

## 200th rail anniversary

Join us in celebrating 200 years of rail with Railway 200 and #BeyondTheTracks200

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[railwayspensions.co.uk](http://railwayspensions.co.uk)  
[btpensions.co.uk](http://btpensions.co.uk)



Helpline: 0800 012 1117



[csu@railpen.com](mailto:csu@railpen.com)

# Message from your Trustee Chair



The past, present and future of rail is full of rich heritage and innovation. 27 September 2025 was the 200th anniversary of the modern railway, a huge feat in engineering that revolutionised the infrastructure of the world, communities and the way we live.

We've included some highlights of events we've been involved in this year to celebrate the 200th anniversary on [pages 14-15](#). This includes the launch of our #BeyondTheTracks200 campaign, which shines a light on the many ways that rail workers and employers have come together as a community to support each other over the last two centuries.

From 2026, for members who get a printed copy of Penfriend, it'll be delivered once a year in Spring with your pension increase letters. However, we'll also be sending you regular updates via e-bulletins if you've registered for a myRPS or myFund account. You can find out more information about this on [page 3](#). You'll still have your mix of important pension news topics, and more community-based stories, in your annual newsletter.

It's important to us that you can access your information in a way that suits you.

The accessibility toolbar, which is available on your member website, can help you adjust the screen to make it easier to read. You can learn more about this on [page 4](#). And don't forget you can still opt in to receiving paper copies of newsletters if you'd prefer - see [page 3](#) for details.

Scams are always high this time of year, particularly as we move towards Christmas. We've included some of the things you can look out for on [page 11](#), to keep your pension safe.

Thank you to all members who have written to us. We've got a few special stories for you to read on [page 13](#) and [page 17](#) about members who worked in rail for 50 and 49 years, one of whom celebrated his 99th birthday recently.

We hope you enjoy this issue. Please let us know what you think by completing the survey on the back page.

Best wishes,  
**Christine Kernaghan**



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# Keep us up to date

Now that you're taking your pension, it's still important to let us know any changes to your circumstances.

The easiest way to do this is to register for (or log in to) your myRPS account at [railwayspensions.co.uk/login](https://railwayspensions.co.uk/login) if you're an RPS member. If you're a BTPFSF member, you can register for your myFund account at [btppensions.co.uk/login](https://btppensions.co.uk/login).

Once you've registered or logged in, you can:

- ▶ check and update your contact details - for example, if you've changed your home address or your email address
- ▶ see your P60s, Annual Benefit Statements (ABS) and other important pension documents

- ▶ update your nominations (if you've retired in the last 5 years)

It's important to keep your details up to date. If we don't have the correct details for you, this may cause a delay in your pension payments.

To find out more, visit your website.

## NEED TO KNOW

If you're an RPS member, you can opt in to print via the communication preferences webpage by visiting [railwayspensions.co.uk/knowledge-hub/help-and-support/communication-preferences](https://railwayspensions.co.uk/knowledge-hub/help-and-support/communication-preferences).



## Improving your pension communications

Following member feedback, we've made some changes to your pension newsletter and are introducing regular e-bulletins for the first time.

### What is changing with the newsletters?

Your Penfriend newsletter is now available in 3 formats so you can read it in a way that suits you.

- ▶ **Print** - for members who have opted in to postal copies (this automatically includes all members over 75).
- ▶ **Fully digital** - offering enhanced functionality, such as more clickable links, videos and easier navigation.
- ▶ **A simplified digital version** - for those who prefer to download, save, or print a copy at home.

Both digital versions are available in the 'Newsletters' area of your website, which you can find under 'Knowledge hub'. Your newsletters have a cleaner, modern look, including new coloured boxes to highlight important information and make it clearer where you might need to act on something you've read.

Your Penfriend newsletter will be issued every Spring, and you'll receive your pension increase letters and annual pension payments calendar at the same time.

### What can I expect from the e-bulletins?

Your Penfriend newsletter will soon have its own associated e-bulletin, which means you'll get timely updates about your pension more often.

These will be emailed regularly to everyone who has registered for a myRPS or a myFund account and given us an up-to-date email address. The e-bulletins will share important information about the schemes, as well as wider pension news and legislative developments.

If you've opted in to receiving paper copies of the newsletters, don't worry - you can still register for an online account to get the e-bulletins. It won't affect your paper choice ([see page 4](#)).

If you're a BTPFSF member, you can opt in to print via the communication preferences webpage at [btppensions.co.uk/knowledge-hub/help-and-support/my-communication-preferences](https://btppensions.co.uk/knowledge-hub/help-and-support/my-communication-preferences).



Alternatively, you can call the Helpline on **0800 012 1117**.

# Make the most of your website

There are many benefits to regularly accessing [railwayspensions.co.uk](http://railwayspensions.co.uk) or [btppensions.co.uk](http://btppensions.co.uk)

When you go online, you can:

- ▶ visit the news pages, to get up-to-date information about any announcements that may apply to you and your pension
- ▶ hear about community events
- ▶ find out about things like our approach to investing

You can do even more by registering for an online account, such as:

- ▶ easily manage your pension at anytime, from anywhere
- ▶ make or update nominations, if you've retired in the last 5 years

## How to register

To register for your online account, you'll need:

- ▶ your Pension Reference Number, which you can find on any correspondence from us
- ▶ your National Insurance number
- ▶ a personal email address (not your work one)
- ▶ your date of birth

### NEED TO KNOW



If you're an RPS member, you can register for your myRPS account by visiting [railwayspensions.co.uk/register](http://railwayspensions.co.uk/register).



If you're a BTPFSF member, you can register for your myFund account by visiting [btppensions.co.uk/register](http://btppensions.co.uk/register).



## Use the accessibility toolbar

Your member website has an accessibility toolbar to help you access it in a way that works best for you.

It's particularly helpful if you have:

- ▶ visual needs
- ▶ hearing needs
- ▶ cognitive needs
- ▶ neurodivergent needs

Available on mobiles, desktops and tablets, the toolbar allows you to customise the website with:

- ▶ a text to speech feature, so you can hear the website content instead of reading it
- ▶ changing font sizes
- ▶ applying filters to help with colour blindness
- ▶ highlighting page links
- ▶ language choices
- ▶ modifying text and colour contrasts
- ▶ pausing flashing animations

You can access the toolbar from the website at any time. Look for a blue circle with the person icon on it. It can be found on the right of your screen.





## Pension news: in summary

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

### Pension Schemes Bill

The new Pension Schemes Bill was laid before Parliament on 5 June 2025. It aims to help people plan for life after work by making pensions easier to understand and manage. It also aims to drive better value and security for pension-savers in the long-term.

The Bill includes:

- ▶ new powers for Trustees, who can decide to release surplus funds to members and participating employers of Defined Benefit (DB) pension schemes, when it's safe to do so
- ▶ a framework for consolidating the DB market through commercial superfunds
- ▶ automatic consolidation of small, deferred Defined Contribution (DC) pension pots
- ▶ a new 'Value for Money' framework to show that pension schemes are delivering good value for savers
- ▶ requirements for DC schemes to offer clear default options for providing a retirement income to members

The Bill is expected to pass into law later this year or early next year. When this happens, the government will make further regulations over the coming years to bring these measures into effect.

### Inheritance Tax for pensions

In the Autumn Budget 2024, the government announced plans to bring unused pension savings and some pension death benefits into scope for Inheritance Tax from 6 April 2027. Dependents' pensions payable from DB pension schemes, such as pensions for your spouse, civil partner or children, remain out of scope for the tax.

The rationale behind the government's policy is that pension schemes have increasingly been used as a vehicle to avoid Inheritance Tax charges, rather than to fund an individual's retirement.

Between October 2024 and January 2025, the pensions industry was able to give feedback on the government's proposals.

In response to that feedback, the following changes have now been made:

- ▶ death in service benefits now won't be subject to Inheritance Tax
- ▶ pension schemes must inform your personal representative about any benefits that need to be included in the value of your estate. Your personal representative must report and pay any Inheritance Tax due to HMRC
- ▶ your pension beneficiaries will have the option to instruct your pension scheme administrator to pay any tax on their behalf directly to HMRC

You can find out more by visiting the government website at [Gov.uk](https://www.gov.uk).



## Mortality screening and address tracing

The Pensions Regulator and the Financial Conduct Authority require the schemes' administrator, Railpen, to maintain accurate information about you, to keep you informed, updated and in receipt of your pension. Here's how we do it...

### We've recently introduced mortality screening and address tracing

This is so we can keep in touch with you, and make sure we're paying pensions to the right people. It will be carried out whether you're in the UK or overseas.

### We've partnered with a company called LexisNexis

LexisNexis is helping us make sure the address we hold for you is up to date. If we think we've found a new address for you, we'll write to you and ask you to confirm it's correct.

If you've moved and forgotten to tell us, don't worry. We'll just need you to confirm that the address LexisNexis has found is right. The easiest way to do that is by logging into your online account and updating your address.

### We've introduced monthly mortality checks

Although not nice to think about, we don't always get notified when a member has died. The tracing we're doing allows us to help your next of kin by doing some work upfront, particularly if they're unable to contact us. If they can, your next of kin should still tell us if anything happens. The easiest way to do that is by using the online form on your website.

### We've introduced annual checks with our pensioner members living overseas

In the past, overseas members needed to complete and return a paper-based form, which had to be witnessed by someone. We turned these checks off during the pandemic because members couldn't complete the process or return the form.

Members have told us that the old paper-based checks were hard to complete. Many people struggled to find a suitable witness. To make the process simpler, we've used an online process with biometric technologies. These solutions are proven to be the most secure way to verify someone's identity.

### If you receive a letter or email from Validentity/The Tracing Group...

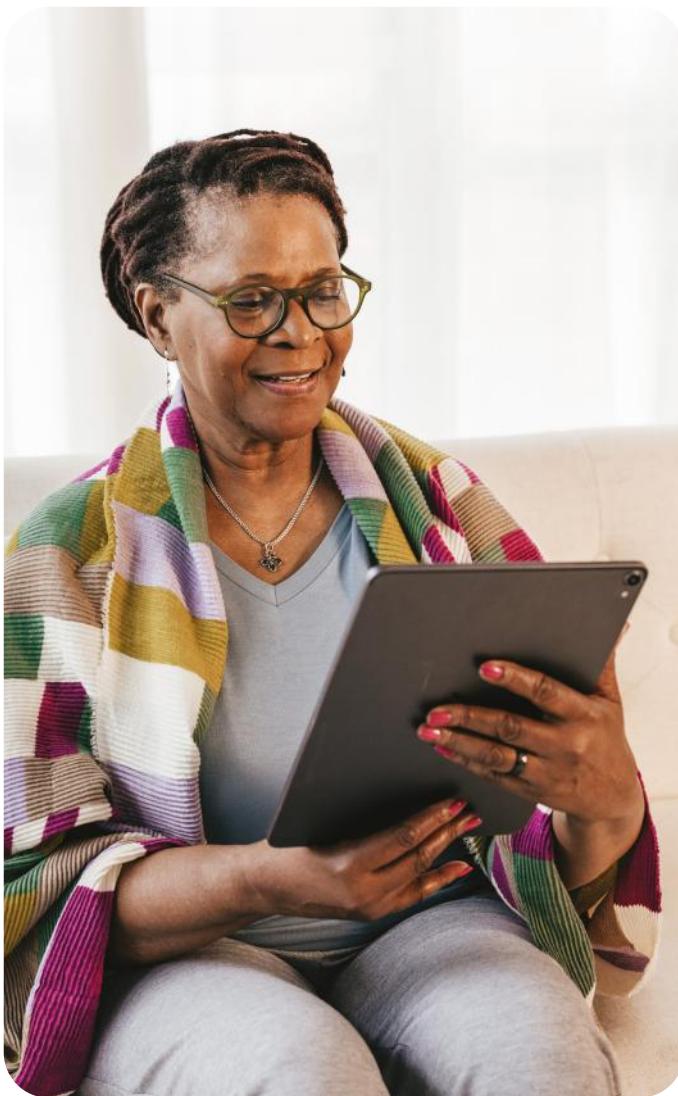
Please make sure you provide the information it asks for, as we may be unable to continue paying your pension benefits in future if we can't confirm your identity.

If you think we have your address on file correctly and it remains unchanged, please still get in touch with Validentity to confirm this.

Thank you for helping us keep your information safe and up to date. If you need any assistance, please call us.

# Tax and your pension

Your pension is subject to Income Tax, in accordance with HMRC guidelines and there are certain implications this has...



## Your tax codes come to us from HMRC

The amount of tax you pay depends on your tax code, issued by HMRC. We use your tax code to work out how much Income Tax to take from your pension. Tax is taken from your pension before it reaches your bank account.

We're only able to use tax codes sent by HMRC and are unable to make any changes without HMRC's instruction.

The tax code we apply for you is on your most recent pension payslip from the current year. You can access this by logging into your myRPS or myFund account. You'll find your payslips in the 'My Pension' section.

### ACTION NEEDED

**You pay tax on your total annual income from all sources, including:**

- ▶ your State Pension
- ▶ your workplace pension
- ▶ any earnings you have, e.g. if you're still working
- ▶ other pensions you may be getting, and
- ▶ rental income

If your tax code changes, HMRC will usually contact you.

If you think your tax code is wrong, contact HMRC on **0300 200 3300**. You'll need to quote your National Insurance number and the tax reference of 083/BRX1.

If you've moved overseas, or are planning to, you'll need to know what happens to your pension income. You can learn more about this by visiting [moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/moving-living-and-retiring-abroad](https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/moving-living-and-retiring-abroad).



## You should let HMRC know if your circumstances change

This may affect the amount of tax that you need to pay.

## You won't pay tax on anything under the Personal Allowance

For the 2025/26 tax year (6 April to 5 April), the standard Personal Allowance is **£12,570**.

If you claim the Marriage Allowance, it is **£13,830**.

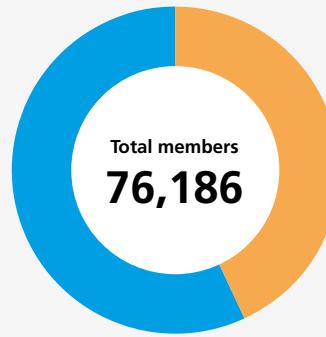
If you claim the Blind Person's Allowance, it is **£15,700**.

You can check you're paying the right amount of tax by visiting [gov.uk/income-tax/check-youre-paying-the-right-amount](https://www.gov.uk/income-tax/check-youre-paying-the-right-amount).

# Summary of Report & Accounts 2024

The 2024 Annual Report for the railway pension schemes is available now. Here is a short summary of key figures from the schemes, including membership numbers.

Railways Pension Scheme (including 1994 Pensioners Section)	£m
<b>Net assets on 31 DECEMBER 2023</b>	<b>33,958</b>
<b>INCOME</b>	
Contributions <sup>1</sup>	866
Transfer values received	10
<b>TOTAL PAID IN</b>	<b>876</b>
<b>EXPENDITURE</b>	
Pensions and other benefit payments <sup>2</sup>	(1,558)
Transfer values paid <sup>3</sup>	(16)
Administration expenses <sup>4</sup>	(62)
<b>TOTAL PAID OUT</b>	<b>(1,636)</b>
Net investment returns <sup>5</sup>	972
<b>Net assets on 31 DECEMBER 2024</b>	<b>34,170</b>
<b>Total membership at 31/12/24</b>	
Pensioners - 149,373	
Preserved members - 112,248	
Active members - 100,962	
	<b>362,583</b>

1994 Pensioners Section	£m
<b>Net assets on 31 DECEMBER 2023</b>	<b>2,858</b>
<b>INCOME</b>	
Contributions <sup>1</sup>	12
Transfer values received	0
<b>TOTAL PAID IN</b>	<b>12</b>
<b>EXPENDITURE</b>	
Pensions and other benefit payments <sup>2</sup>	(246)
Transfer values paid <sup>3</sup>	(1)
Administration expenses	(3)
<b>TOTAL PAID OUT</b>	<b>(250)</b>
Net investment returns <sup>5</sup>	186
<b>Net assets on 31 DECEMBER 2024</b>	<b>2,806</b>
<b>Total membership at 31/12/24</b>	
Pensioners - 32,805	
Preserved members - 43,381	
	<b>76,186</b>

<b>British Railways Superannuation Fund (BRSF)</b>		£'000
<b>Net assets on 31 DECEMBER 2023</b>		<b>154,400</b>
<b>INCOME</b>		
Contributions	0	
Transfer values received	0	
<b>TOTAL PAID IN</b>		<b>0</b>
<b>EXPENDITURE</b>		
Pensions and other benefit payments <sup>2</sup>	(15,279)	
Transfer values paid	0	
Administration expenses	(286)	
<b>TOTAL PAID OUT</b>		<b>(15,565)</b>
Net investment returns <sup>5</sup>	3,654	
<b>Net assets on 31 DECEMBER 2024</b>		<b>142,489</b>



**Footnotes:**

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

<b>British Transport Police Force Superannuation Fund (BTPFSF)</b>		£'000
<b>Net assets on 31 DECEMBER 2023</b>		<b>1,623,198</b>
<b>INCOME</b>		
Contributions <sup>1</sup>	35,965	
Transfer values received	651	
<b>TOTAL PAID IN</b>		<b>36,616</b>
<b>EXPENDITURE</b>		
Pensions and other benefit payments <sup>2</sup>	(71,846)	
Transfer values paid <sup>3</sup>	(446)	
Administration expenses <sup>4</sup>	(2,066)	
<b>TOTAL PAID OUT</b>		<b>(74,358)</b>
Net investment returns <sup>5</sup>	36,786	
<b>Net assets on 31 DECEMBER 2024</b>		<b>1,622,242</b>



3. Group transfers + individual transfers
4. Admin expenses + PPF levy
5. Movement in market value + bank interest

**FIND OUT MORE**

You can view the full report online



Download the RPS report and accounts at [railwayspensions.co.uk/knowledge-hub/about-the-scheme/scheme-documents](https://railwayspensions.co.uk/knowledge-hub/about-the-scheme/scheme-documents)



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

# Are your affairs taken care of?

Although it's not something we like to think about, there may be a time when we lose our mental capacity. A Lasting Power of Attorney can help make sure you are taken care of if this happens.

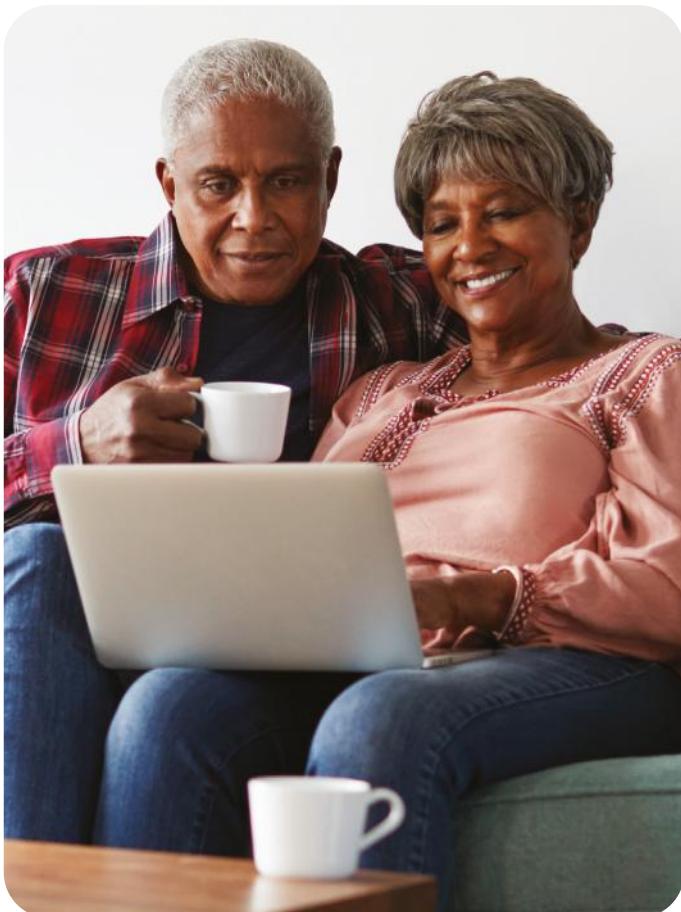
This article applies to members living in England and Wales. If you live in Scotland, there's a different way to make a power of attorney. You can find out more by visiting [mygov.scot/power-of-attorney](https://www.mygov.scot/power-of-attorney).

This isn't something strictly age-related, as accidents and illnesses can happen at any time.

## What is a Lasting Power of Attorney (LPA)?

An LPA is a legal document that gives one or more people you trust the power to manage:

- ▶ your property and financial affairs
- ▶ your health and welfare



As a property and financial affairs attorney, your appointed person can help to make decisions about things like:

- ▶ money, tax and bills
- ▶ bank and building society accounts
- ▶ property and investments
- ▶ pensions and benefits

As a health and welfare attorney, your appointed person can help make decisions about things like your:

- ▶ daily routine, including eating, washing and dressing
- ▶ medical care

An LPA is like a 'living will' that allows someone to deal with your affairs on your behalf if you lose your mental capacity. This can give you more control over what happens to you if you have an accident or an illness and cannot make your own decisions.

## Why complete an LPA?

If you lose capacity and don't have a Lasting Power of Attorney in place, this could stop your pension payments. The process of reactivating them would have to go through the Court of Protection, which can take years to get through. This could prove to be a real problem for members dependent on their pension for care home fees, or anything else.

Applying to register an LPA costs £92 unless you get a reduction or exemption.

## Your appointed person should only send this into us if you have lost capacity

You can complete a Lasting Power of Attorney at any age. However, this should only be sent to us once you have lost capacity. Otherwise, we'll no longer be able to deal with you directly about your pension.

If you want someone else to speak to us about your pension, you can call us on **0800 012 1117** with your appointed person on the call.

You can learn more about LPAs by visiting [gov.uk/power-of-attorney](https://www.gov.uk/power-of-attorney).

# Staying safe in the face of pension scams

Pension scams are becoming increasingly sophisticated and are on the rise. Here's a few tips for staying safe...

According to Liverpool Victoria (LV), between August 2023 and August 2024, 1 in 7 UK adults experienced an attempted pension scam. Some 14 per cent of people received unsolicited calls, texts and emails to transfer or release money from their pension in the past 12 months and almost 4 million adults lost money to a purchase scam over the same period.

With technology rapidly evolving, and scammers finding new ways to target people, it's important to be aware of the warning signs to protect your hard-earned pensions savings.

## Keep an eye out for:

- ▶ Cold calls - this could be from someone pretending to be from an organisation, such as Railpen, or a bank. Cold calling about pensions was banned in 2019.
- ▶ Phishing emails - these are emails that claim to come from an organisation you're affiliated with, such as Railpen or a bank, that often contain a clickable link. Always double-check the full email address from the sender. Never click on the link as doing so could download viruses onto your computer, or steal your passwords.
- ▶ Unsolicited texts claiming to be from reputable organisations.

## ACTION NEEDED

Suspicious? Report fraud at [actionfraud.police.uk](https://www.actionfraud.police.uk) or by calling 0300 123 2040 or +44 300 123 2040 if you're calling internationally.



## Scammers often promise:

- ▶ high returns
- ▶ too-good-to-be-true deals where you have to act quickly - don't rush into decisions

To help protect yourself, it's best to seek financial advice before taking any actions with your pension. You can find a register of Independent Financial Advisers in your area at [unbiased.co.uk](https://www.unbiased.co.uk).

You can also visit [moneyfit.co.uk/app/railpen/first-aid](https://www.moneyfit.co.uk/app/railpen/first-aid) to learn more about pension scams, including what to do if you've been a victim of a scam.

## Need some financial support?

### MoneyHelper

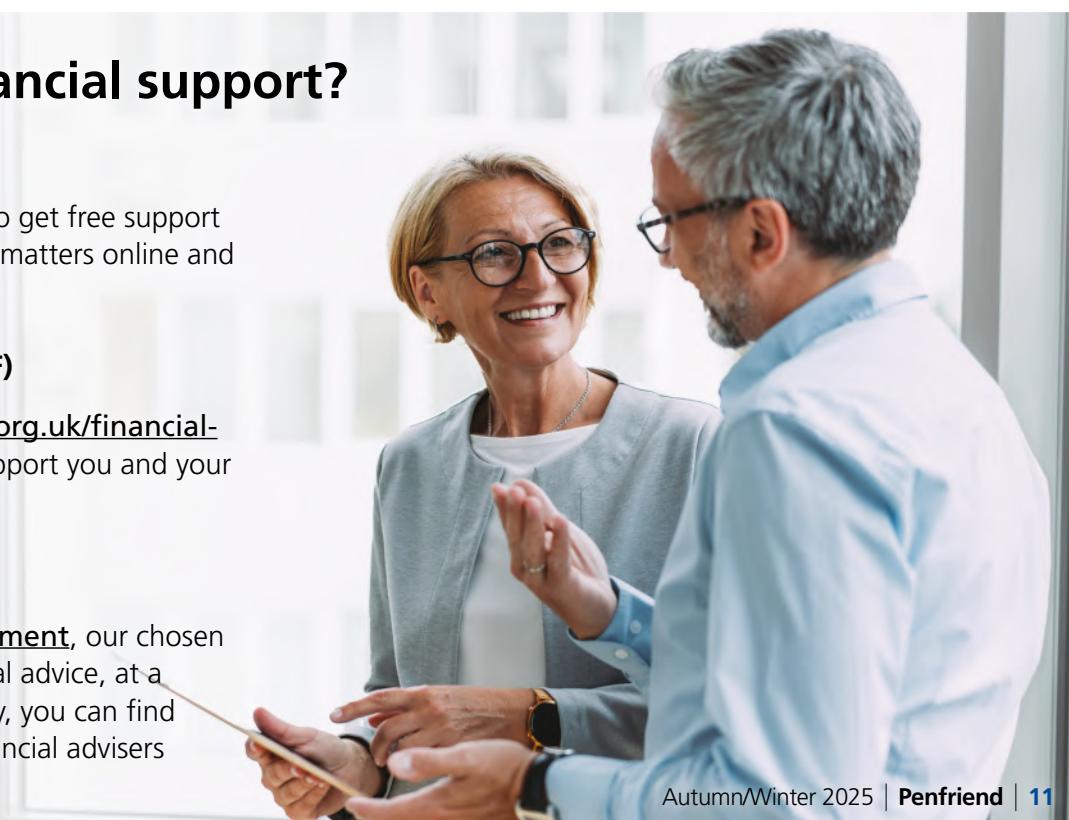
Visit [moneyhelper.org.uk](https://www.moneyhelper.org.uk) to get free support on a wide range of financial matters online and by telephone.

### Railway Benefit Fund (RBF)

Go to [railwaybenefitfund.org.uk/financial-help](https://www.railwaybenefitfund.org.uk/financial-help) to see how RBF can support you and your railway family.

### Liverpool Victoria (LV)

Visit [lv.com/pensions-retirement](https://lv.com/pensions-retirement), our chosen partner which offers impartial advice, at a reasonable cost. Alternatively, you can find a full list of independent financial advisers at [unbiased.co.uk](https://www.unbiased.co.uk).





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

Rail Staff Travel (RST) issues Staff Travel Cards to retired employees that are eligible for them.

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 have a Staff Travel Card and have any queries about your rail staff travel, you can find useful information on the RST website.



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

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).

Information on Rail Staff Travel, including restrictions and any news or forms you need to let them know about. Change of address or replacements cards are available at [raildeliverygroup.com/rst.html](http://raildeliverygroup.com/rst.html).

Information about your national rail staff travel is available at [raildeliverygroup.com/rst/where-can-i-go.html#WhereCanIGoSG](http://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 fare prices is available at [raildeliverygroup.com/rst/offers.html](http://raildeliverygroup.com/rst/offers.html).

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

# The rich heritage of rail

## How one Penfriend reader is capturing chapters of railway history.

John Midcalf, 78, worked in the rail industry as a Signal and Telecommunications engineer for 50 years. Starting in Darlington in 1962, he spent time in various places, including Newcastle, Doncaster, York, Euston, Reading and the Newcastle Metro, before retiring in 2012.

His good friend Colonel Young, from Catterick Camp, bought 6 of 7 volumes of historically rich letters about the rail industry at auction. The 7th volume was purchased by the North East Railway Association (NERA).

Colonel Young gave John one of these volumes to transcribe, with letters/weekly written by 2 signal inspectors. The first was Miles Wright, who began his rail career in 1862. Miles sent the letters to his York-based boss Arthur Hurst, detailing what had happened each week at the Northallerton and Thirsk Signalling Depots he controlled for his office in Northallerton.

John has carefully transcribed 850 of the 1,000 delicate, handwritten pages so far. Once complete, they will be saved as digital copies (PDFs) and entrusted to the NERA.

As well as these precious archives, Colonel Young collected lots of signalling equipment over the years, which he's donated to Bo'ness Railway Museum to display.

John is halfway through writing a book about his own life in the railway industry. He's also getting involved in rail projects, such as a photography exhibition called West Side Story which is currently on display at Darlington Library, before it'll be showcased at Tebay in Cumbria, Locomotion in Shildon and finally, Richmond.

## We asked John a couple of questions about his pension and life after work...

## How does having a railways pension benefit you?

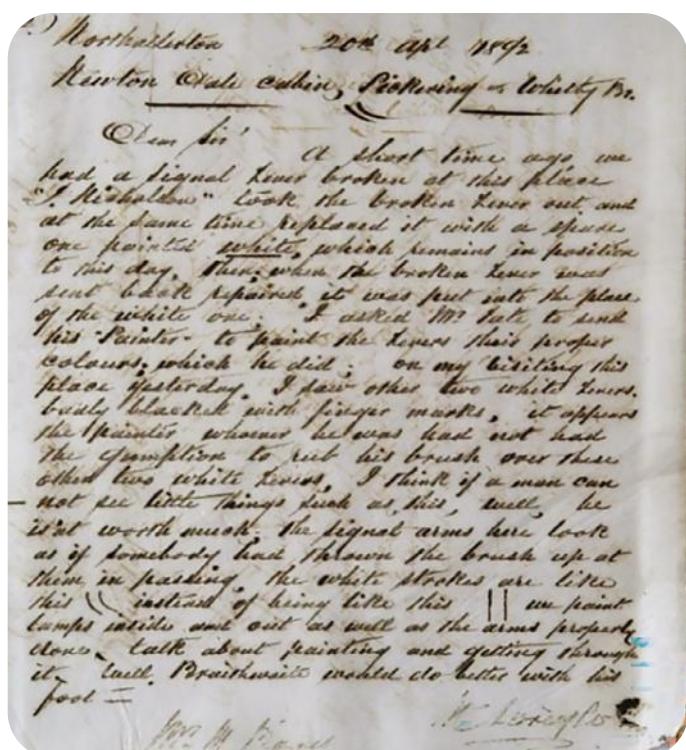
It enables me to enjoy life and my hobbies.

## What are you enjoying in your life after work?

When I first retired, I decided to get my hands dirty after being a Life Member of North Eastern Locomotive Preservation Group (NELPG). I worked for 7 years looking after our Locomotive 62005, working the Jacobite service from Fort William to Mallaig. I've also looked after our Locomotives 65894 and 69023 when working on the Wensleydale Railway.

I'm a founder member of Armstrong Railway Photographic Trust (ARPT) and spend time supplying photographs to magazines and individuals. I've been a regular visitor to the Kirkby Stephen Railway to help with the rebuilding and bringing into use of a Signal Box.

I also visit other heritage railways. I have a velocipede (a type of bicycle) and take part in regular trips to railways to use our velocipedes. We had a yearly event on the Churnet Valley Railway but this now takes part on the North Yorkshire Moors railway after the normal running season has finished (usually in November each year).



# #BeyondTheTracks



2025 is the 200th anniversary of the modern railway, marking the opening of the Darlington & Stockton Railway on 27 September 1825.

#BeyondTheTracks200 celebrates this important milestone by shining a light on the many ways that rail workers and employers have come together as a community to support each other over the last 2 centuries.

It also looks at how people across the railways are working to deliver a sustainable, inclusive future for everyone, by:

**Securing financial futures:** rail employers were among the first to introduce workplace pensions, pioneering what is now an important pillar of social infrastructure for working people across all UK industries. Today, these pensions are invested across the UK, growing the economy, improving communities and delivering long-term value for members.

**Investing in workers' homes, health and wellbeing:** the railway has a long history of working to support rail workers through hard times, providing respite, social housing and care. Today, these important programmes are delivered by dedicated societies, sports clubs, charities and volunteers from across the rail community, providing a lifeline for people across the UK.

**Unlocking opportunities for everyone:** the railways have made it easier for people of all walks of life to connect with places and ideas by making travel more affordable and accessible.

Today, rail leaders remain committed to building a more sustainable future, investing in skills, education and employment across the country.

**Advocating for workers' rights:** leading the way on issues like safer working conditions and fair pay, rail's trade unions continue to play a crucial role in securing more rights and opportunities for all UK workers.

**We've teamed up with social innovators across the rail industry for #BeyondTheTracks200, including:**

- ▶ Railway Benefit Fund
- ▶ Railway Children
- ▶ Railway Housing Association
- ▶ Railway Mission

Find out more by visiting [beyondthetracks200.co.uk](http://beyondthetracks200.co.uk).

If you or your organisation is part of the railway's story of social innovation, we want to hear from you! You can share your stories about life in rail on social media using the hashtag **#beyondthetracks200**.

**#*Beyond The*  
Tracks 200**



May's event, supported by Railpen, was a chance for retired rail workers to dance, reminisce and connect with historic and current traditions, while also celebrating 200 years of rail.

#### FIND OUT MORE

You can watch a short video from the Golden Ticket launch at <https://vimeo.com/1099364978/98b2c2a92a>



**"There are many in the town, and further afield, who either spent their lives in the service of British Rail, or whose partners did. We want these people to be at the heart of this celebration"**  
- Shildon Railway Institute.

#### Golden Ticket Initiative

This summer, Railpen played a leading role in Darlington's Golden Ticket Initiative, a scheme to give every primary school-aged child in the town free access to Wagon Woods – the railway-themed adventure play park at **Hopetown, Darlington**.

Launched by Lola McEvoy MP, the initiative aimed for no child to miss out on Darlington's rich railway history or enjoying fun, healthy play because of cost barriers. With an estimated 8,700 local children eligible, the Golden Ticket will unlock new experiences for thousands of families, helping to instil pride in their town's heritage and foster stronger community connections.

It showed how corporate support can create value in local communities, and how Railpen continues to invest not just in financial returns for our members' future, but in the people and places at the heart of our story.

Hopetown Darlington showcases over **30,000 artefacts** celebrating the area's world-leading railway story, from the pioneering days of the 1820s through to the late 20th century.

Railpen was the primary donor, ensuring the scheme could move forward to honour our social responsibility, heritage as stewards of the railways' pension funds and to give back to our local community in Darlington.

## How we've celebrated 200 years of rail

From its origins in Darlington - home to the world's first public railway - your pension administrator, Railpen, has evolved to serve the needs of the industry and the financial future of its workers - from their first day on the job, throughout their working lives and into retirement. We are continuing this by supporting two local bicentennial events...

### Shildon's Tea Dance

Shildon Railway Institute united historical tradition with modern festivity, in May 2025.

Since the 1840s, Tea Dances have been a cherished way for Shildon residents to mark significant railway milestones. The earliest Tea Dances were led by railway pioneer and SRI president Timothy Hackworth, who founded a unique institution to support railway families, acquiring a building with a small library and games room that rail workers and their families could enjoy.

Dancing became one of their favourite pastimes, and a rich part of Shildon Railway Institute's history that continues to this day. SRI's Modern Sequence Dance Club, established in 1951, continues to be well attended on Tuesday evenings, and marked its 70th anniversary in 2021.

# Upcoming rail events and places to visit

Retirement can bring a welcome change of pace - but, for many, it can also feel like a loss of connection. If you're missing the social circles and rhythm of the railway, here's a round up of a few things you might like to get involved in...

## Railway Benefit Fund's Retired Community Events

After a lifetime of dedicated service to the railway, retirement can bring a welcome change of pace - but it can also feel like a loss of connection. For many, stepping away from a career can also mean stepping away from the social circles and routines that gave each day its rhythm.

Charity the Railway Benefit Fund (RBF) has launched Retired Community Events - a heartfelt initiative designed to keep the spirit of the railway alive long after retirement.

The events offer a chance to reconnect with old colleagues, meet new friends, and stay part of the railway family - long after the final shift ends.

They are free, informal gatherings and offer a welcoming space for former railway workers to reconnect, share stories, and enjoy the camaraderie that defined their working lives.

Whether you spent your career on the tracks, in the office, or behind the scenes, these events are open to all who've contributed to the rail industry.

## How to get involved

The next event is on **8 December**, at **Porterbrook Offices Derby DE24 8ZS**, from **1-3pm**.

You can book by calling **0345 241 2885** or emailing [volunteer@railwaybenefitfund.org.uk](mailto:volunteer@railwaybenefitfund.org.uk).

To find out more, visit [railwaybenefitfund.org.uk/financial-help/retired-fund](http://railwaybenefitfund.org.uk/financial-help/retired-fund).



## How are you spending your life after work?

We'd love to hear what you're enjoying in your retirement. If you'd like to feature in an upcoming issue of Penfriend, please write to us at [penfriend@railpen.com](mailto:penfriend@railpen.com).

## Railway Benefit Fund's Heart of Gold Awards

Later this year, the RBF will host its Heart of Gold Awards to celebrate those in the rail industry who've made a real difference in their workplace or community. The nominations and votes are cast by rail workers as an opportunity to thank the colleagues who inspire them. Winners will receive a personalised Heart of Gold Award. You can find out more by visiting [railwaybenefitfund.org.uk/news/heart-of-gold-awards](http://railwaybenefitfund.org.uk/news/heart-of-gold-awards).

[FIND OUT MORE](#)

## Visit these railway museums

### STEAM

#### Steam - Museum of The Great Western Railway, Swindon

Fire Fly Ave, Swindon, SN2 2EY

Visit [steam-museum.org.uk](http://steam-museum.org.uk).

### RAILWAY MUSEUM

#### National Railway Museum - York

Leeman Rd, York, YO26 4XJ

Visit [railwaymuseum.org.uk](http://railwaymuseum.org.uk).

### HOPETOWN DARLINGTON

#### Hopetown - Darlington

McNay St, Darlington, DL3 6SW

Visit [hopetowndarlington.co.uk](http://hopetowndarlington.co.uk).

### LOCOMOTION

#### Locomotion - Shildon

Dale Road Industrial Estate, Shildon, DL4 2RE

Visit [locomotion.org.uk](http://locomotion.org.uk).



## Retired railway signaller Bob Abbott celebrates 99th birthday

Read about Bob's special birthday celebration at York Rail Operating Centre (ROC).

Bob Abbot worked in rail for 49 years. He began his railway career during the Second World War, joining as a number taker and messenger boy in his native County Durham, aged 15, in 1941. After a year, he was taken on as a book lad at Ferryhill's No. 3 signal box.

When Bob became a signalman in 1943, his first signal box was Wingate, near Ferryhill. He attempted to join the RAF as aircrew that same year but was turned down as his job was a reserved occupation - vital for the country functioning during the war effort.

In the mid-1950s, Bob became a relief signalman at Durham, working at more than 20 signal boxes over the next 15 years.

By the end of the 1960s, there were fewer boxes in the Durham area and less work. Bob and his family moved to York in 1969, where he became relief signalman covering the likes of York Yard North and South, Thirsk, Skelton, Tollerton and Selby. He took a permanent position in York power box for the last 11 years of his career - retiring in 1989.

"My dad took me down the mine when I was about 14 and asked if I wanted to work there. I said: 'No way!' and made the right choice to pick the railway!"

### Railway families

Bob got his first job from his Uncle Harry, who was a locomotive fireman at Ferryhill. Bob helped his son Ron into the industry via York station travel centre in the mid-1970s. They worked together for a while, and Ron has recently retired after clocking up his own half-century in the industry.

Network Rail arranged for Bob, son Ron and daughter-in-law Sarah to visit the York Rail Operating Centre (ROC) as a special birthday celebration. A lot had changed since his time. Bob spoke with ROC staff about old times, was surprised with a phone call from an old friend, enjoyed birthday cake in the ROC's gold command room and was given a goody bag of rail items.

**Ben Bryan, Network Rail operations manager, said:** "Bob's service - spanning from wartime signalling to the dawn of digital control - is truly inspirational. It was a privilege to host him and his family at the ROC, showing them how railway control has evolved since his retirement, and of course wishing him a very happy birthday from all of us here."

**Sarah Abbott, Bob's daughter-in-law, said:** "The railway has been Bob's life. He recalls so many memories and speaks about it with such love and enthusiasm, even after all these years."

# Living well in the winter

As we get older, it's particularly important to ensure we're getting enough of what we need to keep us well. Here are a few ways you can stay well this winter.

## Keep it balanced

Eating a balanced diet that includes at least 5 portions of fruit and veg a day can boost your immune system. Making simple changes, like adding herbs and spices to recipes, can be an easy way to boost your health. Ginger, turmeric and garlic for example are full of antioxidants, are anti-inflammatories, and can aid digestion.

## Make time for nature

Research suggests that many in the UK are affected by Seasonal Affective Disorder, which can last for months. You can offset this by letting as much natural light into your house as you can, and spending time in nature.

## Take regular exercise

Taking 30 minutes of exercise has a wealth of benefits for both your mental and physical health.

It can:

- ▶ raise your energy levels
- ▶ protect you from chronic diseases and improve circulation
- ▶ strengthen your bones, reducing the risk of fractures and osteoporosis
- ▶ help you sleep better
- ▶ promote positive mental health

## Engage in regular social connection

In 2024, research from the Office for National Statistics suggested that 7.8% of adults in the UK felt lonely 'always or often.' Ensure you make regular time for social engagement, whether that's with family, friends, or by seeing what groups you can get involved in in your local community. Stay well this winter.



"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, please visit our website or call us.

01483 763 558

[www.woking-homes.co.uk](http://www.woking-homes.co.uk)

[administration@woking-homes.co.uk](mailto:administration@woking-homes.co.uk)



Registered charity no. 1120447

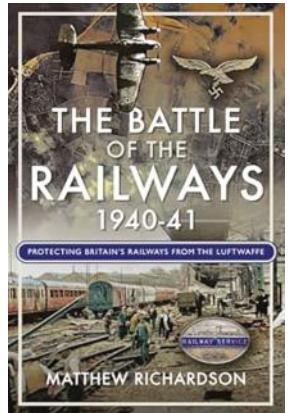
## Book corner

'The Battle for the Railways, 1940-41: How Britain's Rail Staff Defied the Luftwaffe', by Matthew Richardson – Available on Amazon.

In 1939, Britain possessed the most concentrated and intricate railway system in the world. With the outbreak of war, this network was of vital importance in keeping the country running. Many people today are aware of the impact of the Blitz in 1940-41, when Germany's Luftwaffe sought to terrorise the British people into submission through bombing of civilian targets.

Few however are aware of a key element of this - the Battle of the Railways. The determined attempts by the Luftwaffe to cripple the nation's rail network were met by the herculean efforts of the railway personnel to keep the system running, in spite of the difficulties.

Adolf Hitler was assured that air assault would bring Britain to its knees, but the Luftwaffe was not successful in this endeavour, partly because their attacks were sporadic and not strategically targeted, but mainly due to the often unseen bravery of the railway staff in keeping the network going.



This is the story of those critical, but now often overlooked months on the Home Front in the Second World War, and of the men and women who endured so much in order to keep this vital industry running.

## 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 [railwayspensions.co.uk/platform](http://railwayspensions.co.uk/platform) or [btpensions.co.uk/platform](http://btpensions.co.uk/platform).

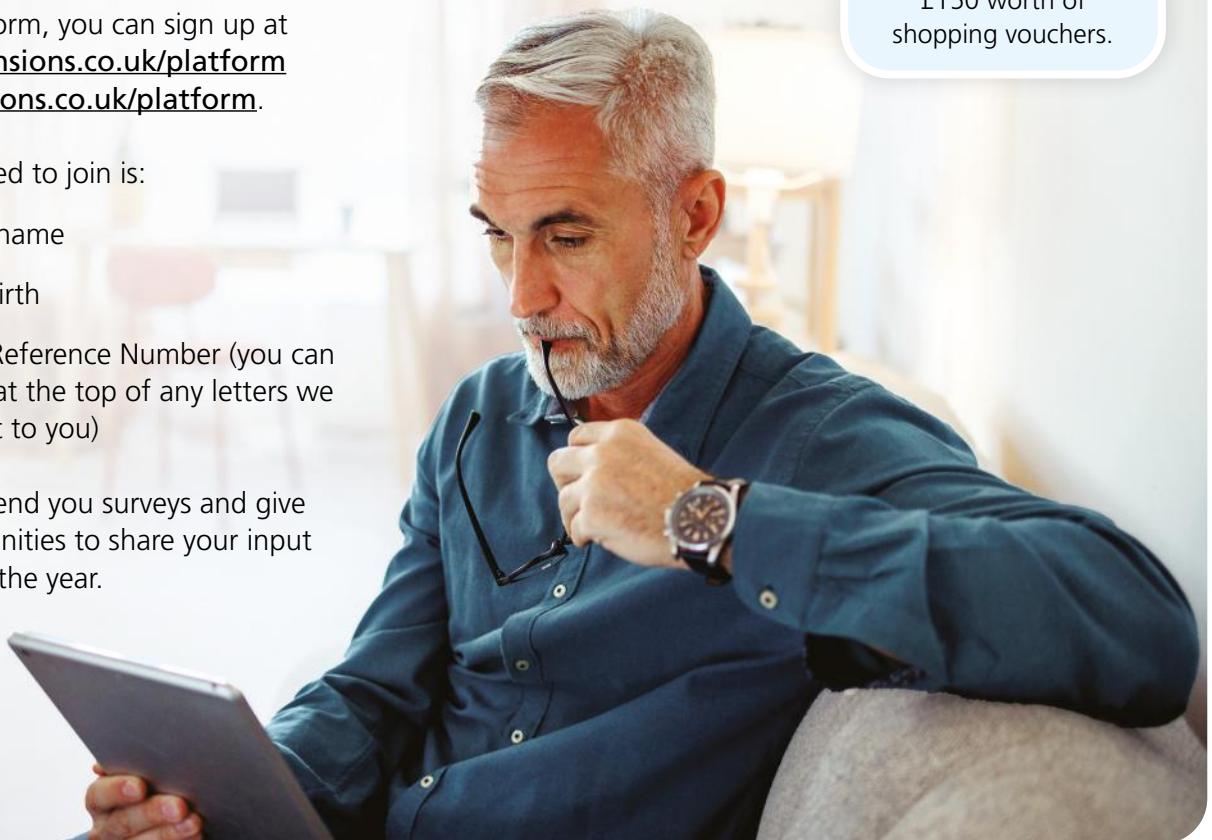
All you'll need to join is:

- ▶ 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 give you opportunities to share your input 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

## The UK's original railway town

To celebrate the 200th anniversary of the modern railway, this competition tests your knowledge of the original railway town.

Once you've answered all the questions, send them to [penfriend@railpen.com](mailto: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 31 December 2025.

1. What is the name of the original railway town in County Durham UK, that is known as the 'cradle of the railways'?
2. In what year did the Stockton & Darlington Railway open?
3. What is the name of the railway museum in Shildon, that was renamed in 2017, but was originally opened in 2004 by Tony Blair?
4. Who was the first locomotive superintendent of the S&DR?
5. In what year did the first locomotive superintendent of the S&DR retire?
6. What is the name of the coach house, built in 1831, which is thought to be the oldest surviving railway coach house in the world?
7. Locomotion No.1 was the first steam locomotive. True or false?
8. What is the name of the viaduct in Shildon that was opened in 1857 for the North Eastern Railway's branch linking Darlington, Bishop Auckland and Durham?

## Penfriend Spring 2025 competition answers

Thank you to everyone who took part in the Spring 2025 Penfriend competition.

Congratulations to Christine Thompson, who was randomly selected as the winner.

1. From 1825 to 1863
2. To transport coal from the collieries near Hildon and Darlington to Stockton-on-Tees
3. Either 26 miles or 42km
4. Middlesbrough
5. George Stephenson
6. 7 guns
7. 10,000 tons
8. North Eastern Railway
9. Bishop Auckland and Saltburn
10. The effectiveness of steam railways as a means of public transport



## 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 342 800. You will be charged at normal overseas call rates. Some telephone calls may be recorded.

## Did you enjoy this issue of Penfriend?

If you found this newsletter helpful, have any suggestions on how we could improve it, or if you just simply enjoyed it, please complete our survey at [surveymonkey.com/r/PenfriendAutWin25](https://www.surveymonkey.com/r/PenfriendAutWin25).

You can also use your phone camera or QR code app to scan the QR code below.



If you'd like a copy of your newsletter in large print, please email [format@railpen.com](mailto:format@railpen.com)

or write to: Penfriend, Railpen, Stooperdale Offices, Brinkburn Road, Darlington, DL3 6EH with your request.

The audio version can be found at [youtube.com/@railwayspensionscheme](https://www.youtube.com/@railwayspensionscheme).

