



# penfriend:

the newsletter for railway pensioners



Summary of the  
2021 Report and  
Accounts

Rail Staff  
Travel updates

Understanding:  
Pension Credit

# Message from your Trustee Chair

## A warm welcome to the autumn edition of your Penfriend newsletter

I'm delighted to have been elected as your Chair and to have the opportunity to greet you from the pages of this fantastic newsletter. It's an honour to be following in the footsteps of former Chair, Chris Hannon. I intend to continue his excellent work and focus on delivering the best possible outcomes whilst ensuring your pensions are paid securely, affordably and sustainably.

I've worked in railways for nearly 40 years and have over 20 years' experience in the railways pension schemes as a financial services and pension leader, an employee, a member and as an end-user. I was also a member of the South Western Railway Pensions Committee for over 20 years. This gives me an invaluable insight into your working lives, priorities and pension needs.

In terms of this issue, you have once again shared with us some lovely, heart-warming letters, wonderful stories and memories which you can read on pages 12, 13 and 14. We've provided an overview of the important topic of Pension Credit and a summary of the 2021 annual accounts. You'll also find your usual Rail staff travel updates, an update from the Trustee, an interview article with one of our retired members, and more.



I hope you enjoy what this issue has for you.

With best wishes,

**CHRISTINE KERNOGHAN**  
Chair of the Trustee

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This issue's front cover photo has been provided by Graham Howell. The photograph was taken on 18 February 1976 outside the now demolished AE erecting shop at Swindon Works by Roy Nash, the works' photographer. At the time, the loco, 6000 King George V had been receiving attention prior to gaining a main line certificate.

Graham can't remember the names of all men pictured here so if you happen to be on the photo or you can recognise an old friend or a colleague, get in touch with us at [penfriend@railpen.com](mailto:penfriend@railpen.com) and we'll forward your message onto Graham.

Graham can recall the following names: from left to right – Roy Moon, Alan Slatter, no name, Harry Roberts (Works Manager), then two AE shop foremen, Tony Sharland, Graham Howell and lastly Gary (Graham can't remember Gary's surname).

Thank you for getting in touch, Graham.

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

Write to **Penfriend Audio, Railpen, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH** or email [penfriend@railpen.com](mailto:penfriend@railpen.com) to request a copy.



## Pension news:

### in summary

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

#### Inflation and pension increases

UK inflation hit 10.1% in July, a new 40-year high driven by sharp rises in the price of gas and electricity, food and transport costs. It is expected to remain over 10% for the coming months.

Therefore, we thought it would be helpful to explain how the State Pension and your railways pension increase to reflect inflation.

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

- inflation in the year to September (using the Consumer Price Index (CPI))
- increase in average wages, or
- 2.5%

However, due to the impact the Covid pandemic has had on the UK economy and the end of the furlough schemes, in 2021, the government announced that the earnings element of the 'triple lock' would be suspended in the 2022-23 tax year. Therefore, the State Pension increased by the higher of the rate of inflation and 2.5%. In September 2021, it was announced that the State

Pension would rise in April 2022 by 3.1% in line with the CPI inflation.

In the Spring Statement from March 2022, it was confirmed that the 'triple lock' safeguard will continue to apply to the UK State Pension. Therefore, the next increase of the State Pension is expected to be in line with inflation as it is projected to be the highest out of the three measures. The inflation figure will be released in October.

The standard railways pension increase is applied each April in line with statutory orders made under the Pensions (Increase) Act 1971. The amount of the increase is usually officially published in March, reflecting the measure of inflation (as provided in the legislation) from the previous September. In recent years, the increases have been in line with the CPI.

For the 2022/23 tax year, your railway pension increased by up to 3.1% from 11 April 2022. If the government's approach to providing increases under the Pensions (Increase) Act 1971 remains the same, the April 2023 increase will be based on the rate of CPI inflation in September 2022.

The full increase will be paid to pensioners under age 65 who have been receiving their pension for at least a year. A pro-rata amount may be paid to members who have been retired for less than a year, and a lower amount would apply to members who are aged 65 or older in April 2023 and have guaranteed minimum pension. Further information on how pension increases are applied is provided in the Spring/Summer edition of Penfriend each year. Some members have different pension increases and this will have been communicated if this applies to you.



## Understanding: Pension Credit

**Pension Credit was in the spotlight earlier this year because many people who are entitled to it aren't claiming it. Don't miss out!**

Up to 1 million people in the UK who may be entitled to the vital benefit of around £3,000 don't claim it. Many may not even know they're eligible for it. If you may be one of those people or if you are already benefitting from Pension Credit but want to re-fresh your knowledge about it, keep on reading.

### What is Pension Credit?

In a nutshell, Pension Credit is a benefit for people over State Pension age (currently age 66) and on a low income. It provides a boost to the State Pension helping you to cope with the cost of living. Pension Credit is separate to your State Pension and is offered in addition to it.

It's made up of two parts:

- **Guarantee Credit** - this is the main part of Pension Credit. It boosts your weekly income to a minimum guaranteed level. This minimum standard guarantee level for 2022/23 is £182.60 if you're single, and £278.70 if you're in a couple.
- **Savings Credit** - this part is for people who have reached State Pension age before April 2016. It gives you extra money if you've been saving towards your retirement by saving on your own, or with a private pension. You can get up to £14.48 a week if you are single, or £16.20 if you are married or in a civil partnership.

If you have £10,000 or less in savings and investments this will not affect your Pension Credit.

If you have more than £10,000, every £500 over £10,000 counts as £1 income a week. For example, if you have £11,000 in savings, this counts as £2 income a week.

There is also an additional Pension Credit available for people who:

- are disabled
- have caring responsibilities, or
- are responsible for paying certain housing costs, including mortgage interest payments

### Do I qualify for Pension Credit?

Here are the criteria you need to meet to claim at least one of the two elements of Pension Credit.

To qualify for the Guarantee Credit, you must:

- live in the UK
- have reached State Pension age (if you are a couple, you both need to have reached State Pension age)

There are some additional criteria you'd need to meet in order to qualify for the Savings Credit element. To get it, you must also:

- have reached State Pension age (65 for men and 63 for women) before 6 April 2016. If you're part of a couple and only one of you satisfies this criteria, you could still qualify for Savings Credit as a couple.
- earn above a threshold amount of £158.47 a week if you're single or £251.70 a week if you're in a couple

If you meet the criteria above and don't yet claim Pension Credit, you may be missing out on free money. Read on to find out how to claim your entitlement.

### When to apply for Pension Credit?

You can apply up to four months before you reach State Pension age, or anytime after. An application made after reaching State Pension age can only be backtracked by three months. This means that you can get up to three months of Pension Credit in your first payment if you were eligible during that time.

### How to claim Pension Credit?

There are three ways to claim Pension Credit:

- over the phone - call the Pension Credit claim line on 0800 99 1234. A friend or a family member can call for you if you cannot use the phone.
- online - at **gov.uk** if you've already applied for your State Pension
- by post – you'll need to fill in a Pension Credit form. You can download the form online from **www.gov.uk/pension-credit/how-to-claim** or call the claim line on **0800 99 1234** to request a copy. You'd need to send the completed form to: The Pension Service 8, Post Handling Site B, Wolverhampton, WV99 1AN

You'll need to provide the following information when applying for Pension Credit:

- your National Insurance number
- information about your income, savings and investments
- your bank details

### If your circumstances change?

Things change and you need to make sure you tell the Department for Work and Pensions (DWP) of any changes in your circumstances that may affect how much Pension Credit you get so that they can ensure you get the right amount. For example, if you get a job or if your savings go above £10,000.

If you are receiving Pension Credit and you've been told that an assessed income period applies to you, then you don't need to tell DWP about every change in your life that may have a direct impact on your finances.

If you move in with someone who is under State Pension age, you'll no longer be able to claim Pension Credit. You must notify DWP as soon as possible so it can update its records. You may qualify for Universal Credit instead but you'd need to apply separately for it.

### Additional benefits you may be entitled to if you get Pension Credit

Even if you only qualify for a small amount of Pension Credit, you may also be eligible for a whole host of other valuable perks. Some of them include:

- free TV license for people over 75 – worth **£159**
- help with energy bill rises – worth up to **£650**
- council tax reduction – worth around **£1,000** a year
- warm home discount – worth **£140** a year
- housing benefit – worth around **£1,000** a year

So it's definitely worth considering applying.



More information on Pension Credit is available from:  
**Gov.uk**  
**Moneyhelper.org.uk**

## De-mystifying pension jargon

**Pensions can seem a mystery because of jargon, but we're here to help make it clearer.**

To help de-mystify the complex world of pensions, we've provided simple explanations to three terms we've used in this edition of Penfriend.

**Eligibility** – having the right to do or get something if you meet certain criteria or conditions

**Income** – money you receive, especially on a regular basis, for work, through investments or via a pension

**State Pension age** – the earliest age you can start receiving your State Pension – an income paid from the government. If you reached State Pension age by 5 April 2016, this will be payable under the rules of the basic State Pension whereas, if you reached State Pension age from 6 April 2016, it will be paid under the rules of the new State Pension.



## In conversation with Penfriend reader Peter Hales

**'Life's what you make it' as the old saying goes. It is also true for retirement.**

For some, life after work is all about slowing down and enjoying the present moment after years of hard work. For others, it is an opportunity to do all the things they didn't have time for while they were still working.

In the next few lines, one of our readers, Peter Hales, tells us about his retirement journey so far.

**Q: Peter, tell us about your career with the rail industry.**

A: I joined Freightliner in 1977 after coming out of the Royal Air Force and following a few months travelling (I caught a bus from Totteridge Tube Station to Kathmandu for £99!). I had recently married and ever grateful Freightliner at Leeds took me on as a CO2 traffic clerk. I climbed the greasy pole and ended up as Port Manager in Felixstowe after working both at Stratford and HQ in Paddington. I was made redundant after privatisation in 2003 and thought I would end up selling nuts and bolts at B&Q, but Network Rail took me on as a Site Manager which was a bonus. I retired aged 59 in 2007.

**Q: What did your job bring you?**

A: Work gave me a sense of achievement and purpose for which I am eternally grateful. Especially as Freightliner were taking freight off the roads to a large extent.

**Q: Did you have a vision about retirement while you were still working?**

A: My one goal was to buy a camper van on retirement which I did and we went on a tour to Croatia for seven weeks in 2007.

**Q: And, looking back, is there anything you wish you've done differently in your retirement planning?**

A: Looking back I would say I did pretty well planning for my later life. I was paying extra towards my pension via the BRASS arrangement which is a fantastic opportunity for everyone saving with the Railways Pension Scheme. I was fairly cautious on retirement not to spend anything in a lump sum I would regret later.

**Q: How valuable is your pension to you now you are retired?**

A: Our rail pension is a wonderful blessing and I'm so glad I paid in extra towards it via the BRASS arrangement. It gives me the financial freedom and flexibility to enjoy my life after work and to make the most of it.

**Q: Have you had any interesting experiences while retired (new hobbies, activities, travelling)?**

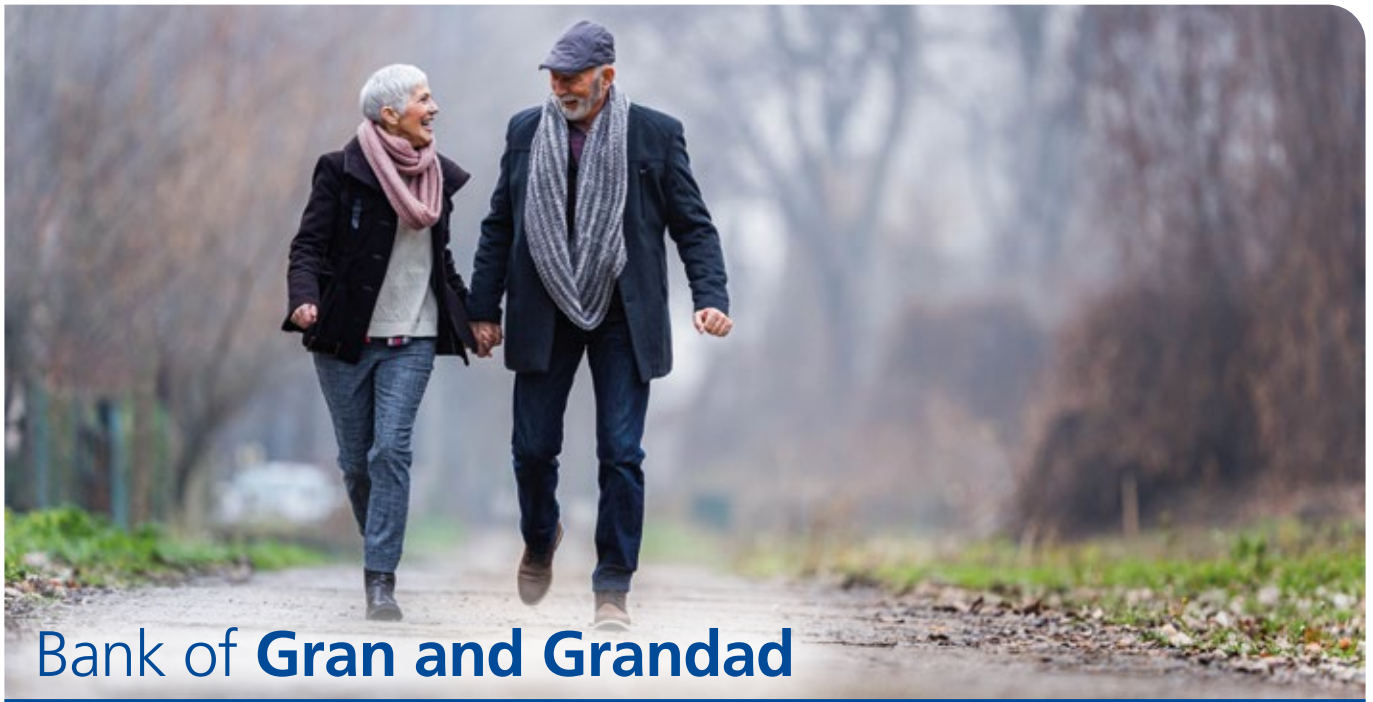
A: I have volunteered working for Citizen Advice and New Bridge. I was visiting prisoners inside prison who don't have anyone to visit them and act as a compass to not re-offend. I now do community litter picks in my home town with Plastic Free Axminster where I retired to. I go to the gym regularly and we do lots of walking when we go away in our camper van.

**Q: What advice would you give to people who are on the threshold of retirement?**

A: I think as you get older you cherish life more and my advice on retirement is that this is a new beginning and definitely not the end to life as some seem to think. Do whatever you can within your financial boundaries that makes you happy. Voluntary work is very rewarding and good for one's wellbeing, you get to meet new people too. Life in retirement has so much to offer - there are loads of new hobbies to choose from and stay as active as you can both mentally and physically.

If you'd like to be in the spotlight in the next issue of Penfriend, send your answers to the below questions to [railpencommunications@railpen.com](mailto:railpencommunications@railpen.com). We will choose one member at random and we'll soon be in touch with the questions for the newsletter.

- Have you found a new hobby, started exercising, signed up as a volunteer or started learning again? Tell us about how you keep active in retirement.
- What do you enjoy the most about retirement?



## Bank of Gran and Grandad

**Many people want to look after younger family members, but make sure you know the rules and tax implications.**

Older generations often support children and grandchildren morally and occasionally by providing financial support, if they can afford it.

### The rise of 'Bank of Gran and Grandad'

We are used to hearing the expression 'Bank of Mum and Dad' but research shows that due to the global Covid-19 pandemic, the 'Bank of Gran and Grandad' has become the new go-to for financial support for younger people.

According to a survey of more than 2,000 UK grandparents carried out by financial adviser Killik & Co in 2020, 48% of grandparents have increased financial support to grandchildren since Covid. The survey also revealed that the pandemic has prompted one in seven people from older generations to rethink how they will pass on their wealth. Two in five grandparents have said they plan to increase the amount of inheritance they will leave.

Another study carried out by Prudential claimed over 56 per cent of pensioners say they give money to their children, while 25% support their grandchildren, with retirees reportedly spending over £4,000 a year supporting their families.

### Important rules to be aware of

With the increasing cost of living, many young people will possibly turn to their parents and grandparents for financial help.

Here are a few important things related to Inheritance Tax you need to be aware of if you have or will be giving money to your younger family members:

- **The 7-year rule** - if you give one of your loved ones a monetary gift, they won't pay any Inheritance Tax on your gift, as long as you live more than seven years after giving it.
- **Annual exemption** - the Annual exemption lets you give a total of £3,000 per year to the ones closest to you without having to pay any tax. If you haven't used your Gift Allowance last year, for example, you can gift £6,000 this year tax-free. The exemption renews every year.
- **Making regular payments** - if you decide to provide financial support to one of your loved ones on a regular basis i.e. every week or every month, you should know that there's no limit to how much you can give free of tax.

### Seek advice before you make a decision

The best thing to do before you make any big gifts or before you commit to providing regular financial help is to speak to an independent financial adviser (IFA). There's a list of IFAs you can choose from on [unbiased.co.uk](https://www.unbiased.co.uk)

### Do your homework

There's lots of useful information on the [gov.uk](https://www.gov.uk) website if you'd like to get familiar with the topic yourself.



# Summary of Report & Accounts 2021

The 2021 Annual Report for the railway pension schemes is available now. Here is a short summary of key figures from the schemes, and their membership figures.

## Railways Pension Scheme (including 1994 Pensioners Section) £m

**Net assets on 31 DECEMBER 2020 32,099**

INCOME	
Contributions <sup>1</sup>	789
Transfer values received	12

**TOTAL PAID IN 801**

EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(1,201)
Transfer values paid <sup>3</sup>	(41)
Administration expenses <sup>4</sup>	(79)

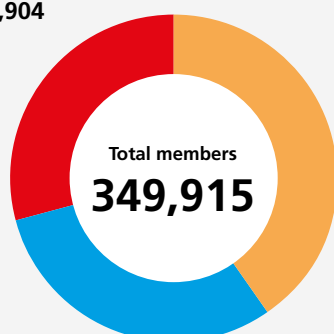
**TOTAL PAID OUT (1,321)**

Net investment returns<sup>5</sup> 5,128

**Net assets on 31 DECEMBER 2021 36,707**

### Total membership at 31/12/21

- Pensioners - 140,331
- Preserved members - 109,680
- Active members - 99,904



## 1994 Pensioners Section £m

**Net assets on 31 DECEMBER 2020 3,215**

INCOME	
Contributions <sup>1</sup>	8
Transfer values received	-

**TOTAL PAID IN 8**

EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(255)
Transfer values paid <sup>3</sup>	(1)
Administration expenses	(3)

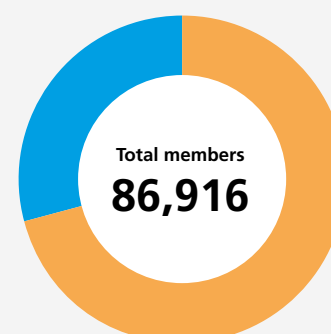
**TOTAL PAID OUT (259)**

Net investment returns<sup>5</sup> 325

**Net assets on 31 DECEMBER 2021 3,289**

### Total membership at 31/12/21

- Pensioners - 59,939
- Preserved members - 26,977





**British Railways  
Superannuation Fund (BRSF) £'000**

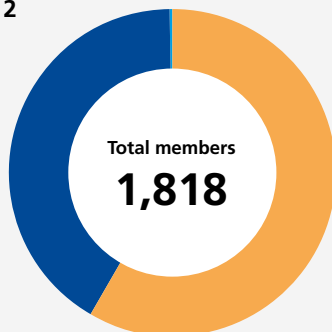
**Net assets on 31 DECEMBER 2020 190,709**

INCOME	
Contributions	-
Transfer values received	-
TOTAL PAID IN -	
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(17,629)
Transfer values paid	(-)
Administration expenses	(283)
TOTAL PAID OUT (17,912)	
Net investment returns <sup>5</sup>	17,150

**Net assets on 31 DECEMBER 2020 189,947**

**Total membership at 31/12/21**

- Pensioners - 1,069
- Dependent Pensioners - 747
- Preserved members - 2



**Footnotes:**

1. Members + employers + benefit support
2. Pensions + lump sums + death benefits + taxation where Annual Allowance exceeded

**British Transport Police Force  
Superannuation Fund (BTPFSF) £'000**

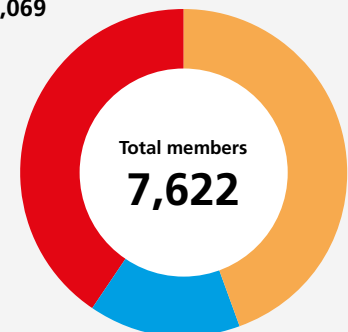
**Net assets on 31 DECEMBER 2020 1,536,299**

INCOME	
Contributions <sup>1</sup>	33,599
Transfer values received	1,444
TOTAL PAID IN 35,043	
EXPENDITURE	
Pensions and other benefit payments <sup>2</sup>	(56,782)
Transfer values paid <sup>3</sup>	(195)
Administration expenses <sup>4</sup>	(2,710)
TOTAL PAID OUT (59,687)	
Net investment returns <sup>5</sup>	242,403

**Net assets on 31 DECEMBER 2021 1,754,058**

**Total membership at 31/12/21**

- Pensioners - 3,412
- Preserved members - 1,141
- Active members - 3,069



You can view the full report online.



Download the **RPS** report and accounts at [railwayspensions.co.uk/resources/report-accounts](http://railwayspensions.co.uk/resources/report-accounts)



Download the **BTPFSF** report and accounts at [btppensions.co.uk/reports](http://btppensions.co.uk/reports)





## Important reminder on nominations

**If you retired within the last 5 years, remember to update your nominations.**

It's important to keep your nominations forms as up-to-date as they can be to help your pension savings end up in the hands of the right people when you die.

Here are a few important details about nominations and your rail pension that you need to be aware of:

### Your lump sum

A lump sum may be paid to your loved people or causes, also known as nominees or beneficiaries, following your death. The amount paid out depends on how much lump sum you took when you started claiming your benefits and how much pension you have received already. If you have received your pension for more than five years, it's unlikely that any lump sum would be paid. This is why **there is no need to update your nominations if you have been retired for over five years.**

If you die within five years of retiring, the Trustee will look at your nominations and take into account the people or causes you have nominated.

### Your spouse's pension

Your legal spouse will also receive a portion of your money also known as spouse's pension. This is usually worth half your basic benefits. You can check what your benefits are worth when you log into your myRPS account at [railwayspensions.co.uk/login](https://railwayspensions.co.uk/login) or your myFund account at [btppensions.co.uk/login](https://btppensions.co.uk/login).

### Your dependants' pension

This may be paid to adults who depend on you financially or the partner you were living with at the date of your death (up to a maximum of three people).

### Your children's pension

The two youngest eligible children normally receive pensions until they are 18. If an eligible child is disabled or continues in full-time education after they are 18, the pension may still be paid, subject to Trustee agreement.

If you have retired within the last five years, it may be worth reviewing your nominations to make sure they still reflect your wishes. If you have never made a nomination, it's important you do so as soon as possible to ensure your loved ones receive a lump sum should the worst happen to you within five years of retiring.

### It takes 3 simple steps to make a nomination online:

- 1** After logging in to your myRPS account or myFund account, go to 'My Nominations' (under the 'My Pension' section)
- 2** Add the details of each nominee and select what percentage you'd like each nominee to receive
- 3** Make sure the allocations add up to 100% then 'Submit'

#### Simple!

If you haven't registered for a myRPS account or myFund account yet, see page 15 for what you're missing out on and how to register.

## Let's stay in touch

**It's important that we always have your correct contact details so if there's anything you need to know about your pension, we can get in touch with you quickly.**

So if you've moved house, changed email address or got a new phone number, please let us know straightaway.

Simply log into your online account and update your records. It's quick and easy and means you won't miss out on important news.

## An update from your Trustee Board

The Trustee Board is responsible for the supervision and governance of the Railways Pension Scheme (RPS) and the British Transport Police Force Superannuation Fund (BTPFSF). Its main priority is to ensure your pension is paid securely, affordably and sustainably.

The Board is made up of 16 Trustee Directors, eight of whom are nominated by employers from across the rail industry. The other eight are nominated on behalf of members by rail organisations. Roughly a third of the directors retire by rotation every two years, and their term of office is six years.

The latest news from the Board is the retirement of Chris Hannon as Trustee Chair and as Trustee Employer Director and the appointment of Christine Kernoghan as the new Trustee Chair.



Chris retired on 6 July 2022 having chaired the Board since 2019. We would like to thank him for his years of dedicated service to the RPS and BTPFSF, and their members.

You can read an update from new Chair Christine Kernoghan on page 2 of this newsletter.



# Woking Homes

**Quality Residential Care For Older People**

**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, and safety of our residents is of prime importance. Our philosophy emphasises the individuality of everyone within our home.

Prospective residents are encouraged to visit the home to sample the atmosphere and level of service. Sometimes a short stay of two or three days can be arranged to "feel the way".

Please call us for more information and a brochure or visit our website:

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)

Registered charity no. 1120447

Inspected and rated

Good





## Your letters

### The passing of Don Newell

I am writing to inform readers that my husband Donald Newell (known as Don) died on 1 December 2021.

Don started at LNER at the age of 16, working in the Drawing Office in Leeds. He studied at Bradford Tech and trained as a Civil Engineer. His early training, I believe was under Felix Slade in Leeds. Don went on to be the AADCE in Huddersfield and then in Leeds in 1973.

He spent all his working life on the railways and had a reputation for being a great mentor for younger staff in his team. Very conscientious with track inspections, practical and very focused on the job. A lovely man... he was a good planner, he knew his patch extremely well.

Don took early retirement in 1987. He had a long and happy retirement enjoying special family times. He also developed his practical talents with wood, producing wonderful contemporary woodcarvings.

**Irene Newell**

### The railways run in the Lewis family

My great grandfather, John Lewis, started work as a porter at Carmarthen Junction in 1884 and finished as a supervisor at Llanelly (as it was spelled then) in 1929.

His son, James Lewis, started work as a telegraph clerk, aged 14, at Aberdare in 1901 and worked as a clerk at Neath until his early death in 1935.

My father, John Mervyn Lewis, started work at Neath in 1926 and also worked at Fishguard Harbour, Swansea Docks, Wolverhampton and finished as a manager at Western Region Civil Engineering office at Paddington in 1974.

I worked in the civil engineering department at Paddington and Reading from 1960 until my early retirement in 1993.

160 years' service to the Great Western Railway (GWR) and British Railways (Western Region) over four generations.

**Gerry Lewis**



### More Southern stars

I was very interested in the item from Maureen Ashfield from the Autumn-Winter 2021 issue of Penfriend.

My mum and dad met while they were also working in the audit-accountant offices located in the Dorking 'huts'. My dad, John Haddon started as a booking office boy at Raynes Park in 1936 and after serving with the Royal Engineers in North Africa and Italy during WWII, he resumed his career at Dorking as a trainee accountant where he met my mum, Jeannie Baird. She worked as a comptometer operator and they married in 1951.

Dad's father had been chief booking clerk at Waterloo and his father a porter at Winchester for the L&SWR. Even my mum, who had been born and raised in Glasgow had a railway connection with her maternal grandfather having been a locomotive inspector for the Caledonian Railway at Polmadie shed, and her uncle, who started his career with the North British Railway, later became area superintendent for the LNER controlled stations (Buchanan Street and Queen Street) in Glasgow.

Dad's department was transferred to Southern House, Croydon, during the 1960s and when I followed in the railway family tradition as a guard based out of Bognor Regis in the early 1970s I quite often worked the trains that my dad took to and from East Croydon and I always made sure I thoroughly checked his railway pass when I was carrying out conductor duties!

Dad enjoyed a prolonged retirement from 1981 until he passed away aged 98 whilst a resident at Woking Homes in 2018. Mum passed away in 2011.

I myself took official retirement in 2014 from my role as Safety Standards and Emergency Planning Manager for South West Trains but was asked to come back on a part time basis in an advisory capacity, which I continue to do so for the South Western Railway franchise.

**Andy Haddon**



### From Spain, with love...

I was delighted to learn that you have secured FIP facilities not only for Euskotren but also for the Basque Railway Museum at Azpeitia, which is located between the Spanish cities of Bilbao and San Sebastián. This is well worth a visit.

I was lucky enough to visit it as part of an international working group, shortly after its opening in 1992, and returned in 2019 (long after retirement) to find it expanded and enhanced. Its Director and 'founding father', Juanjo Olaizola, is so approachable that you tend to forget he's a leading railway historian. To give an idea of its scope: as well as steam-hauled trips on summer weekends along the 5km of preserved line to Lasao and some unique examples of Spanish locos (steam, diesel, electric), there are trams, an ex-London trolleybus, railway uniforms, railway clocks, you name it.

Azpeitia is a pretty little town with some nice bars and restaurants. Easiest access is by bus from either Zumaia station (if coming from Bilbao) or San Sebastián itself with buses running hourly.

Both Bilbao and San Sebastián are worlds away from the Costas, culturally and in many other ways, and are each well worth a visit. The Euskotren network is regular, reliable and user-friendly.

Anyone interested in visiting is welcome to email me for advice at [bert.blissett@hotmail.com](mailto:bert.blissett@hotmail.com)

**Bert Blissett**

### Roger Langdon, A Stationmaster Astronomer

Following a brutal agricultural adolescence by the age of 25, in 1850, Roger Langdon decided to settle down to a family life. His intended bride, Ann Warner, agreed to marry him on the condition of stable employment. Roger, therefore, obtained a position as a porter with the Bristol & Exeter Railway. This was at Bristol Temple Meads Station, which the B&ER then shared with the Great Western Railway. His starting salary was 10 shillings (50p) a week. He was disconcerted to be presented with a truncheon to use on unruly passengers!

In 1867 Langdon was appointed Master of the newly opened station at Silverton in Devon. Although the line is still open the station itself closed in 1964. He was expected to be on duty whenever a train came through. In practice this meant anytime in a 20-hour period between 6am in the morning and 2am the morning after. By 1874, however, a signaller handled night traffic after 10pm thus reducing Roger's duties to 16 hours a day. His salary had now risen to 30 shillings (£1.50) a week.

Roger and Ann had eight children which meant finances were always tight. However Ann worked as a school teacher, which brought in extra cash. Roger later paid tribute to her saying 'she did the most.' Langdon had a lifetime interest in astronomy. Buying an expensive telescope was, however, out of the question. This problem was solved by building a series of his own. Four in number, they were of increasing size and sophistication, the last requiring its own observatory. Roger studied the Moon and accumulated over a thousand sketches of the lunar landscape made using his instruments. He later constructed a plaster model of the Moon's visible hemisphere. This highly detailed representation has been preserved at the Devon & Exeter Institute. Langdon also wrote two scientific papers about the planet Venus for the Royal Astronomical Society. One was read to the assembled fellows by the eminent Victorian scientist Joseph Lockyer. The other was read by Langdon himself. His memory of this day was 'he was never so nervous in his life as on this occasion, and wished the earth would open and swallow him up.'

Roger was still Silverton Stationmaster when he died in July 1894. Within three months his eldest surviving son, John, had succeeded him. This allowed Ann to live on at the Station House until she died in July 1908. Another son, Walter, also worked on the railway as a signaller in the Exeter area.

Roger wrote autobiographical notes which were published as a small book in 1909 and today this text is available online.

**William Barton**

# Photo album

## My dad, the draughtsman

This photograph was supplied by Nicholas Thompson. Pictured is his dad - Barry Thompson - back in the 1970s when he worked as a draughtsman.



## Thank you, Penfriend

Steve Maxwell sent in this photograph of himself (far right) and old work friends with whom he used to play football at York Works Training School. Thanks to Penfriend, Steve managed to get his colleagues together for a long overdue meet up. From left to right pictured are Tom Lund, Len Stevens, Mick Jones and Steve Maxwell on the right.

## Fond memories

### Bringing back happy memories



I was happy to receive the latest Penfriend (Spring 2022) and to read the items from Roy Hazell's collection

The photograph on the front cover is an early shot as the electrical section is not in place. The instructors you can just see are as follows (in order from the camera): Mr Battersby (fitting) Mr Arthur Angel (sheet metal) and Mr Victor Baker (woodwork). Sadly all of these have now passed away.

I was an apprentice at the Works Training School in 1965 and was trained under all of these men. After redundancy from the works in 1971, I returned to the works in 1974. I was then fortunate enough to be asked to go back

to the training school but this time as an instructor on the metal machining and later fitting sections under the leadership of Roy Hazell.

The man working at the milling machine is my great colleague Mr Jack Bevan who I worked alongside and respected so much, he was a real gent and had so much knowledge. The instructor standing by the AEC DMU engine is Mr Harold Fletcher whose son, Geoff also went through the school.

I have many happy memories of the time in the school which gave the young lads and later a handful of girls, solid engineering knowledge which certainly would prove to be very useful.

In my time as an instructor I had the pleasure of seeing some excellent lads come and go, some of which would go on to be top engineers with various arms of the railway industry. I most certainly benefited from the skills learnt and I was promoted to the Headquarters of the Western Region at Paddington and then after the HQ move back to Swindon, almost full circle.

Now, with the training schools gone, I feel we have lost a vital facet of engineering within the railway system which we may well come to regret.

**Graham Howell**




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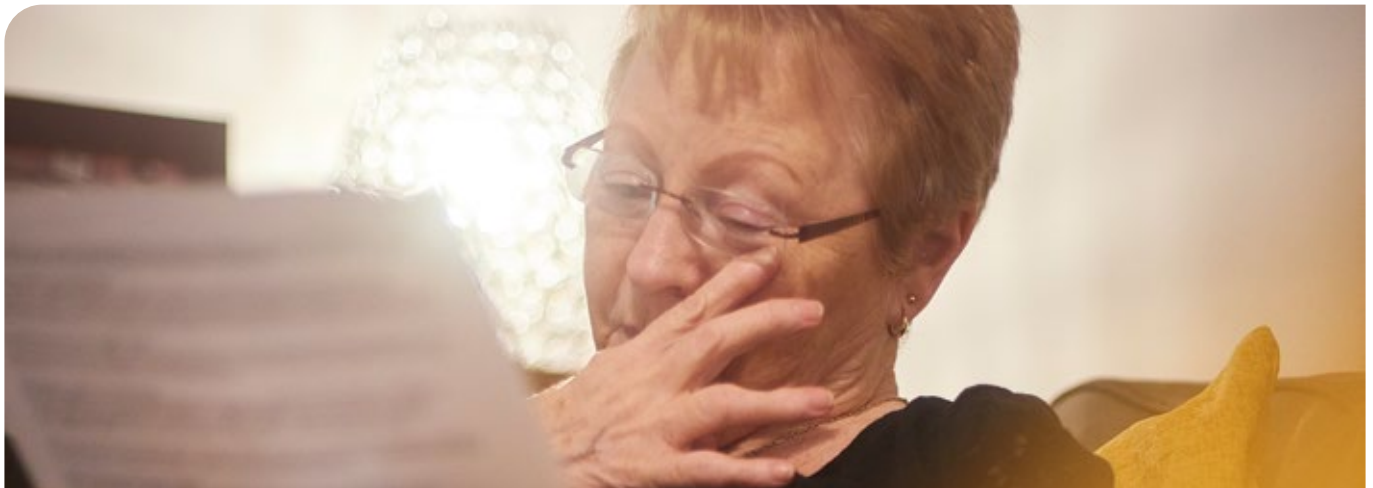
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## Scams - make sure you're not next

**Pension scammers steal an average of £75,000 from every victim - don't let it happen to you!**

Over 40,000 people have lost a total of over £10 billion in pension scams since 2015\*, but the figures are probably far higher. A lot of pension crime goes unreported as people don't like to admit to being duped.

More shocking statistics were released earlier this year. Action Fraud reported a doubling of the average amount lost by pension scam victims in 2021 to £50,000 from around £23,700 in 2020. Average loss to each pension scam victim now is around £75,000 while some individuals have lost millions.

In July 2022, two 'financial advisers' were jailed for stealing over £22 million from 250 people across the UK\*\*. Victims lost anything from £10,000 to £200,000. Some had their entire pension pots stolen, while others must now continue working to fund their retirement.

Pensioners and older people are at a high risk of falling victim to sophisticated scams. They get savvier and savvier in their use of different means to achieve their mission to part retirees from their pension. Although you've started taking your Scheme or Fund pension, you should be vigilant if you have other pension savings elsewhere.

Here are 5 common, tell-tale signs of a scam:

- An unexpected enquiry from someone about your pension. This could be by phone, text, email, social media, or in person. Some fraudsters even claim to be the trusted contact of a friend, or relative. In 2019, cold calling on pensions was banned, so fraudsters are now finding other ways to approach you, but some will still call illegally.
- Pressure to make a speedy decision with time-limited offers, or are encouraged to transfer your pension quickly. Never allow yourself to be rushed.

- Offers of 'free pension reviews', 'one-off investments', 'time-limited offers', 'cash incentives', 'legal loopholes', 'savings advance' or 'government initiatives'. Be very wary.
- Strangers who know your interests and concerns. They've been researching you, and may try to tempt you to invest in fake schemes which match your interests – maybe renewable energy, healthcare or property - whatever it takes to get you to hand over the cash.
- The promise of exotic-sounding investments, sometimes overseas and unregulated.

No matter how good it sounds, you must do your own research and speak to a financial adviser before you even think to do anything with your money. Generally, if it sounds too good to be true, it probably is so you must be on your guard.

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

See 'Safety and scams' in the 'Resources' section of our website at [railwayspensions.co.uk](https://www.railwayspensions.co.uk) or [btpensions.co.uk](https://www.btpensions.co.uk).

\* Research from Pension Scams Industry Group 2021

\*\* Evening Standard 16 July 2022



# The Elizabeth line has opened

**London's brand new railway, the Elizabeth line, opened to the public on 24 May 2022.**

Built by Crossrail Ltd, it stretches more than 100km connecting Reading and Heathrow in the west with Shenfield and Abbey Wood in the east. It stops at 41 accessible stations and is expected to serve up to 200 million people each year. Ten of the stations are brand new. Elizabeth line expands central London's rail network capacity by 10 per cent and is projected to add an estimated £42bn to the UK economy.

The brand new railway has already significantly improved transport links in London and the South East adding more capacity, cutting journey times and providing accessible and comfortable new stations and walk-through trains. The biggest impact will come this autumn when sections of the new railway fully connect, allowing travellers direct train service from Heathrow to key parts of central London, Canary Wharf and beyond.

## Timeline

- 2001** – Crossrail Ltd was created as a subsidiary of TfL under a joint sponsorship between TfL and the Department for Transport
- 2008** – Crossrail Ltd acquires permission to 'build, operate and maintain' the new railway across London
- 2009** – Work starts at Canary Wharf
- 2012** – Tunnelling starts
- 2015** – Services opened between Liverpool Street and Shenfield
- 2016** – The Elizabeth line gets its name
- 2017** – New trains start running between Liverpool Street and Shenfield
- 2018** – Services to the west of London begin running as TfL Rail between Paddington and Heathrow
- 2019** – Services start between Paddington and Reading
- 2022** – Elizabeth line service starts on Tuesday 24 May 2022, bringing together a brand new section with 10 stations under central London with existing TfL Rail services to create the new railway



## Apple and banana spelt muffins

**Stay healthy this autumn with this nutritious, easy-to-make and super delicious recipe.**

The recipe calls for spelt flour but you can use wheat flour if you prefer. Spelt flour is not gluten-free but contains less of it than wheat flour.

### Apple and banana spelt muffins

#### Ingredients (makes 12)

- 2 red apples
- 3 ripe bananas, peeled
- 3½ tablespoons coconut milk
- 3 tablespoons coconut oil, melted
- 230g spelt flour
- 50g coconut sugar
- 1 teaspoon bicarbonate of soda
- ½ teaspoon baking powder
- 1 teaspoon cinnamon

#### Instructions

1. Pre-heat oven to 180°C (365°F).
2. Line a 12-hole muffin tray with cases.
3. Core and peel one apple and cut into cubes, core the other one and slice.
4. Peel and mash the bananas.
5. Mix the dry ingredients (spelt flour, coconut sugar, baking powder, baking soda, cinnamon) in a large bowl.
6. In a separate bowl, mix the mashed bananas, coconut milk and oil and stir together.
7. Combine the wet and dry ingredients, then add the apple cubes and give everything another really good mix. The batter will be quite thick.
8. Pour the mixture into the muffin cases and top each muffin with three slices and a sprinkle of cinnamon.
9. Bake for 25 minutes until golden brown and a knife inserted in the centre comes out clean.
10. Once cooked, leave the muffins to cool in the tray for at least 10 minutes, to firm up.
11. Store in an airtight container for 4-5 days, or freeze for up to 6 months.

Recipe extracted from **Deliciously Ella The Plant-Based Cookbook**, published by Yellow Kite, £2



## Staff travel updates:

### for retired safeguarded staff – from Rail Staff Travel

#### RST Online

RST Online allows you to reserve seats (if you are travelling using a dated Staff Travel Card box or a Status Pass) and sleeping berths and book staff discounted (priv rate) tickets online. You can also purchase the flat rate tickets for grandchildren and pay for replacement cards and passes.

You can still go to the Ticket Office to book seat reservations or purchase staff discounted (priv rate) tickets, but RST Online is an additional option.

If you have not received an invitation to register, please email your details to [rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com) confirming your full name, home address and postcode. Please put "RST Online", as the subject of your email.

For any queries regarding bookings, you have made through RST Online please contact the dedicated RST Online customer service team by calling **0330 123 3872** or emailing [customer.service@railstafftravel.com](mailto:customer.service@railstafftravel.com). Please note that you do not need to provide them with your NI number as they do not hold this information and are separate to RSTL.

#### Taking children on the train

If you qualify for a Senior Railcard ([senior-railcard.co.uk](http://senior-railcard.co.uk) for eligibility) and are over the age of 60 and you have a Staff Travel Card that states Retired or Widow/er, then you can take up to four children aged between 5 and

15 with you for a flat fare of £4 (single or return) per child. This is for travel in Standard class only even if your card states First class. The children must travel with you. Proof of eligibility to purchase a Senior Railcard must be produced with your Retired Staff Travel Card when purchasing tickets. These tickets can be purchased via RST online and you do not need to buy a ticket if you are dating a box for travel.

#### FIP International Reduced Rate card for 2023/24

The FIP International Reduced Rate card will be renewed in December 2022. The card for 2023/24 will be valid for two years until 31 December 2024.

If you currently receive an FIP card then you will automatically be issued with a new one in the renewal. If you no longer require a FIP card, please email [rst@raildeliverygroup.com](mailto:rst@raildeliverygroup.com) confirming your full name and address so we can ensure your record is updated. If you haven't received your FIP Card(s) by 31 December 2022, please ensure you notify RST by email or letter, confirming your address and who hasn't received their cards. You need to do this and confirm yours by 31 January 2023. If you notify us after this date, there will be charge for replacements to be issued.

#### Northern Ireland Railways

Northern Ireland Railways have agreed to give retired employees and dependants an allocation of 2 FIP

coupons per year, rather than the previous allocation of 1 per year. If you are eligible, please complete the xx09c form available on our website a minimum of 3 weeks in advance. The form is available at [raildeliverygroup.com/rst/forms](https://raildeliverygroup.com/rst/forms)

## Wensleydale Railway

The Wensleydale Railway now offer staff discounted (priv rate) tickets on their standard timetabled services. Staff discounted (priv rate) tickets are not available on special event days, including Santa Specials, dining trains and other premium services. You can obtain the discount by presenting a valid Staff Travel Card (Status Passes, TOC specific passes and other Staff Travel documentation will not be accepted).

## Euskotren Trena

FIP discounted travel is now available to retired employees and dependants on Euskotren Trena services in Spain. For more details, please check the Travel Tips for Europe guide, available at [raildeliverygroup.com/rts/where-can-i-go](https://raildeliverygroup.com/rts/where-can-i-go)

## Elizabeth line

The central core of the Elizabeth line between Paddington and Abbey Wood opened on 24 May 2022. The existing TfL Rail services from London Liverpool Street to Shenfield and London Paddington to Heathrow and Reading have been rebranded as the Elizabeth line. National Rail staff travel facilities are valid on all sections of the Elizabeth line.

TfL have determined that fares between Paddington and Abbey Wood are being based on the London Underground zonal fares scale. Gold Status Passes, Silver Status Passes and dated Staff Travel Cards are valid across the whole of the Elizabeth line.

Blue Status Passes are valid as follows:

- Eastern Region – between Shenfield and Farringdon, and London Liverpool Street and Custom House for Excel
- London Midland Region – between Paddington and Whitechapel
- Southern Region – between Abbey Wood and Farringdon
- Western Region – between Reading, Heathrow and London Paddington
- Scottish Region – not valid

The maps on the RST website which cover the inter-available routes for Safeguarded Staff will be updated to include Elizabeth line availability, but this may not be done for a few months.

If you need to travel at staff discounted (priv) rate, the easiest way to travel is to use an Oyster Card with the priv discount set. However, Oyster pay as you go may not be used west of West Drayton so to obtain a staff discounted (priv) rate for journeys involving travel west of West Drayton a ticket must be purchased.

With a Staff Travel Card staff discounted (priv) paper singles and returns are also available but cannot be purchased at stations between Paddington and Abbey Wood. Please note that if using a single or return ticket, break of journey is not permitted at stations between Paddington and Abbey Wood. If using a Status Pass or Staff Travel Card for free travel, then you can board or alight at any station on the Elizabeth Line as normal.

## Privilege Oyster Cards

If you hold a Staff Travel Card that does not have endorsement 11 printed on the front of it, you can have the priv discount set on an Oyster card. This will give you the staff discounted (priv) rate on London Underground, the Elizabeth Line and other National Rail services in London which accept Oyster.

Please apply using the xx19 form at [raildeliverygroup.com/rst/forms](https://raildeliverygroup.com/rst/forms)

Your Oyster card must be registered with TfL before the discount can be set. Once TfL staff have set the discount on your card, it must be renewed on the Oyster card every year before 30 June once you receive your new Staff Travel Card. If you do not update it before the expiry date you will need to complete a new form to get authorisation to have the discount set. Any money on your card is unaffected by the expiry of the priv discount.

## Moving house?

If you are moving, you must let RST know your new address. You can do this by completing the Change of Address form (XX15) available at [raildeliverygroup.com/rst/forms](https://raildeliverygroup.com/rst/forms) or by sending us a letter to RST, P.O. Box 72071 LONDON EC1P 1JD confirming your old and new address. We cannot accept change of address over the telephone or via email.

# Competition



## Eminent engineers

Test your knowledge of famous railway engineers with our quiz below. Eight questions for eight prominent engineering figures from the past who have left their mark on the railway industry as we know it today.

Answer all questions correctly, send your answers to [penfriend1@railpen.com](mailto:penfriend1@railpen.com) and you could win £60 in shopping vouchers. The winning entry will be drawn at random. The competition will close at 5pm on 31 December 2022.

1. Which railway engineer is known as 'the father of the railways'?
2. Who is celebrated as an 'engineering genius' for pioneering the use of the 'atmospheric railway' on a line for the South Devon Railway between Exeter & Newton Abbot?
3. Who developed the steam locomotive Rocket that won the Rainhill Trials in 1829?
4. Who is responsible for the train shed roof at St Pancras station, the largest in the world when constructed?
5. Who is the first engine driver of the first German railway?
6. Which engineer developed the world's first underground railway, London's Metropolitan Railway, built by the "cut-and-cover" method under city streets in the 1850-60s?
7. Who built the Volk's Electric Railway, the world's oldest operating electric railway?
8. Who was the first Superintendent of Locomotive Engines on the Great Western Railway from 1837 to 1864 and its chairman from 1865 until his death in 1889?

## Have your voice heard

**Your opinion is important to us so we'd be delighted if you join our member advisory panel, Platform.**

Platform is a group made up of members of the Railways Pension Scheme (RPS) and the British Transport Police Force Superannuation Fund (BTPFSF). We often reach out to the group seeking advice and opinion on communications we are working on or design materials we are developing.

So if you care about your pension and have a few minutes to spare, please join in. We'd love to have you on board. As a thank you for getting involved, you'll be entered into our prize draw with the chance to win £150 worth of shopping vouchers at the end of 2022.

Sign up to Platform now at [railwayspensions.co.uk/platform](https://railwayspensions.co.uk/platform) or [btppensions.co.uk/platform](https://btppensions.co.uk/platform).

## 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:

<https://www.surveymonkey.co.uk/r/PenfriendAut22>

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 Penfriend Spring 2022 issue. Congratulations to Lilian Marshall, who was randomly selected as the winner. The answers were:

1. The Milk Train
2. Exeter
3. Stagecoach
4. Rocket
5. Wood
6. Picture 3

