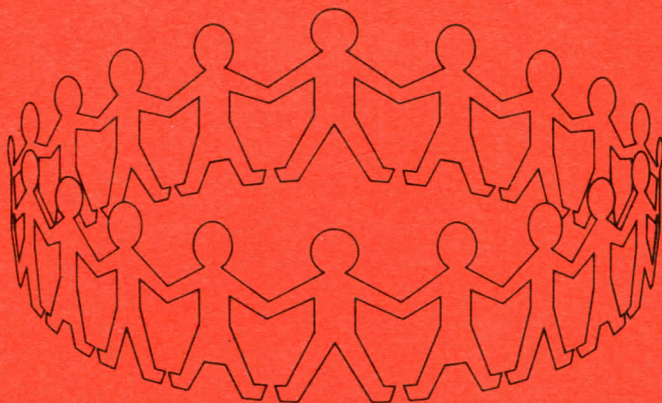


# Rank Xerox Pensioners' Association

## NEWS LETTER



No. 14    December 1984

**RANK XEROX**

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# EDITORIAL

## HOLIDAYS

Changes have had to be made in the holiday arrangements announced for 1985. There will now be two parties, one going again to the Meteor Hotel at Makarska from May 21 to June 4, and the other going to the Palace Hotel at Krk from May 16 to May 30. Both holidays cost £269 per person. There are still a couple of double rooms available at each place, so if any member would like to join the 55 already booked, *please* let me know at once and send me a cheque for the deposit of £50 per person. No applications can be accepted after December 15.

## AT HOMES

A very successful 'At Home' was held on September 19 in Albion House in Oxford Street, although only 25 members and their spouses turned up to enjoy a superb finger buffet, excellent wines, a fascinating demonstration of the latest models of copiers, word processors and printers, and of course the pleasure of meeting again with old friends.

It is hoped that, if the Company is willing to open Albion House again next year, at least double the number of members will take advantage of the Company's hospitality.

## PRIVATE HEALTH INSURANCE

Do you like your evening pint? If so, have you considered that, for the price of one pint per week you can obtain a measure of private health insurance to ensure that you can have that non-urgent operation when YOU want it and not when the previous 500 patients on the waiting list have been done.

I am investigating various schemes on offer for our members, and it will be very helpful in establishing the likely demand and the price brackets if as many members as possible complete and return the accompanying questionnaire. **Do please return it to me at my home address, as given on the inside of the front cover.**

## MEMBERS' NEWS

At last quite a good number of members have taken the trouble to write to me with news of their doings and hobbies. So keep up the good work: let's have more news of your varied activities. And by the way, members living near Mitcheldean should note what Fred Court has to say on page 6 about the opening of the new demonstration centre.

## REX CLUB

Doris Coulson has asked me to say that the REX Club will be holding a Social Evening at the Social Centre in the Mitcheldean Plant from 7.30 to 11 pm, on Tuesday, December 18. Tickets are £3.00, and Doris would like to hear from any present or former Rank Xerox employee who would like to come. To help her organise the Evening, PLEASE let her know before December 10.



Arthur Hughes  
Secretary

## MR. A.W. (JOHNNY) JOHNSON writes:

"Having been a cyclist before the war, I took up the habit again in 1980 after a lay-off of about forty years, and when I took retirement in 1982 I decided I would spend as much time as possible awheel.

We all know what the road to hell is paved with, but even so I did manage almost every Sunday morning for the first six months. However, demands on my time eased off considerably in the early part of this year and I managed to get out more frequently. Never doing any more than three or four hours at a time, I began to wonder whether I was capable of doing any more.

So on the spur of the moment I decided to visit Normandy for the 40th Anniversary of 'D' day by bicycle. Without any prior booking of accommodation or any real idea of what I was going to do. This would be the first cycling tour I had made since 1938. I managed to find another cyclist who wanted to come along even though he was fifteen years younger than I and had obviously not been on 'D' day. We had a wonderful time and the Normandy people were fantastic. Every Briton we spoke to remarked on their generous hospitality.

The purpose of my letter is not solely to acquaint you with details of my exploits, but mainly to enquire if there are any other RX-ites who would be interested in joining me on a trip to Normandy next year. Age and sex are not important so long as they are interested in travelling on two wheels under their own steam. I had my 65th birthday in Normandy this year – come to think of it, I also had my 21st birthday in Normandy in 1940.

I am sure there must be many of our members who are old cyclists dying to start up again, or just wanting to start for the first time, or who are regular cyclists but just have not got around to making a tour of more than two or three days."

## MR. B.J. BAKER writes from Hitchin:

"Recently there was a lot of publicity about the fixing of G.M.T. exactly 100 years ago. By now, however, this will be just 'something which happened'.

I am prompted to wonder how many other retired people get pleasure from astronomy, which is of course closely tied up with the fixing of G.M.T. It is quite a cheap, but very fulfilling hobby. It can be practised on any clear night outside, and on other nights indoors, through books from the library. In the winter on clear frosty nights, PLEASE make sure you are very well protected – two pairs of trousers, socks etc.

To start with, get either a good pair of binoculars or better still a telescope on a tripod. Either can be

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obtained second-hand. You will also find a Phillips Planisphere (for latitude  $51\frac{1}{2}^{\circ}$  North) is useful. This can be obtained from any good bookshop, usually by placing an order, and it costs a few pounds.

Study your Planisphere in the comfort of your room; soon it will make sense and then you are well away. The universe holds many wonders, and with some reading you will enter into a new experience.

To show you the sort of thing I mean, and also to whet your appetite, here are a few facts. Distances are so great that you can no longer think in terms of miles – they are far too tiny. So a system called 'Light Years' is used. ONE light year is the distance travelled by light in one year. When you realise that light travels at roughly 186,000 miles per SECOND – about the journey from here to Australia and back SEVEN times in one second – try to imagine how far one light year is.

Our sun is so far from us that its light reaches us some eight minutes after it leaves the sun, . . . and that is 'next door' so to speak, compared with some stars you will be looking at. Just think: the light that reaches your eye has been rushing along in some cases for over 2000 years since it left that star, and it lands up in your eye in your garden.

Coming nearer to home to our own solar system, and working outwards from the sun: Mercury is the nearest planet. It has no atmosphere and is only two-fifths of the distance from the sun that we are. Its 'day' is 58 times longer than ours, yet its year is only 88 of our days. Imagine a  $1\frac{1}{2}$  day year, compared with our 365 days!

Venus is the planet that fascinates us most. It is the second out from the sun, and is about the same diameter as Earth. Its atmosphere (in contrast to Mercury) is 100 times denser than ours, and is mostly carbon dioxide with traces of sulphuric acid . . . it is very hot. Its year is three-fifths of ours, and its day is longer than its year. Another oddity is that for it the sun rises in the west and sets in the east. It has heavy lightning storms too. Now IF an astronaut were able to land on Venus, he would be instantly and simultaneously crushed, fried, corroded, and poisoned . . . quite apart from being struck by lightning! It closely resembles the usual mental picture of Hell. Oh! yes, I like to look out for Venus in the sky.

If this has started an interest in you, then all the other planets also hold interesting stories. However if you do go out looking at the sky above you at night, DO make sure that you are warm enough to start with. It is all too easy to get absorbed in your hobby and not notice the cold until it is too late. This advice is based on experience. Good viewing and join in the fun."

# WRITE

**Betty Robins**, my erstwhile very efficient secretary, writes that she is still working and trying to conceal her age.

She is working with the Kelly Girl group, and in March was selected as 'Kelly Girl Temporary Employee of the Year', in recognition of outstanding service. How's that?

**CLIVE SCOTT, whose problems with the house he built were narrated in the last News Letter, writes:**

"Some nine months after leaving Rank Xerox I was visiting the site where I planned to build my retirement home. It happened to be a Thursday when the local paper appeared, so I bought one and thumbed over the pages whilst I had a cup of tea. My attention was suddenly drawn to the word 'HARBOUR' in bold type, as I turned a page. I turned the page back and read that the Crouch Harbour Authority required a part-time General Manager/Harbour Master. I read out the advertisement to my wife and commented about it being so interesting that I thought I would apply. I distinctly remember my wife saying that an old person like me would not be wanted.

Very soon I found myself being offered the job, having been one of 84 applicants. It had not been my intention to take paid employment again, but had thought I would develop an interest I already had in local affairs. Now here I was being given an opportunity to be very much involved in local affairs and being paid for it into the bargain.

The Crouch Harbour Authority, located at Burnham-on-Crouch in Essex, is charged by virtue of a 1974 Act of Parliament with developing, mainly for leisure purposes, the waters of the rivers Crouch and Roach which flow into the sea just above the Thames Estuary.

The main leisure activity is sailing and there are some 2000 boats of various kinds using the water. Altogether there are seventeen different interests represented and I am 'pig in the middle'. Can you imagine trying to keep the peace between water skiers and bird watchers, to mention but two of the parties with widely conflicting interests?

The river bed is largely in private ownership, the Authority being by far the biggest owner. The private ownership stems from a Royal Charter given many years ago to oyster fishers. Developers bought a large area at the time of the Maplin Airport proposals, hoping to sell gravel extracted from the river. It was as a result of this threat of commercial development that local people petitioned for the setting up of the Authority to preserve the area.

This unique and pioneering concept was not without

its teething troubles, hence my appointment. Although I did not know the sharp end from the blunt end of a ship, the 'natives' were hostile, even more so when some heard that I had piloted aeroplanes. Normally a Harbour Master is a Master Mariner, but the General Management element of the job was far in excess of the marine element, hence the choice. I am called 'Captain' by the pilots who bring in cargo ships, which mainly carry timber from East European countries. Paradoxically the pilots are addressed as 'Mister', rather like medical consultants who, having reached the status, are no longer addressed as 'Doctor'.

In managing the 10,000 acres of the river bed that the Authority now owns – having bought it from the developers who missed out over Maplin – and in having operational control over many more thousands of acres, I meet a great variety of problems and many interesting people. I have reduced the harbour dues charge from an average of £16 per boat per yard to a flat rate of £4, and at the same time turned a loss making operation into a profitable one, so any early misgivings as to my suitability for the job are now overlooked by my detractors.

It is hardly a part-time job as originally envisaged, but I enjoy it and so I will carry on for a while yet. Besides the Chairman says he will not accept my resignation, even though I am past the 65 mark."

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**JOHN WELLEMIN has provided some notes which show how varied are the activities of our present (and future) members:**

"During the pre-retirement seminars many of us attended, the theme of a number of speakers was the need to keep an active interest in life by keeping occupied.

I thought some of you might be interested, as I was, to find out what some Rank Xerox colleagues are doing after leaving the Company. I will not deal with the many full- or part-time jobs nor the many voluntary activities undertaken by our colleagues, but will confine myself to those who have started their own businesses or joined with others to run small businesses, showing their ingenuity, creativity and enterprise.

The first group have not completely cut their umbilical cord with the Company: these are the 'networkers', who have undertaken a clearly identified commitment to perform certain tasks for Rank Xerox on a part-time basis, the rest of their time being free to carry out work for other organisations which will support them if and when the orders from Rank Xerox taper off.

The second large group are those who have decided to make use of their skills and experience gained,

often over many years, with Rank Xerox. They are the consultants, lecturers and tutors in a wide range of specialised subjects who are helping other companies to benefit from their knowledge. These specialists work on their own or as small partnerships of consultants in all the various fields of commercial activity: sales, marketing, service logistics, finance, personnel, production, engineering etc.

A further group have started companies, doing work or providing services originating from their Rank Xerox experience, such as word processing, computing, software development or copying services, and of course the sale and rental of office equipment and materials, both Xerox and other makes.

These three groups are, to a greater or lesser extent, utilising the specific skills and knowledge gained, at least partially, during their years with Rank Xerox. Naturally they have had to learn additional skills in other areas, such as managing cash flow, coping with VAT and tax problems, and carrying out the many 'small' tasks which in Rank Xerox were provided by other departments.

There is however a fourth group of ex-employees who have decided to make a complete break and start an enterprise different from their previous work. Here we come across the creative characters who have decided to turn their former hobbies into professions, to fulfil long-cherished ambitions to do a particular type of work or to move into completely new and unplanned fields.

I cannot give their names here, as there are too many and I might forget some, but I can tell you that there are former Rank Xerox employees active in:

- farming
- an adventure-based management training centre on the rugged coast of Wales
- management training and development
- customer and operator training
- video film production unit
- film processing
- photographic services
- freelance journalism
- advertising and public relations
- printing
- publishing
- car sales, servicing and repair
- export/import companies
- general stores and post offices
- flower shops
- interior landscaping
- property letting and management
- building
- hotels, restaurants and pubs
- delicatessen shops; fast food shops
- nursing homes
- health centres

- dance studios
- holiday tour operators
- art galleries and studios

while some have bought farms, and others have gone into manufacturing. Barbecue trolleys, garden furniture, safety devices, pottery, disposable paper products, chimney linings and high vacuum measuring equipment are among the many things made by firms run by ex-Rank Xerox employees.

Does anyone still doubt that the innovative ideas and creative approach of staff, who have left Rank Xerox, can create interesting, satisfying and in most cases profitable activities for themselves? I am sure there are many other RXPA members who have started their own businesses in fields not mentioned here . . . why not share your experience with us by writing a few lines to our secretary?"

**Editor's note: John has omitted to mention that he is busy acting as consultant on after-sales service on an international scale and has just published a book on the subject.**

**EDNA JONES, for many years responsible for all the central statistics of RX, writes:**

"I have been a 'working gail' since last March. The job started out as a two month temporary assignment helping out in the computer department of Standard Telephones and Cables in Footscray, and has now developed into a permanent one. I went there to help out with the computer input during a changeover period while they were bringing their mainframe operations up from Brighton. The idea was that once the transfer had been completed, the departments I was doing the work for would take over their own input. So far, only one has, so there I am still doing the input. In addition I have just taken over what they call the 'help desk' where all the computer users phone with their problems, and I am expected to sort them out. As this is the first time I have actually worked where the mainframe is and many of the questions are technical you can imagine who is the one yelling for help! The nature of the job is such that one cannot pack up and go home when 5pm comes around, but must stay until all the resolvable problems have been resolved. Luckily, so far there haven't been too many late nights.

Coincidentally, the Executive Director for the Footscray plant is none other than Alex Park. I haven't seen anything of him as he is based in the Strand and in any case, if he does visit the site he probably spends all his time in the 'Ivory Tower' (the factory name for the executive offices).

It is very interesting after so many years in RX's 'Ivory Tower' to find myself at the other end of the scale on a factory site.

# WRITE

Getting down to the nitty-gritty has a very salutary effect and all would-be executives should be made to spend a period in the 'works'. They would then have a little more compassion in their souls.

I used to think RX was an unique madhouse. I have now learned that all big companies are completely interchangeable and there are times when my sense of déjà-vu works overtime, the behaviour patterns and practices are so similar.

Please give my best to anyone who remembers me."

## **W. (BILL) RICHARDSON writes from France:**

"My wife's birthday is in early April so, by way of a birthday present, we decided to spend the day with her brother living in the Isle of Wight, and to go up from there visiting friends and relations over the southern and eastern parts of England, returning finally via Holland, Belgium and then finally through France.

But her birthday party was not to be. On the first day of the journey at about 1600 hours, my B.L. car lets me down AGAIN. The very same hydraulic clutch cylinder failed again just outside a small town called Clisson, some 40 kms south of Nantes. For the last 10 kms it was keep going at all costs, since, if once I stopped, it was impossible to engage any gear. Many times my wife pushed us across road junctions and traffic lights, and we finally made the centre of Clisson. With the help of interested onlookers we were pushed into the station car park.

Due to the similar breakdown last year, I had dug deep into my pocket and joined B.L. Assistance (France). A telephone call to them very quickly brought a recovery vehicle from nearby Nantes, and the car was promptly winched up. Because of the angle of incline, I could hear the bottles of wine, champagne and brandy, bought as presents for the people we intended to visit, clanking against each other. It was really soul-destroying to see a car only nine months old having to be winched up like that.

We stayed at a hotel near the garage; the repairs took three days including a Sunday, and by Monday the car was ready. For some reason the garage refused to deliver the car to the hotel, so the only way was to take a taxi, but en route I realised that I only had the garage's telephone number. So there were frequent stops while the driver used the public telephone boxes to find the address. We finally made it to the garage only to find it closed for their interminable lunch hour! The taxi fare alone was 157 francs; the hotel bill was considerably higher.

We made the port that night, and Brittany Ferries were very helpful, getting us on the 23.30 hours ferry that night. We arrived in the Isle of Wight late,

but a very good party was had by all with the help of our bottles, most of which were undamaged.

Our travels took us to south Devon, Hendon, the Welwyn Garden City area and then on to Norfolk near Daneham. This was our first visit since 1978, so perhaps you may be interested in our observations.

The first thing was the increase in the prices of things like food, beer, and alcohol generally. The next thing was the friendliness and politeness of the people in Devon and Norfolk, and the loveliness of the countryside, contrasted with the rudeness of people in London and the filth everywhere which made it look like market day every day.

Then on to Holland, where I almost felt a surge of homesickness welling inside as we motored from the Hook to Venray which we know so well. I am grateful to RX that I was fortunate enough to spend four years at Venray.

To be able to meet most of my associates from Venray was a joy indeed. The Dutch people must be just about the most friendly people in Europe; the difference between them and the French is distinctly apparent. When we lived here in France the cost of living was a shade higher than in France; now the reverse is true, and the beer is much better. After four years, one forgets, especially after all this wine drinking we get in France – though even here beer is increasing in popularity.

Oh! one thing: the appalling traffic conditions on the North Circular road from Kew to Neasden."

## **B.J. (BARRIE) PALMER-JONES writes:**

"I am still working in France and am seldom in the U.K. However I am sending a small treatise on the ozone controversy, which I wrote before the Company published its paper entitled 'Ozone' a couple of years ago.

The United States discovered in 1977, by means of high altitude balloons and space probes, that the ozone layer was being eroded to such an extent that within a few years it would be non-existent. The whole of mankind would then be decimated by cancer caused by the ultraviolet rays from the sun which would no longer be filtered out by the ozone.

The Federal Foods and Drugs Agency in the U.S. in its wisdom concluded that the rapid decrease in ozone was due to the prolific world-wide use of aerosol dispensers for practically everything. Analysing these, they found the propellant used – TRICHLOROFLUOROMETHANE or DICHLOROFLUOROMETHANE – were ozone destroyers when they arrived in the stratosphere after being expelled from myriads of deodorants, shaving creams, flykillers and so on.

As is usual with the F.F.D.A. the result was complete and utter panic, as happened with cyclamate

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sweeteners, Superglue, and butter. A ban was placed on both propellants.

The U.K., in common with many other countries in the world, did not use these propellants, but used CHLOROFLUOROCARBON instead. The F.F.D.A. took one sniff and proclaimed it an equally effective ozone destroyer.

Immediate research was launched into various alternative propellants for aerosols, but they all, at the moment, have the disadvantage of needing more product in the tin because the gases do not have the same propulsive effect.

During all this time OUR Company was striving to redress the balance by increasing the number of our machines in the field by leaps and bounds. The world owes an incalculable debt to our sales force . . . because when more balloons and probes were sent up in 1979 what did they find? Not that the ozone level had further decreased, but that it had actually increased.

How, I wonder? Because the U.S.A. were using new propellants when the rest of the world continued to use the old? or because of increasing amounts of ozone ascending to replenish the stratosphere?

From where, we ask? We have not far to look. Xerox has saved mankind. ALLELUIA!

When the writer propounded these theories to his friend and previous colleague, Old Sage Moore – obviously of Almanac fame – he was treated to the venerable gentleman's view that the ozone layer was not being eliminated, decreased or increased, but was being replaced or underlain by that product of combustion, Carbon Monoxide, resulting in a general increase in world temperatures. This in turn was melting the polar icecaps, which inevitably would mean an eventual rise in the world sea level by some fifty feet, thus drowning us all.

Which only goes to prove that it is all a lot of aerosols!

**Editor's advice: Move house rapidly to a hill.**

**Sir J. Maldwyn Thomas**, our previous chairman, was unable to attend the 'At Home' in Albion House as he was hosting a reception at the Liberal Party Assembly in Bournemouth.

**Freda Winter** writes that she has been suffering from severe back trouble which still does not allow her to stand or walk much. It does not however prevent her writing, where no physical effort is involved. She belongs to the writers' group at the Compass Arts Centre, and was asked to read three of her poems at a wine and cheese evening in July. Each poem looked at Treasures in a different way. One of these poems is printed on the back cover.

## WEST REGION NEWS

**FRED COURT** sends his best wishes to any members who may be sick or in hospital and writes:

"At our last Visitors meeting we discussed at length the situation where a pensioner had died and the Visitor and other colleagues were unaware of the death and hence unable to attend the funeral. We must stress the importance of advising the Visitor when a death or even a serious illness or entry to hospital occurs.

**THE VISITORS CARE – DON'T FORGET THEM WHEN YOU NEED HELP.**

We in the Forest of Dean and Gloucester area have had a very sunny and enjoyable summer. Most folk are suntanned and looking very fit. The gardeners have not been too happy because there has been a ban on the use of hosepipes, but careful use of water has resulted in us collecting washing-up water to water the plants.

I learned that some folks are fortunate enough to have two sources of water: a mains supply plus a supply from a spring that is pumped to a reservoir on high ground. They have certainly been lucky this year.

We in the country enjoy a series of fetes held in most of the villages around us. These fetes encourage all sorts of interests: the gardeners show their produce, the ladies bake cakes, sponges etc. in competition and show off their skills at flower arranging. There are children's events and all together very pleasant afternoons are spent with side shows, skittles, football games, and fancy dress parades. These events are very well supported with the proceeds going towards the Church Roof or some other needy cause. What a joy it all is when the sun is shining. The end of the day comes with a great feeling of satisfaction in a job well done.

We have been advised of a demonstration area at the Mitcheldean plant where current products are on view with guides willing to show us around. Groups of members will be able to visit on Thursdays from 2pm–4pm but the last day will be December 6th, unless other arrangements can be made with Royston Charles.

The colder evenings are signs of autumn and soon winter will be with us, with that festive occasion – Christmas. We wish all members a very happy and healthy Christmas and a great New Year."

# COMPANY NEWS

## AWARDS OF EXCELLENCE

The Mitcheldean Plant materials department has selected 24 companies to receive the Award of Excellence for having met our stringent standards of quality and delivery service during 1983.

We are constantly exhorting our suppliers to improve their performance and we thought it was high time we acknowledged the contribution made by outstanding performance. The inaugural presentation took place in the new Mitcheldean Showroom on 24 May, and it was gratifying to see how much the awards were appreciated. In one case, the owner vice-president and founder of a company had come all the way from the U.S.A. for the ceremony; in another the firm's sales manager had come over from Germany; while the managing director of a third company had driven down from Scotland.

Of these 24 premier vendors, 18 had already achieved 100% quality percentage in 1983 and the rest 99.5% or better. "A quality business will deliver a quality product", said John Hockett, the Manager Business and Product Quality Assurance at Mitcheldean.

## A DAY IN THE FIELD

Since last May, Mitcheldean has been carrying out a programme of field visits, where a member of Mitcheldean management accompanies for one day a member of the Bristol branch sales force. The idea was sparked off when Brian Buckland, manager personnel operations, went out with a salesman as part of a course and found it so enlightening he felt others should try it.

"The aim", said Brian, "is to provide our managers with a greater awareness of the total business, allow them to appreciate the pressures, jublations and frustrations experienced by our salesmen, and at the same time to assess directly the customers' perception of our products".

By the end of September, around 50 managers including the Site Director, Chris Wood, have had this experience.

## RANK XEROX MISSION STATEMENT

Don Wilson, managing director of the U.K. company, has sent a copy of the Mission Statement which has gone out to customers to remind them of where Rank Xerox is positioned in the market. It reads:

"In 1960, Xerox, our parent company, created a new and vastly more efficient technology that enabled businesses to duplicate a page of information quickly at low cost on plain paper. Since then we have continued to develop and refine a range of copiers and duplicators that can fill our customers' needs from the smallest office to the largest

reproduction centre. Our copying machines now offer sophisticated features right at the work site, including automatic document feeders, collators, staplers and binders. Rank Xerox's commitment is to provide a complete range of products which best meet our customers' requirements for reliability, ease of use and copy quality.

Since the 1970s, Rank Xerox has been automating the information flow: our copiers have been joined by a family of electronic systems that have revolutionised not only the duplication of documents, but also their creation, processing, storage, distribution and access – both electronically and in hard copy form. Among office automation companies, we are now the leader in applying advanced technology to provide integrated document management for the office.

Xerox's electronic work stations and typewriters make it possible not only to create and compose text, but to design documents of high clarity and quality – quickly and inexpensively. The documents are stored in digital form, and are retrieved for distribution on a Visual Display Unit or as hard copy. The speed and flexibility of Xerox's state-of-the-art electronic printers are unmatched by conventional printers. They make it possible to print graphics of any kind and text in dozens of type styles, without typesetting, paste-up, or photography. Xerox's Ethernet, an inter-office communications network, makes it possible to link Xerox's as well as other manufacturers' equipment into electronic systems that can store or distribute information instantly – for display, printout, or replication – when and where it is needed.

The result: greatly improved productivity in the office. People can produce better documents in less time – documents that communicate the information on which important business decisions are based.

Rank Xerox is committed to helping people improve and integrate the entire document management process – making optimal use of both electronic and paper forms. Our strength in document management is built on the entire range of our network and stand-alone products, our extensive hardware/software capabilities, our vast, worldwide sales and service organisation, and our long heritage of innovative technology and manufacturing excellence in the office equipment field".

# TRUSTEES REPORT AND ACCOUNTS

## for the year ended 31st March, 1984

The following extracts are taken from the Trustees' Report and Accounts for the year ended 31st March, 1984. The financial highlights are from the audited accounts of the Scheme as at that date.

### SCHEME MANAGEMENT

RX Pensions Limited is the Trustee of the Scheme and its powers are exercised by a Management Committee. Meetings of this Committee are held on a regular basis throughout the year. It is the responsibility of this Committee to ensure that the Scheme is administered in accordance with the Trust Deed and Rules and that the assets of the Scheme are invested to maximum long term advantage.

The members of the Management Committee at 31st March, 1984, were:

H Orr-Ewing (Chairman, Rank Xerox Limited)	R B Morse (Manager, Group Accounting Policies, RXL)
G Carpenter (District Service Manager, RX (UK) Ltd)	B H Nicholson (Director, Region 1)
G Gray (Manager, Warehouse Administration, Mit. Supply Centre)	A Pipe (Manager, Programme, Planning and Commodity Operations)
	K G Saltrese (Director, OPT, RX (UK) Ltd)
	G E B Thomas (Director, Tax, Treasury & Accounting)
	J S Thomas (Director, Marketing)

### THE ACTUARIAL VALUATION

Full actuarial valuations of the Scheme are undertaken every three years. The last valuation was in 1982 and the results were highly satisfactory. In the two intervening years between full valuations, the Consulting Actuary reviews the accounts of the Scheme and assesses the impact of any changes to the pattern of liabilities and the likely effect of any rule changes if these occur.

The Consulting Actuary was able to confirm his satisfaction with the affairs of the Scheme as at 31st March, 1984, and a certificate to this effect has been received by the Scheme.

### FUND GROWTH

During the year the accumulated Fund grew by £47.7M which is made up of:

	£000's	£000's
Additions to the Fund		
Member Contributions	3,694	
Company Contributions	15,229	
Investment Income	8,759	
Transfers from other Schemes	23	27,705
Outgoings from the Fund		
Benefits paid to leavers, pensioners and dependants	(8,082)	
Transfers to other schemes and the National Insurance scheme	(1,496)	(9,578)
Changes in the Value of Investments		
Appreciation in Market Value	12,864	
Profit on sale of investments	16,688	29,552
		<u>47,679</u>

### MEMBERSHIP STATISTICS

The following table shows the changes in membership during the year:-

#### Current Employees

Number of Members in employment at 31st March, 1983	8,794
Add: New Members during year	756
	9,550
Less: Members leaving employment	1,805
Retirements	490
Deaths	17
Current Employees at 31st March, 1984	<u>7,238</u>

## Pensioners

	Former Employees	Widows/ers	Children
Number of Pensioners at 31st March, 1983	2,202	393	122
Additional during year	490	61	14
	2,692	454	136
Pensions ceased during year	57	5	19
	<u>2,635</u>	<u>449</u>	<u>117</u>

## DEPENDANTS BENEFITS

During the year there were 27 deaths of members of the Scheme, including retired members covered by the Company's Life Insurance policy. An amount of £1M was paid to dependants under this arrangement.

## PENSION INCREASES

Increases to pensions in payment were granted on 1st March, 1984, in accordance with the Company's published policy, based upon the rise in the UK Retail Price Index for the year ended December 1983. In line with established practice, a full increase of 5.3% was awarded to those pensioners who had retired prior to 1st April, 1983, and lesser amounts were paid, pro rata, to those who had been retired for a shorter period.

The deferred pensions of former employees have been increased in the same manner as those which are in payment.

Whilst it is the wish and intention of the Trustee to maintain the purchasing power of pensions as closely as possible, as measured by the UK Retail Price Index, future increases are dependent upon confirmation by the Actuary that the payment of such increases would not adversely affect the security of members' rights under the Scheme.

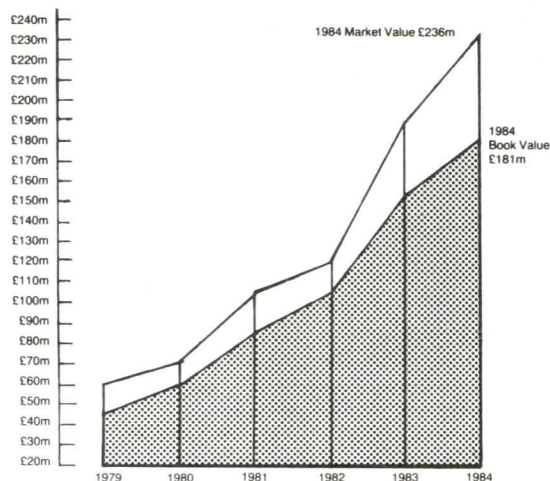
## ASSETS

The diagram below shows the proportions of the Fund in the various investment markets at the end of March 1984 and gives a comparison with the previous year.

	1984	1983	
Commodities	Nil	1%	Commodities
Property Units	4%	4%	Property Units
Cash	3%	2%	Cash
Direct Property	10%	10%	Direct Property
Gilts	11%	14%	Gilts
Overseas Equities	29%	29%	Overseas Equities
UK Equities	43%	40%	UK Equities

## NET ASSETS

The growth in the assets of the Fund over the last five years is illustrated by the diagram below.



# MONEY



## INCOME TAX AND THE PENSIONER – Part I

by Edward V. Eves O.B.E.

There is such a vast amount of legislation, case law and interpretation of the income tax scheme that it is obviously impossible to deal with it in one article, but I will try to cover those aspects of it that especially affect the pensioner.

First, how can we know how much to pay? The general principle is that one should add up ALL the year's income including pensions, interest on investments, earnings if any – in fact almost everything we receive. Then deduct from the total the personal, age or other allowances and what is left is taxable income on which we pay tax, after taking into account any reliefs we are entitled to.

One of the things that puzzles some people is having to declare building society interest and similar items that one receives net, because it seems that we may be taxed twice since they have already had 30% tax deducted before we receive them. But we aren't taxed twice. The Inland Revenue wants this information because

- (1) we are liable to pay tax on our gross incomes, not net incomes, and the taxman has to know about any net income so that he can gross it up to arrive at our gross income. It is this figure that determines how much tax we pay at 30%, how much at 40% and so on.
- (2) it also affects our entitlement to the full age allowance.

However the tax deducted by the building society is deducted from the tax we are liable to pay, so we aren't charged twice.

Incidentally, if you are not liable to pay any tax, you cannot recover the tax which has been deducted by the building society, as you could with some other investments. This is because the Inland Revenue has a 'compounding' arrangement with the societies which means that the society pays a lump sum to the Inland Revenue which is estimated to cover the total 30% tax liability of the members on the interest.

The purpose of this scheme is to simplify the tax payments which would be very costly to administer if each person had to be assessed separately for small amounts of tax. By the way, in the next tax year 1985/6 any interest we receive from the banks will be treated in the same way, being paid net after deduction of basic rate tax.

If, therefore, being on a low income, you do not like paying more tax than you need, you must invest your money in those things which pay interest gross, i.e. without tax deduction, or those investments which deduct tax but where you can recover it from the Inland Revenue by making application. An example of the former is the National Savings Investment Account, which pays interest gross; the only drawback is that withdrawals from the Account require a month's notice. Two other National Savings schemes pay gross viz. the Deposit Bond and the Income Bond. Their present rates are 12.75% which to a non-taxpayer is much better than the 7.75% basic rate of the building society.

There are some National Savings schemes which do not even have to be declared on your tax return viz. the National Savings Certificates and the Index-linked Certificates. These are attractive to those who want to avoid paying higher rates of tax, as they are not liable for tax at all.

There are certain incomes which are not taxable such as war disability pensions, ordinary disability allowances, industrial injury benefits and so on.

The personal allowance is replaced by a higher allowance called the 'age allowance' when anybody reaches 65. For married couples only one of them has to be 65, and it does not matter which one. The married couple's age allowance for this tax year is £3955 compared with the normal personal allowance of £3155. This represents a saving in tax of £240 a year. For a single person the age allowance is £2490 compared with £2005, a saving of £145 in tax.

In order to qualify for the age allowance there are two conditions to be satisfied. One is that you must be 65, and the other is that your total gross income for the year does not exceed £8100. 'Being 65' means that the allowance starts from the beginning of the tax year in which you reach that age. So your 65th birthday falls on 3rd April, your allowance starts from the PREVIOUS 6th April. But if your birthday is on 7th April, the allowance only starts from the day before, as the tax year starts on 6th April. This is not, as it may seem, an anomaly but rather a concession in that, as you cannot have split personal/age allowance during the year, the Inland Revenue allow you to have the benefit of the higher allowance for the whole year.

As to the second condition, the £8100 gross income allowance is not suddenly cut off at that point but is gradually reduced by a rule which says that for every £3 by which your income exceeds £8100 the allowance is reduced by £2, until it reaches the personal allowance level. This occurs with an income of £8817 for a single person and £9300 for a couple.

Some people think this allowance applies to women of 60. But it doesn't: it's 65 for everybody, because it is an AGE allowance, not a retirement allowance.

# MONEY



If it were a retirement allowance, then in this age of sex equality, men who retire between the ages of 60 and 65 would have to be given it when they retire. The allowance is given at 65 whether you are still working or not.

(To be concluded in News Letter No. 15.)

## CHASE DE VERE INVESTMENTS LTD.

As a result of the note on page 13 of the last News Letter, it seems that some members have approached Chase de Vere. In turn they have asked me to explain that they are not solely concerned with mortgages. Their span of interests include:

- Annuities
- Guaranteed Income/Growth Bonds
- Lump Sum Investments
- Unit Trusts
- Pensions
- Portfolio Planning

and they offer two interesting 'Moneyline' investments, one in a building society with interest at 9.9% net and one offering a guaranteed income of 9.25% for two years. Any member interested should contact Penny O'Nions B.Sc., M.D., at 24 Lincoln's Inn Fields, London WC2 3ED, Tel: (01) 404 5766.

## GAS CHARGES

Some gas companies are changing over to reading the meter only once every six months. The bill for the intervening three months will be based on an estimate.

This could lead to overcharging as far as the standing charge is concerned. For small users the standing charge must now not exceed the cost of the gas used. If, for example, a consumer only uses 12 units in one quarter, the standing charge will be the same as for the gas i.e. £4.41. Supposing, however, that the ESTIMATED use is 24 units, the standing charge will then be £8.83. The charge for the units used will be corrected when the bill is next submitted after the meter has been read, but there will be no correction for the excess standing charge. The consumer will have paid £4.42 more than due (£8.83 less £4.41).

Moral: check any estimated bills very carefully.

## MORTGAGES

Any member looking for a large mortgage should try the banks. The National Westminster has earmarked £1000 million for this year, and will lend to non-customers, subject to their opening an account. The charge was 12.75%. TSB charges 13% and has £150 million to lend. There is virtually no limit to the size of the mortgage subject to the customer's ability to meet the repayments. Bank America Finance is also in the market at 12.25% and so is the Bank of Kuwait which offered in June an amazing 10.75% with nothing extra for endowments.

## LOANS FOR OVER 60s

The Halifax introduced in June a series of interest only loans for the elderly. It is similar to the scheme operated for the last two years by the Leeds Permanent Building Society. None of the capital is repaid until the house is sold, possibly after the death of the owner. Whereas the Halifax would normally charge between 1 and 3% above the normal mortgage rate to owners seeking loans to improve existing properties, these new loans will be at the basic mortgage rate. A £5000 loan would thus cost only £42.71 a month gross, which would be less than £30 for a basic rate taxpayer or only £17 if a top-rate taxpayer sought the loan.

In addition the Halifax is making interest only mortgages available for the outright purchase of a house, up to 60% of the property's value. Loans will be at the basic mortgage rate applying to loans up to £25,000. Initially mortgages will be granted only for ten years, but they will be extended automatically on simple request.

## INSURANCE

If your dog bites the postman; if your chimney falls on a passer-by; if your dog runs into the road, causing a passing motorist to swerve and hit a pedestrian; if your grandson leaves his roller skate where a passer-by trips over it and breaks a leg; then you are in trouble. The courts are awarding astronomical damages in many cases, and you could find yourself liable for payments far exceeding the value of house and car. Over £200,000 has been given for brain damage, over £70,000 for loss of sight, and even a small dog bite may cost £100.

The moral of this is: DO make sure that your household insurance policy covers third party claims, extends to all members of the household, includes incidents that happen away from home and extends to legal costs incurred in contesting a claim. And see that the limit is £500,000. Ask your insurers about this BEFORE it happens.

# DID YOU KNOW



## HOSPITAL WAITING LIST GUIDE

Nearly 30,000 patients who need an operation urgently have waited more than one month, and more than 205,000 non-urgent patients have waited more than a year. There are more than 700,000 patients awaiting hospital admission. The College of Health, 18 Victoria Park Square, London E2 9PF has now published a guide which shows patients and G.P.s how to 'shop around' the health authorities to find a hospital with a short waiting list. One patient needing a hip operation was told that in her area, Tamworth in Staffordshire, she would have to wait 40 years; she went to a hospital in Aberdeen, where the operation was carried out quite quickly.

The guide costs £2.50. May be worth it if you have been waiting months.

## CHAPEL OF THE ORDER OF THE BRITISH EMPIRE

We have at least two holders of the British Empire Medal among our ranks. They may be unaware that there is, in St. Paul's Cathedral, a small chapel dedicated to the Order. Members of the Order may arrange to hold wedding and christening ceremonies there. It is a lovely chapel and a wedding in that ambience is very impressive.

## PAY DAY FOR NEW STATE PENSIONERS

For new State pensioners, Monday is to become the pay day, instead of Thursday when existing pensioners at present collect their pensions. Any one who retired after Friday, 28th September this year will be able to collect their pensions on a Monday.

## RETAIL PRICES INDEX

The R.P.I. is to be reviewed by the R.P.I. Advisory Committee on instructions from Tom King, Employment Minister. The Committee is to consider the treatment of housing costs, the possibility of rebasing the Index, and certain other points on its coverage and construction. The Committee first met in 1947, when the present Index began, and has been reconvened eight times since then, the last time in 1977.

## COMPLAINTS ABOUT DENTISTS, CHEMISTS ETC.

The D.H.S.S. has published a new leaflet which explains how to make a formal complaint about a dentist, doctor, chemist or optician. It shows how to contact the Family Practitioner Committee (FPC) which will handle the complaint, what kinds of complaint can be investigated and the time limits for making complaints.

The leaflet is called "Complaints about Dentists, Chemists, Opticians, and Family Doctors" and is available from Offices of the FPC and the Community Health Councils. It is free.

## BEWARE THE CROSSED LINE

Michael Knowles dialled a business contact and as he finished dialling he heard voices on the 'phone. He realised that he had a crossed line so he hung up and dialled again. Again he heard the voices so he hung up once more. Then he noticed an odd thing: he has a meter installed by British Telecom to check how many units his calls cost, and he saw that, although the receiver was down, the meter was ticking away. He jiggled the receiver rest to clear the line but still the meter kept steadily running. He called the operator from another telephone, but she could do nothing about it. So he called two colleagues to witness the mounting units. Finally the meter stopped at 184 units, costing nearly £9. He complained to British Telecom and they credited his account with the units. So for Michael Knowles all ended well.

But what if you have no meter? He knew he was being charged for a crossed line only because he noticed the running meter. Most other subscribers would have been less lucky. The occurrence may be rare as British Telecom says, but the Post Office Users Council advises anyone who gets a crossed line to notify the operator AT ONCE, and have the matter logged by him/her.

## THE DRONE ON THE PHONE

Over the past few months the practice of 'cold calling' potential clients on the telephone, by sellers of certain forms of investment, notably obscure United States over-the-counter stocks and commodity futures, has grown to alarming proportions.

Even more alarming is the gullibility of those called, and their willingness to send cheques, often for amounts they cannot afford, to people whom they do not know to pay for investments they do not understand.

If you receive such a call, dealing with ANY 'investment' medium, please do nothing until you have taken independent advice. If you do decide to take a gamble, then use a broker or dealer in this country who belongs to a recognised professional body with an enforceable code of conduct.

DO NOT ALLOW YOURSELF TO BE CONNED.

## HOLIDAY LUGGAGE

One of the drawbacks to going on holiday by train is the difficulty of lugging heavy bags around, particularly if you have to change stations.

British Rail operates a personal luggage service, available to passengers and to non-passengers . . . so you do not need to overload your car.

You have to take your luggage to the nearest station, and it is delivered to the station nearest to your holiday location. It can usually be collected within 48 hours from the time of despatch, but since this cannot be guaranteed, it is a good idea to send it early. You do not pay any storage charges until seven days have elapsed.

This service only applies to personal luggage in trunks, suitcases, holdalls, and rucksacks. The charge is at the cheapest rate:

22lbs (10 kgs) £5.69 incl. VAT.

44lbs (20 kgs) £6.79 incl. VAT.

Not much more expensive than a taxi from Euston to Victoria!

## BUYING BY POST

If you order goods by post and are asked for money in advance, the British Code of Advertising Practice says that (with one or two exceptions) you should be offered a refund if the goods are not delivered within 28 days. If you get neither the goods nor a refund, let the advertising manager of the newspaper or magazine know IMMEDIATELY.

If the firm has gone bust, and the advert is covered by a Mail Order or Readers' Protection scheme (classified ads, are NOT) then you may be able to get your money back. You will have to send the advertising manager a formal claim and some sort of proof of how much money you sent. Claims concerning ads seen in a magazine must be made within two months; a claim about a newspaper ad must be made within three months *of the date of the newspaper*.

If you send for goods advertised on the radio or T.V. and they are not delivered within 28 days, complain to the advertising manager of the station concerned.

This and a lot more information about your rights in making purchases is given in a leaflet called "STOP AND THINK before you buy" published by the Office of Fair Trading and available from your Citizens' Advice Bureau.

## HOME BREAKDOWNS

The Lombard Elizabethan Insurance plc has just introduced a new policy called the "Repairer Home Breakdown Insurance". The policy offers two things:

firstly, protection against breakdowns, faults, malfunctions etc in the five main systems of the home: central heating, gas, plumbing, electricity,

# DID YOU KNOW



and drainage including external drains.

Secondly, a free 24 hour 365 day telephone advisory and action service called the 'Home Hotline'.

There are certain restrictions on the cover provided, as for instance the exclusion of any electrical wiring manufactured more than 25 years prior to failure unless the local Electricity Board has approved the wiring, but these are set out in the pamphlet explaining the details of the policy. The cost is £9.80 per month and the premiums may be paid monthly by Direct Debit.

Anyone interested should write to the company at Plantation House, Fenchurch Street, London EC3M 3DX.

## SELLING YOUR HOME

A new way to sell your home has been started by Debenhams, who have opened a cut-price home centre. The pioneering centre opened in July in Guildford, and eventually Debenhams intend the service to be nationwide.

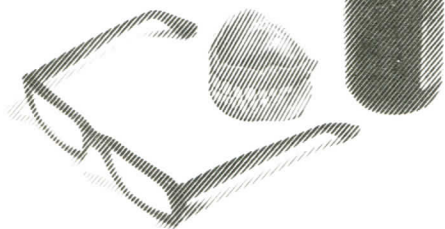
Debenhams will offer all the services of an estate agent, and colour photographs of the property will be displayed in the home centre. It will also be advertised in their own 40,000 circulation newspaper, copies of which will be delivered free every month to houses in the area. The operation will be backed up by advertising on local radio.

Vendors pay an up-front non-returnable fixed registration fee of just £95 including VAT, compared with the 2% plus VAT normally charged by estate agents i.e. £920 on a £40,000 house. In due course it is planned to offer ancillary services such as surveys, valuations, conveyancing and so on.

There is also another chain of property shops, called 'Seekers' who will have some 40 places open by the end of 1984.

A senior partner of Cubitt and West in Guildford said that even people who think of selling their home privately usually turn in the end to the best agent in their area, because they are not able to cope with all the expenses incurred in a private sale.

# HEALTH



## BRACE YOURSELF

Any golf fanatic will know the agonies one suffers if the weather is foul, or the old back is playing up so much that it is nigh on impossible to stand up, let alone swing a club.

It was the latter disaster that led Major Leslie Ancliffe of Bideford, Devon to design a special support belt for himself, out of sheer maddening frustration. And amazingly, despite his chronic back condition, it worked.

Today the Ibex belt, as it is known, has been put into production and, according to the manufacturer, is ideal not only for golf but also for gardening, driving, and in fact just about anything involving lifting and bending.

Any member interested can obtain details from Ibex Support Belts, Freepost, Bideford, Devon EX39 2YZ. (Acknowledgements to 'Choice'.)

## GOOD HEALTH OVER THE COUNTER

SAGA'S Dr. Eric Trimmer was asked whether there was 'anything in all the things you see in the chemist's health food section and advertised on T.V.?'

Dr. Trimmer considers that two recent arrivals on the scene do seem to show unusual promise: MaxEpa and Selenium Ace.

### MaxEpa

It has been known for some time now that Eskimos living in Greenland very rarely suffer from coronary heart disease.

Doctors and nutritionists have pondered over this for years and recently have come to the conclusion that the diet of Greenland Eskimos must be the reason for this happy escape.

Their food consists mainly of fish and blubber, and it is unlikely anyone will wish to make an early switch. But now that MaxEpa is available, you can alter your diet from the health point of view to be more like that of a healthy Eskimo by taking these capsules each day.

The important missing factors in our traditional western diet whose absence seems to make us prone to coronary disease are substances called 'long chain omega 3 polyunsaturated acids', which seem to act as stabilisers of the blood's clotting

functions and make seemingly spontaneous thrombosis episodes in the coronary arteries much less likely to happen.

Put simply, if you take MaxEpa capsules daily you are less likely to have a coronary attack.

### Selenium ACE

The second newcomer suggests an answer to yet another medical conundrum: why people in one part of the world contract certain diseases while others elsewhere remain as fit as fleas. There's an area in Norfolk that is being looked upon as a minor wonder of the world as far as health is concerned. The average age of the church choir is 73; at the local Darby and Joan Club the age is 74 and they have had to put the age for admission up to 70.

There are other areas in the world where people tend to live a very long time, free from the common crippling diseases. At long last it looks as though we are beginning to know why this is the case, and it is related to something that doctors and health experts have ignored until recently – the trace elements in the soil.

These are minerals present in very small quantities, and from the health point of view the mineral called selenium is probably the most exciting and important.

Scientists in the U.S.A. have drawn some very interesting maps recently that divided the country up into zones: in some the observed incidence of cancer is very much above average, and in others the cancer rate seems very low. Surprisingly the cancer incidence in various communities mirrors very closely the amount of selenium in the soil. Where this is relatively high, and crops grown in that soil are rich in selenium, then the overall cancer incidence drops well below average for the country as a whole. If similar maps are drawn for other killer diseases such as heart disease, again the selenium rich ones score very well.

Perhaps the most interesting effect of higher than average selenium areas is a protective facility that seems to exist as far as rheumatism is concerned. Here too there seems to be a chance of using selenium as a treatment rather than as a preventive.

Selenium is marketed as Selenium Ace, and the Ace bit stands for vitamins A, C and E. This part of the intriguing new health food is worthwhile, for here we touch on another health factor dear to the heart of many – the effects of industrial pollution.

Only recently have we begun to realise that this hazard to better health eats into our system because of substances known as oxidants in the very air we breathe. The formula of Selenium Ace is basically anti-oxidant, and so it repairs that particular risk.

The 'Lancet' recently urged doctors to give selenium routinely to certain categories of patients and not to forget the need for extra selenium in a wide variety of conditions.

(Acknowledgements to SAGA.)



## **FOR THE LADIES**

### **SKINCARE**

For a soft smooth skin, whisk one egg with  $\frac{1}{2}$  pint (140 ml.) of corn oil, and put in a bottle. Apply to face daily after taking off make-up and cleansing the skin. Leave for 5 minutes, then wash off with tepid water.

To whiten sallow skin, apply natural yoghurt after cleansing, and leave it on all night. Yoghurt contains protein, calcium and acid which benefits the skin. Alternatively, apply milk of magnesia to the face, and wash it off after 20 minutes.

### **FEET**

Keep your feet in good condition for the heavier shoes and boots you wear in winter. Pumice every day, massage with body lotion after a bath and apply powder after the massage. If feet are aching or tired, rub them with eau-de-cologne, or surgical spirit.

### **HAIR**

To help ensure a healthy, shining head of hair, brush daily and massage the scalp. Brushing squeezes the oil glands in the skin, carrying oil to the ends of the hair, conditioning and cleansing. Use a natural bristle brush. Shampoo hair with natural herbal shampoo.

### **SEWING**

Do you find difficulty unpicking stitches and trimming threads when sewing? Wilkinson Sword have brought out a handy gadget called the 'Quick Clip' which will help. It costs £2.95.

## **FOR THE HANDYMAN**

### **MATS**

To prevent a mat sliding on a polished floor, glue pieces of foam rubber on the underside. Alternatively, sew on rubber rings from jampots, or apply big dabs of Copydex under the corners. Never polish the floor surface under a mat or rug.

## **MAKING A HOLE IN A TILE**

To stop a drill bit skidding, cover the spot where you intend to drill with a piece of sticky tape. Mark up in the usual way. The roughened surface of the tape will cause the bit to bite immediately.

## **AIR LOCKS**

Air locks can occur in a cylinder hot-water system if the system has been drained and refilled. To clear these, connect one end of a 2 ft. length of garden hose to the cold tap in the kitchen and connect the other end to the hot tap. Turn both taps full on, and the force of the cold water will blow out the trapped air.

## **NAILS IN WOOD**

To stop wood splitting when it is being secured with nails or panel pins, turn the nail or panel pin upside down on a hard surface and flatten the point.

## **MORTAR**

A couple of squeezes of washing-up liquid in the mortar will keep it pliable longer, and make it easier to spread. It is much cheaper than buying a plasticiser.

## **PAINT**

Paint which has been stored usually develops a skin on the top. If you stir this into the paint, particles of the skin can get on the brush and spoil a smooth finish. To prevent this, store the tin upside down – making sure the lid is firmly in place – or strain the paint through an old pair of tights before use.

## **WALLPAPER**

Wallpaper must be cut accurately to size if waste and extra expense are to be avoided. It will help if you draw detailed calibration marks on your pasting table using a steel rule BEFORE you start papering. This will eliminate the need to measure each piece separately.

## **HEATING**

A sheet of aluminium foil placed or stuck behind a radiator will reflect warmth into the room. Otherwise it could be absorbed into the wall.

A veneer of expanded polystyrene on the walls will save heat, but to be effective it needs to be  $\frac{1}{2}$ " thick. Even a thinner veneer will, however, help to stop condensation.

## **FROZEN CAR LOCK**

If your car lock is frozen one winter morning, hold a lighted match or a cigarette lighter against it, blow into it through your cupped hands, or direct the jet of a hair-dryer into it. NEVER use hot water, as, although this will solve the immediate problem, in freezing conditions it will freeze again with more water to help.



# "Just us" & "only me" FOOD

A potato is the perfect basis for a meal, providing protein, calcium, iron and vitamin C. All menus for 2 people.

## BAKED POTATOES

Use King Edward, Maris Piper, Desiree or Pentland Hawk.

Choose large unblemished potatoes. Scrub well and push a skewer through the centre to speed up cooking. Brush with oil or melted butter, and wrap in foil to give a soft shiny skin OR dampen and rub with salt which will give a crisp but dull skin. Bake at Gas 6/400 F for 1–1½ hours.

Serve with:

**Cheese.** Try serving with grated Gruyere, Emmenthal, Parmesan or other strong cheese. Or use Boursin with herbs/garlic or pepper.

**Sour Cream.** Mix sour cream with plenty of chopped chives, salt and pepper.

**Eggs.** Slice a 'lid' from the baked potato. Scoop out a small hollow with a spoon. Gently break an egg into the hollow. Season with salt and pepper. Add a knob of butter and return to the oven at Gas 4/350 F for 10–12 minutes.

**Pesto.** Pesto is an Italian sauce made of basil, pine nuts, Parmesan, olive oil and garlic. It can be bought in small jars from most delicatessens. Spoon liberally straight from the jar.

**Tuna and Sweetcorn.** Split the potato in half and scoop out most of the flesh. Mash the flesh with plenty of butter, and flaked tuna, sweetcorn, salt, pepper and finely chopped parsley. Fill the potato shells with this mixture and return to the oven Gas 6/400 F for 10–15 minutes to reheat and brown. An alternative filling is crisply fried crumbled bacon and sauteed mushrooms.

## GRATINS

Grease an ovenproof dish. Prepare and slice the potatoes and any other vegetable you may be using. Soak the potatoes in cold water for 15 minutes to remove some of the starch. Arrange the ingredients in alternating layers, starting and ending with potatoes. Season between each layer. Pour over stock or water and add more seasoning. Bake until a knife will slide in easily.

**Gratin Dauphinois.** Layer ½ lb of potatoes with 2 oz of grated Cheddar and ½ tbsp of Parmesan. Beat ⅓ pint of double cream with one egg, and pour over the potatoes. Scatter a little more grated cheese and dot with butter.

**Gratin with Spinach.** Use either 4 oz thawed frozen leaf spinach, or 8 oz fresh spinach, part cooked. Squeeze well between two plates to remove excess water. Chop finely. Layer with ½ lb potatoes, salt, pepper and plenty of nutmeg. Pour over ¼ pint double cream with 1 tbsp flour.

**Jansson's Temptation.** Layer ½ lb potatoes with 1 small thinly sliced onion and 1 tin of anchovies. Do not add salt. Dot the top with butter and pour over the oil from the anchovies with ⅓ pint of single cream. Bake at Gas 7/425F for 1 hour. Taste the juices and add salt and pepper if needed. Pour over ¾ pint of whipping cream and serve.

**Bacon, Potato and Onion Hotpot.** Layer two large potatoes with 2 thinly sliced large onions and ½ pound chopped streaky bacon. Season with salt, pepper and nutmeg. Pour over ½ pint white sauce and shake well to make sure the sauce is evenly distributed. Bake for about 1 hour at Gas 7/425F.

**German Potato Gratin.** Grease a large sheet of aluminium foil with butter. 'Build' three or four layers of potatoes alternating with plenty of grated Gruyere, salt, pepper and caraway seeds. Dot the top with plenty of butter. Seal the foil envelope well and bake at Gas 7/425F for about 1 hour.

## POTATO CAKES

Use Desiree, Pentland Hawk, Arran Victory.

**Potato Scones.** Mash ½ lb of boiled potatoes with 1 level tbsp salt, 1 oz butter, 2 oz flour, and pepper. Knead the mixture lightly. Roll to ½ in thickness on a floured board. Cut into triangles and cook on a greased griddle or heavy frypan until golden brown on both sides. Try with bacon and eggs.

**Latkes.** Peel ½ lb potatoes, soak in cold water for ½ hour to remove starch and then grate. Mix with ½ tbsp flour, 1 egg, ½ small grated onion, salt and pepper. Drop tablespoons of the mixture onto a well-greased griddle or heavy frypan, flatten, and fry until golden brown on each side. Serve with meat or apple sauce.

# THE RANK XEROX PENSIONERS' ASSOCIATION

All pensioners of Rank Xerox are **automatically** members of the above Association. It was set up on 1st January, 1980 with three aims:

- To establish and maintain a personal two-way link with pensioners so that the pensioner still feels part of the Rank Xerox family and takes an interest in its progress.
- to remain informed about pensioners' needs and problems in order to assist where possible.
- to help pensioners keep in touch with each other.

It is **not** a charitable organisation and has no funds at its disposal, all running costs being met by the Company.

## Organisation

The Association is organised in three Regions, each administered by a Regional Coordinator with a number of visitors available to call upon members wishing to be visited. These Regions, each of which covers **all** members living within its boundaries irrespective of the former place of work of the members, are:

**WEST** based on Mitcheldean and covering Wales, Gloucestershire, Herefordshire, Shropshire, Avon, Devon, Somerset and Cornwall.

**EAST** based on Welwyn and covering Hertfordshire, Cambridgeshire, Bedfordshire, Essex, Suffolk, Norfolk and Lincolnshire.

**CENTRAL** based on Bridge House and covering the rest of England and Scotland.

## Activities

Every member receives a copy of the News Letter three times a year.

The Register of Members **only contains** the names of members who have asked in writing to have their names included, but it is sent to every member with the 1st December News Letter every other year; an amendment list is sent in the intermediate year. In addition, those members who are over 55, have 5 years or more service with Rank Xerox and are **not** in full-time gainful employment elsewhere may ask to be visited. Such visits are not normally more frequent than twice per year and do not last more than about 30 minutes unless the member visited wishes to prolong the visit. Widows and members in ill-health may ask to be visited irrespective of age or length of service. A Pensions and Retirement Consultancy Service is also provided by the Association in conjunction with the Pensions Department, to give members advice on problems such as taxation, investment and personal matters. In some areas members have themselves formed small social clubs for regular get-togethers and some members join in RXPA holidays.



**SALLY A. SOPER**

Joined the Pensions Dept., as Senior Pensions Administrator, in January 1984 from Dresser Europe S.A., where she spent the last five years working with their various pension schemes. Sally is married and lives in Ruislip. She has a keen interest in the collection of 'Benham Silks' which portray newly issued postage stamps. When possible, she enjoys playing squash and badminton, and in the winter keep-fit classes.



**VALERIE L.A. VINCENT**

Joined the Pensions Dept. as Payroll Administrator in June 1984 to look after our pensioner payroll of some 3250 members.

She had previously spent 14 years in various payroll environments including 8½ years with Kodak.

She is married with three teenage children, and her interests include golf and reading.

**POEM BY FRED A WINTER**

*"Follow the Trail.*

'John hit the jackpot',  
So the paper said.  
'What a lot he's got.  
He has got it made.'  
'Bingo'! Janet's wait paid off, she found.'  
So it's written in the Daily Mirror.  
'She has scooped £10,000.  
What a lucky winner.'  
'Super payout on the pools,'  
So announces the T.V.  
But what happens to poor silly fools,  
To people like you and me?  
Every morning I check without fail  
Bingo and Casino numbers,  
The Money Match and the Jackpot Trail;  
Check lucky birthdays, lucky names,  
Play the lucky Scrabble game.  
In competitions I solve the clues,  
Write snappy slogans, then wait for news.  
I hunt the tiger, dig for treasure,  
Find the farmer in the field  
And after all that, what does it yield?  
Nothing! Nothing! and nothing again!  
I'm just not lucky, it's perfectly plain.  
I am consoling myself with a saying from home  
"Luck is an ass, and looks after its own."