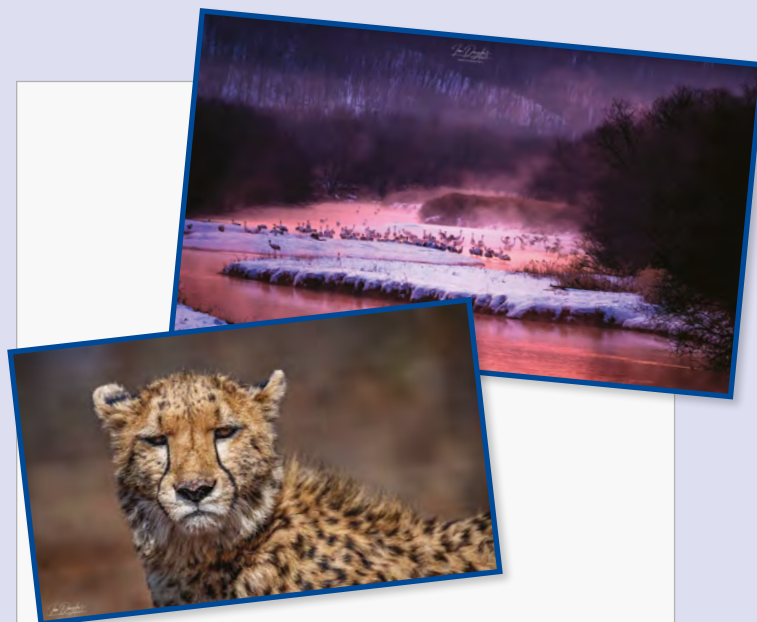
I then started to do my family tree, which I had started many years ago and always wanted to go back to.

I also enjoy gardening in our small garden and looking after the wildlife, as well as a decent pint of real ale - even going to the local beer festival. My husband and I do a lot of reading and have a large book collection. I have a large collection of leather bookmarks of wherever we visit a place – a good way to remember places. We also love to holiday in Derbyshire and Cornwall.

We used to love doing canal holidays until we became unable to do the locks and jump on and off the boat! We have no thoughts about going abroad, not when there is so much to see in our little country. The scenery and history are never ending.

For the newly retired, find something to do - however odd - and get stuck in.

**Shirley Hawley**



## Ian

I worked for British Rail Research and its various guises after from December 1981 until I took retirement at 60 in 2020. My company pension after retirement wasn't great, so I owe most of the fact I've been able to enjoy retirement so far to my frozen railway pension before privatisation.

Upon retirement, I rediscovered an old interest of mine, photography, and entered into the new territories of wildlife and landscape photography. I have since travelled up and down the country and internationally, greatly improving my basic photography skills and meeting other like-minded individuals. I was lucky enough in 2024 to visit Japan to photograph the macaques of Hells Valley and South Africa to photograph the wildlife there!

I've compiled a website - [iandouglas.photo](http://iandouglas.photo) - to show my photos to the world, and have built a Facebook following of over 12,000 people.

I also volunteer for a local animal sanctuary and am currently compiling their 2025 calendar.

I can honestly say that I have not looked back since retirement and I'm absolutely loving it!

**Ian Douglas**



## Alan

I had 26 very happy years in the rail industry, rising from Junior Railmen to Senior Manager. I took redundancy in 1997 and did a Master's degree before working in private industry for 20 years in Human Resources and retired in 2019. In retirement, it was quite easy to continue my volunteering on the Severn Valley Railway - I'm a driver and loco inspector. I've taken on a new role as Chairman of 5305 Locomotive Association, working on their steam and locomotives.

While watching TimeTeam on the TV in 2019, I realised that this would be a great activity in retirement. I started digging at a local project that was exploring an extensive 17th century water garden. This became a weekly activity and has progressed to digging on a Roman site in Northamptonshire and medieval sites in Yorkshire.

This year I have become a member of a team that processes metal finds at our local Archaeological Resource Centre. I still find time for gardening, going to the gym, and visiting places and people. I'm not sure retirement is the correct word to use, as I'm as busy now as I ever was! I'm very thankful for the opportunities I've had in the rail industry and outside.

**Alan Berck-May**

## Peter

I took early retirement from my work as a booking office clerk after working for various train companies. I couldn't wait to embrace life outside, but little did I know what awaited me.

I moved from Banbury to Harrogate in 2007, and was diagnosed with prostate cancer which was caught early and cured. I then moved house again in 2020, two days before the first lockdown in Ripon.

Life in Ripon is calm and peaceful. The neighbours are kind and friendly, and I have a small community pub called the One Eyed Rat that's just around the corner. I would definitely recommend early retirement, if financially possible, as it is the best decision that I have ever made in my life.

**Peter Richards**

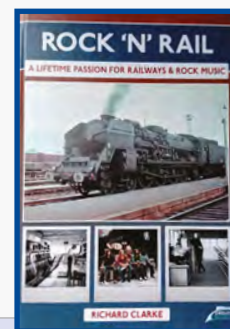
## Richard

After retiring from ICEC (InterCity East Coast) HQ York in the 90s, I changed direction by moving to the Cévennes in Lozère, France in 2000. Joining a walking group helped integration as did forming a rock group and taking up acting.

I spend my time playing guitar and writing, including getting my autobiography published.

Much of my other time is spent caring for and harvesting sweet chestnuts on my land (and clearing up after the season).

**Richard Clarke**



## We want to hear from you

**Over the last few years, we've enjoyed hearing all of your interesting stories about life on the railways.**

Now that you've retired, we'd love to hear how you're spending this new chapter, what sort of things you've been up to, and what opportunities retirement has given you that you may not have had time to do before.

If you'd like to tell us about your life after work, please write in to [penfriend@railpen.com](mailto:penfriend@railpen.com).

You could include things like:

- any new hobbies you've taken up and how you're finding them
- any exciting adventures you've been on, or have planned for the near future if you've joined any community groups, or had any experience volunteering and how you're finding it ...and anything else that you've been enjoying.

**We'll try and share some stories in forthcoming issues.**



## Your letters

### A chance to reconnect

My name is Maurice Michael Rix (known as Mick), and I started work at Doncaster Locomotive Works in September 1955 as an Engineering Apprentice. I have been very fortunate to have had a wonderful, interesting, and on many occasions, exciting, work life. I have worked for numerous railway companies, including some overseas contracts.

I retired to Vancouver Island, Canada in 2003 and unfortunately, due to my wandering, I have lost contact with lots of my former colleagues. It would be appreciated if after reading this newsletter they would like to renew our acquaintances. My email address is [mrlpbc03@shaw.ca](mailto:mrlpbc03@shaw.ca)

#### Mick Rix

In the early 60s, when I was working in Euston in the Civil Engineers Department, I was in lodgings in Kentish Town with Alan Jones and Scot Irving who worked in Camden Goods. Scot was best man at my wedding in 1965, and over the years due to moving around the country I have lost contact with Alan and Scot.

I know Alan moved back to Carlisle at about the same time that I moved to Bristol.

If either of them are still reading Penfriend, I would hope that they would make contact with me so that we can catch up. I am now well and truly retired and living in Cheshire.

We had many happy times together in the early 60s so it would be good to hear from them. My email is [wmp43@btinternet.com](mailto:wmp43@btinternet.com)

#### Bill Pilkington



### A hidden gem in France

Many readers taking the Eurostar to Paris may be surprised to learn that they travel through a UNESCO World Heritage Site.

Just south of Lille is the Nord-Pas de Calais Mining Basin, which together with the Major Mining Sites of Wallonia, form a vast arc of world heritage stretching from near Arras in the west to Liège in French-speaking Belgium (Wallonia) in the east. Some of the interest centres on former industrial sites opened as museums or re-purposed, often by volunteer groups with the aid of local governments.

The area also contains many reminders of Europe's bloody past, such as World War I battlefields and cemeteries, and its resilience, with fine examples of Art Nouveau and Art Deco architecture, together with some noted art galleries like the Louvre outpost in Lens.

Railway interest now comes mostly from the station architecture; the heavy freight trains for which SNCF developed 25 kV electrification are long gone. For tram enthusiasts, there are modern systems in Valenciennes and Charleroi, plus just outside Charleroi is a large tramway museum where visitors can ride their vintage steam, diesel and electric collection on Sundays.

Whilst a car may make getting about easier, we found good and cheap local bus and train services (buses are free in Douai). It takes a bit more organising, but there are the TER Hauts-de-France and local bus websites to help. Naturally for a former industrial area, local food tends to be hearty but with typical French emphasis on quality, washed down with one of the many local craft beers.

The photograph is of the concourse of Lens Station, built in 1924-27 to replace what was destroyed during WW1.

#### Gregory Marchant





## The National Railway Museum shares the stories of LGBTQ+ Railway Workers

In 2023, the National Railway Museum launched a research project to record the history of LGBTQIA+ railway workers. The project will record at least 70 interviews for people to document their experiences.

Available online, a discussion panel includes some of these stories and experiences, asking the question of how the culture changed or improved for LGBTQIA+ rail workers in 2024 and where there still needs to be improvements. It also discusses the community's contribution to the railways.

### Do you have a story to share?

If you're interested in sharing your story, the project is open until the end of May 2026.

If you have a story to share, reach out to the People, Pride, and Progress team by:



The panel is available to watch on [railwaymuseum.org.uk/whats-on/open-talk/people-pride-progress](https://railwaymuseum.org.uk/whats-on/open-talk/people-pride-progress)

Email: [PeoplePrideProgress@railwaymuseum.org.uk](mailto:PeoplePrideProgress@railwaymuseum.org.uk)

Phone: 0190 468 6236

Post: People Pride Progress, National Railway Museum, Leeman Road, York YO26 4XJ



## Book corner

### Alright Spider! A Train Driver's Memoir

**Dave Tyson, a railman of 41 years and former Railway Pension Scheme Trustee, shares his life story and time on the railways in his new book. Railpen's Head of Customer Experience, Rob Hughes, gave us his thoughts on Alright Spider!**

I know what you're thinking already. There are countless books on the history of the railways, the industry and locomotives. That's true. I've never read any of them personally. So when Dave, someone I worked with only briefly but who made a lasting impression on me, asked me to read his memoir, I agreed. Not because I was interested in the subject but out of admiration and respect for him.

To my surprise I was captivated by Dave's memoir. Why? Because it's a human story about a life no less extraordinary or interesting than any other biography you've read, only much more real and meaningful to all of us. We've all got a story to tell, and Dave's shared his with passion, humour and authenticity.

From his early years as a Driver's Assistant at just 15 and receiving an honorary membership of ASLEF in 2019, to the final stages of an amazing career in 2021, Dave's memoir is a breezy read. His passion for the railways shines through. It's honest and genuine.

Dave doesn't shy away from the stresses and challenges of his time in the industry. Failures, setbacks and the occasional mishap are told with honesty and humility. He's also not afraid to cover some of the harder hitting parts of his story, including rail strikes and union controversies.

But there's plenty of room for humorous anecdotes and heartwarming stories. It feels like the industry was full of characters, and you really get a sense of them throughout. Following his father's footsteps, and being told he had 'big shoes to fill' at the start of his career, it's clear that this was meant to be the path that Dave followed.

For those with a keen interest in the industry, there's plenty of fascinating details and nuances.



You experience a changing and evolving industry and political landscape with Dave, from 1980 across three decades, accompanied by some wonderful photographs capturing incredible moments from a bygone era.

I've often wondered what it would be like if a normal, hard-working person wrote a memoir and shared it with the world. Would it be worth reading? Would it be interesting? If 'Alright Spider!' proves anything, it's that your life is probably a lot more interesting than you realise. The book is full of warmth and heart, and I highly recommend it.

The book also received a glowing endorsement from transport journalist and author Christian Wolmar. He said: 'Tyson writes with passion and charm, offering countless revealing anecdotes about the job he clearly loved'.

You can buy Dave's book online at [earm.co.uk/books](https://earm.co.uk/books) or from the East Anglian Railway Museum. It's also listed at Waterstones, however you do need to order it on their website. Dave is very kindly donating £1 of each copy sold to the Railway Children Charity.

There's a dedicated website at [alrightspider.online](https://alrightspider.online) and plenty of reviews on Goodreads, so please check both of those out.

I'm sure everyone will agree this is a massive achievement. Well done, Dave.



Rob Hughes  
Head of Customer Experience  
at Railpen



## Reuniting the retired rail community

**The Railway Benefit Fund (RBF) values the contributions of the retired rail community. You dedicated your career to building the nation's railways, and RBF is committed to supporting you in retirement.**

Retired Rail events, led by the RBF, have become very popular and provide an opportunity for those who shaped the railways to reunite and reconnect with former colleagues. You can share stories, and enjoy the camaraderie and laughter that comes from shared experiences.

These events are held regularly at various locations across the UK, making it easier than ever for retired rail professionals to participate. Find an event near you at [railwaybenefitfund.org.uk/events](https://railwaybenefitfund.org.uk/events) and reconnect with your railway family.

## Join Platform to share your ideas!

**Platform is our online feedback group made up of members of the Railways Pension Scheme (RPS) and the British Transport Police Force Superannuation Fund (BTPFSF). It allows you to have your voice heard.**

To join Platform, you can sign up at [railwaypensions.co.uk/platform](https://railwaypensions.co.uk/platform) or [btpensions.co.uk/platform](https://btpensions.co.uk/platform).

All you'll need to register is:

- your full name
- date of birth

- Pension Reference Number (you can find this at the top of any letters we have sent to you)

We'll then send you surveys and other communications throughout the year. As a thank you for joining Platform, you'll be entered into a prize draw to win **£150** worth of shopping vouchers.



# Competition

## Putting a spotlight on the Stockton and Darlington Railway (S&DR).

To celebrate the 200th anniversary of the S&DR, this issue's Penfriend quiz is dedicated to your specific knowledge of this iconic event in railway history.

Once you've answered all the questions, send them to **penfriend@railpen.com** to be in with a chance of winning **£60** worth of shopping vouchers. The winning entry will be drawn at random, and the competition will close at 5pm on 1 September 2025.

1. When did the Stockton and Darlington Railway (S&DR) operate?
2. What was the main purpose of the Railway?
3. How long was the S&DR?
4. The line was extended to a new port at \_\_\_\_\_ ?
5. Who persuaded Edward Pease to use steam locomotives instead of horses?
6. How many guns were fired when the train reached the S&DR company's wharf at Stockton at the end of its first journey?
7. How many tons of coal were carried to Darlington and Stockton in the first three months?
8. Which railway company took over the S&DR in 1863?
9. The current Tees Valley Line uses the most of the former Stockton and Darlington Railway between \_\_\_\_\_ and \_\_\_\_\_
10. Although it wasn't the first railway and not the first to carry passengers, what was the S&DR proof of?



## Penfriend Autumn 2024 competition answers

Thank you to everyone who took part in the **Autumn 2024** Penfriend competition. Congratulations to Cecilia Airley, who was randomly selected as the winner. The answers were:

- |                   |                          |
|-------------------|--------------------------|
| 1. Nelson Mandela | 5. Denise Lewis          |
| 2. Brazil         | 6. 2003 and 1998         |
| 3. 1998           | 7. Large Hadron Collider |
| 4. Hubble         | 8. 2016                  |

## Contact us



### Write to:

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



### Email:

[csu@railpen.com](mailto: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.com/r/  
PenfriendSpring25](https://surveymonkey.com/r/PenfriendSpring25)

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

If you need a  
copy of your  
newsletter in  
large print,  
please email  
**format@railpen.com**  
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