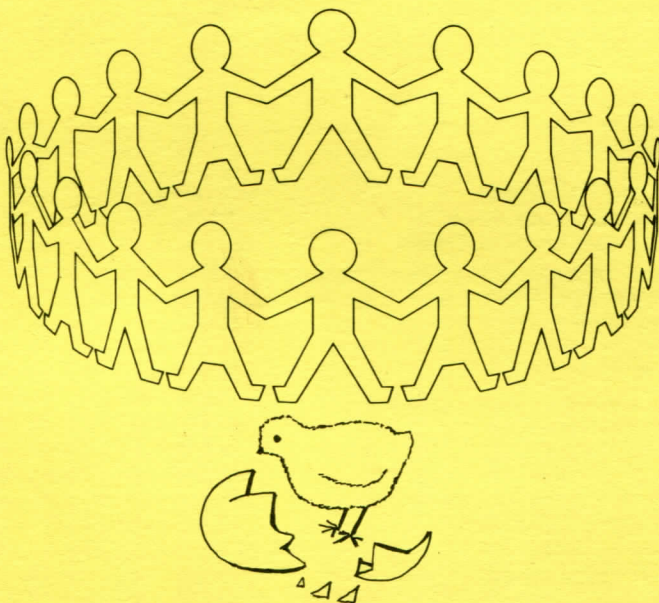


Rank Xerox Pensioners' Association

NEWS LETTER



No. 15 March 1985

RANK XEROX

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EDITORIAL

HUNTLEY

Mrs. Hamlen, wife of Joe Hamlen, whom Mitcheldean members will remember, has written a short history of Huntley and the immediate vicinity which she has exhaustively researched and which should be of considerable interest to residents in the Forest of Dean. Unfortunately so far she has been unable to find a publisher. If any member can suggest a channel through which the book could be published, please let Mrs. Hamlen know. Her address is Hamlen Close, Huntley. She is very willing to submit the M.S. to any member for evaluation.

PRIVATE HEALTH INSURANCE

Out of some 3200 questionnaires sent out with the December News Letter, a total of 145 has so far been returned to Robinson Coulter. This figure represents a response rate of 4.4% which is good for this sort of exercise. I hope to be able to report more fully in the next News Letter.

EXCHANGE HOLIDAYS

Some time ago one or two members expressed interest in the possibility of exchange holidays with members of Xerox in the States or Canada. Unfortunately this proposal was not received with any enthusiasm.

However, there are two major organisations which specialise in arranging such exchanges. Each publishes a Directory covering North America, Australia, New Zealand and Europe, listing the names, addresses and house details of families wishing to make exchanges. For a fee you can have your name and particulars included in the Directory, and will then receive a copy which will allow you to select suitable exchange possibilities and write to the people concerned.

The two addresses are: Home Interchange Ltd., 8 Hillside, Farningham, Kent – an entry in their Directory costs £18 per year – and Intervac, 6 Siddalls Lane, Derby.

1985 HOLIDAYS

20 members will be going to the Meteor Hotel in Makarska from 21st May to 4th June and 38 to the Palace Hotel at Krk from 16th May to 30th May. If any other member has a late change of heart and wishes to join them, I will try to obtain additional rooms, but there can be no guarantee of this as SAGA holidays are usually fully booked.

DEATHS

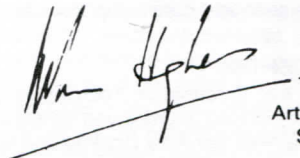
Those of our members who worked in RX House will remember Dave Stamford, whose skill persuaded the various RX machines to meet the demand for copies. They will also remember with some affection Les Wall, who worked so hard in the Personnel field. I am sorry to have to tell you that Les collapsed and died at his desk in December, while Dave, who had had kidney trouble for many years, died in hospital while undergoing dialysis. Our sympathies go out to both their families.

VISITORS

Jim Osborne has moved away from the Dean area, and in consequence has had to resign as a Visitor. I am sure that all West Region members will wish him well. His place has been taken by Fred Miller.

REX CLUB

A very successful social evening was held at the Social Club, Mitcheldean, on 18th December. 78 persons were present, and a delightful buffet was supplied by the catering staff. Dancing was to the music of Keith Bell on the organ and vocal items were volunteered by two male members. Those who did not wish to dance enjoyed conversation with old workmates and associates. Everyone agreed it had been a very enjoyable evening, and a good prelude to Christmas. A vote of thanks was given to Mrs. Doris Coulson for her work in organising the evening.



Arthur Hughes
Secretary

NEW HEADQUARTERS

The contract for the new headquarters at Marlow was signed with the main contractors, M.J. Gleasons, on the 14th November. The first sod was cut on 10th December. John Ellis, now one of our members, is overseeing the project on a consultancy basis. Target date for completion is Autumn 1986.

Planning of the accommodation in the new H.Q. is being done on the new Artificial Intelligence computer (the 1108 A.I. system) in RX House. The 1108 is a derivative from the 8010 Star work station.

Planned to be centred on Globe Park Industrial Estate, the H.Q. will, when completed, house 850 employees in a building of almost a quarter of a million sq. ft. of floor space. Car parking for 600 vehicles is included on the site which will be carefully landscaped and no significant increase of traffic in central Marlow is expected.

'Fast track' method of construction will be used; installation of the high tech. items will follow. When completed the H.Q. will, it is claimed, have the highest concentration of electronic work stations in Europe.

MANPOWER SERVICES COMMISSION

The new chairman of the M.S.C. is Bryan Nicholson, seconded from RX for a period of three years. Bryan retains his appointment as a non-executive Director of Rank Xerox, but his place as Chairman of the U.K. Company is taken over by Derek Hornby who also remains Executive Director of Rank Xerox.

"As a successful leader of one of the major new technology companies in this country with a well established record for training, Mr. Nicholson is excellently equipped for this important role", said Mr. Tom King, the Secretary for Employment.

Ministers believe that Bryan will be well placed, with his industrial background, to convince his fellow industrialists that training must be given a higher priority in U.K. boardrooms.

Bryan, who has been closely identified with developments in training policy at Rank Xerox since he joined the Company says he hopes to contribute to a change in attitudes towards training and education in the U.K. "At the moment it is regarded a little bit like measles - once you've had it you never expect to get it again." There is a need for education and training to be seen as a continuing process.

TRAINING CENTRE

Rank Xerox Itec (Information Technology Centre) opened in July to train unemployed school leavers, under a Manpower Services Commission scheme,

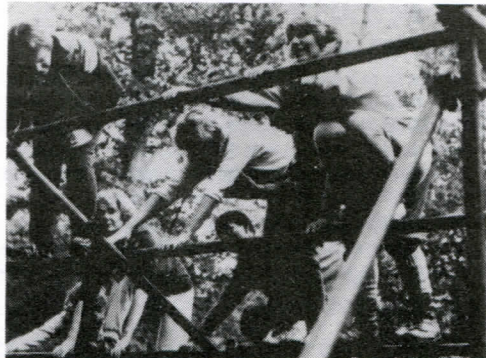
in the use of information technology. Initially there were 35 trainees, but these will now be augmented by 12 disabled unemployed who will follow a programme which is job related. The basic course covers all aspects of the modern electronic office, including servicing of the equipment and the building of microchip boards.

The 48 week training programme is sponsored jointly by Slough Council, Berkshire County Council, Rank Xerox and the Department of Industry. The chairman is Don Wilson, managing director of the U.K. Company.

GUIDE DOGS FOR THE BLIND

42 employees of the Camberley branch of the U.K. Company braved the toughest obstacle course in Aldershot to raise money to buy guide dogs for the blind. The staff competed in four teams, each of two men and two women, and raised around £1500 from sponsors. Tackling the Parachute Brigade obstacle course was the second part of a planned hatrick of military fund raising events to be attempted by the Rank Xerox staff. Before moving to Camberley, the branch had a sponsored parachute jump with the R.A.F., and there are plans for a deep water dive with the Royal Navy.

Said John Falconer, the branch manager: "We try to help local charities and the guide dog appeal is a winner with us".



The girls tackle one of the obstacles

MEWS

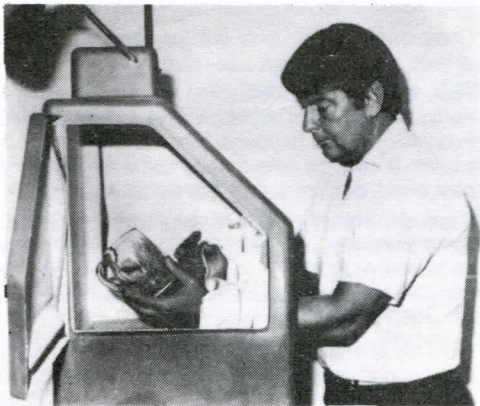
In News Letter No. 13 we gave some information about the MEWS scheme at Mitcheldean. The scheme was formally opened on 15th November, but unfortunately the Duke of Kent, who was to have performed the official ceremony, was unable to be present: his helicopter could not land because of fog.

NEWS

Nevertheless the scheme is going very well. With units taken or reserved for activities ranging from computer software to traditional crafts, from a private investigation agency to a leisure fitness complex with gymnasium and sauna, the MEWS is growing into a fascinating family of enterprises.

While helping other small businesses to get started by offering the right sort of accommodation, MEWS management have been busy setting up their own limited company. Liaising with planning authorities and other local bodies, dealing with conversion plans and tenancy agreements, coping with enquiries and publicity – it's all been happening all the time. Says managing director Derek Knibbs: "The enthusiasm of tenants and would-be tenants is quite infectious. It's become very obvious that there is an untapped source of energy out there which can be harnessed to good account".

Among the many tenants are Crystal Images, located in Building 6. This small firm of two wives and two husbands engrave inscriptions, company logos, or special designs on bowls, tankards, bells, glasses . . . any form of glassware required.



Glass engraving at Crystal Images

Another tenant is Xanadu, who also occupy two rooms in Building 6 and fulfil two functions. Firstly, they run the reception centre for the MEWS, and secondly they operate a business support centre offering tenants and outside public a variety of services from photocopying and wordprocessing to office supplies and working lunches. Originally formed as a self-help organisation by ex-RX small business people, they are now a limited company whose members provide a wide range of products and services to businesses both large and small. Still another tenant in Russtek, in building 3, which was founded by Monty Russell, formerly a manager

in MED where he was responsible for the calibration of electric tooling. Russtek are contracted to RX for on-site servicing and also carry out commissions for outside firms. Their biggest breakthrough so far has been their appointment by Engelhard's as the UK service agency for certain U.S. manufactured equipment for measuring the thickness of plating.

The MEWS complex is open from 7 am to 7 pm, Mondays to Fridays, but tenants can come in at any time – they have their own set of keys. Group 4 patrols give the necessary security. Providing these opportunities for the start-up of new businesses has also brought about the restoration of the lovely 19th century buildings which housed the former Forest Brewery, and a great deal of care has gone into this work.

ON THE ROAD

Chris Wood, Director of the Mitcheldean site, spent a day out with salesman, Mike English. He was amused when one customer turned to him and said "I suppose you're a trainee"? Chris admitted that he was there to gain experience and was delighted when the visit resulted in the sale of a 1035.

Why was Chris out on the road? Several managers from Mitcheldean have been going out with salesmen from the Bristol branch and what they have learnt will be translated into better machines. John East's impression was that, although perception of RX products was favourable, we were still not fully competitive on cost. There seemed, however, a real desire among potential customers to buy British whenever possible.

Phil Ballinger was amazed at the range of competitors' copiers around, and found it rather mortifying that so many were almost on our doorstep. One company, he found, had recently acquired a brand new set of microcomputers, they said they did not know we supplied anything other than copiers.

Graham Adams reported: "The name Xerox really counts for something, but at the end of the day the decision to buy is made by the senior man in the company, and he is mainly interested in price".

Graham Bunt had the overall impression that there were lots of copier salesmen around, and that price was absolutely critical. Summarising, Brian Buckland, manager personnel operations, said: "The exercise, which will continue, has served to prove how competitive the plain paper copier market is – and how hard our sales force has to work to place machines – and more importantly how much they rely on us to produce quality machines to schedule at the lowest possible cost".

COMPANY NEWS

NOW IT COPIES IN COLOUR

Prints produced on a Xerox 1030 can now bloom in blue, red or green as well as black. The colours can also be used in combination, thanks to a new low-cost enhancement.

All the customer has to do is to unscrew the developer box housing cover, slot the required colour box into the machine, screw the lid back on . . . and start printing.

Anyone used to all-black copies cannot help but be surprised by the way these colours inject new life into prints and give them that extra professional look. Estate agents can make that desirable property look that much more desirable by printing the picture in green and the text in black; restaurants can produce menus with a heading and border in ruby red and the choice of dishes in blue; accountants (or anyone in Rank Xerox) can show the profit figures in green and the debits in red . . . and so on.

With the accurate positioning of originals possible on a 10 series machine, it is easy to get first-rate results either by using a separate original for each colour, or by masking parts of the original.

Machines are modified in the field with a simple kit, the engineer simply fitting a new developer box housing and making some wiring changes. After market trials in Holland in early 1984, the modification has been launched in most West European countries.



Alec Davies shows how easy it is to change the colour

HEALTH



CANCER

We all worry about the possibility of cancer and think it cannot be treated. This is not true: over half of all cancers can be dealt with successfully. But success depends on an early diagnosis, and this means that any symptoms must be investigated at once. Bowel cancer is relatively common in older people and much of it responds to surgery. Sadly a recent survey showed that there was a long delay between the onset of the symptoms and seeing the doctor, and then a further delay in getting to a specialist, by which time more extensive treatment may be needed.

A good principle, therefore, is that any symptom which does not get better in a couple of weeks should be subjected to a thorough examination. If your doctor does not do this, ask him why.

Common things to look out for come in several groups:

First, there is pain, discomfort, or local swelling – particularly if it does not follow a recent and obvious injury. When this happens, there is a tendency to explain it away by reference to some remembered past event. Beware of this over-rationalisation.

Second is a relatively sudden loss or gain of weight, without dieting or overeating. Although mildly swollen ankles at the end of a long day may be inevitable in older people, they can be an early sign of heart, liver or kidney failure.

Similarly change in bowel action, either diarrhoea, constipation or both alternatively and loss of appetite are important signs. In addition a cough that does not get better and a "cold" that goes on may well merit a chest x-ray.

Any bleeding from anywhere must be seen to. Although piles are the commonest cause of rectal bleeding, there are other more serious causes such as bowel and rectal cancer. Coughing up blood, or passing any with a motion merits a visit to the doctor. And any lumps, bumps, swellings, sudden growth in an old wart or mole . . . all of these should be investigated without delay. About one in fifteen women still dies of breast cancer, so it is particularly important for a woman to report at once the appearance of any lump however small. Doctors can cure a lot of conditions today, but they do have to be given a good start by early reporting.

D-I-Y

RESTORING BATHS AND BASINS

Chipped baths, grimy sinks and old-fashioned loos are enough to give anyone the blues. But don't despair. It is now possible to renovate the bathroom in 24 hours without inconvenience and more cheaply than buying a new suite.

The answer is 'The Bath Doctor': Ken Skinner who discovered the secret, money-spinning process by accident while working in the South African gold mines. His job was to reline acid tanks by reglazing. During a slack period, a mine manager asked Ken to reglaze his bath, and the idea was born. Now the secret formula has won him massive orders with over 70 agencies now covering the whole of the U.K.

The system works by using a series of chemicals to form a deglazing fluid which breaks down the porcelain or enamel surface of the bath. Any chips or cracks or stains can be tidied up as good as new before the glazed surface is reapplied in the customer's choice of any of 16 exotic colours, including the latest ivory, arctic blue, sage, midnight blue or burgundy. Estimates are free, but you can expect to pay around £160 to £170 for a basic face-lift.

The address is: The Bath Doctor, Unit 1, 120 Camford Way, Sundon Park, Luton, Beds. LU3 3AN. Telephone is Luton 597777.

RELACQUERING METAL

When lacquer on brass or copper starts to peel off in patches, the lacquer must be stripped off completely before it can be thoroughly cleaned and relacquered. Either methylated spirits or acetone will strip it, depending on the type of lacquer. Both will damage polish on furniture, so knobs and

handles should be taken off before they are treated. The best finish when relacquering will be obtained by using one of the acrylic lacquers.

LEAKS

Leaks can be annoying and inconvenient, leaving a trail of costly damage in their wake, as I know to my cost. When one occurs, in the roof, gutter, flat roof, greenhouse, or garden shed, you need to act quickly if damage is to be kept to a minimum.

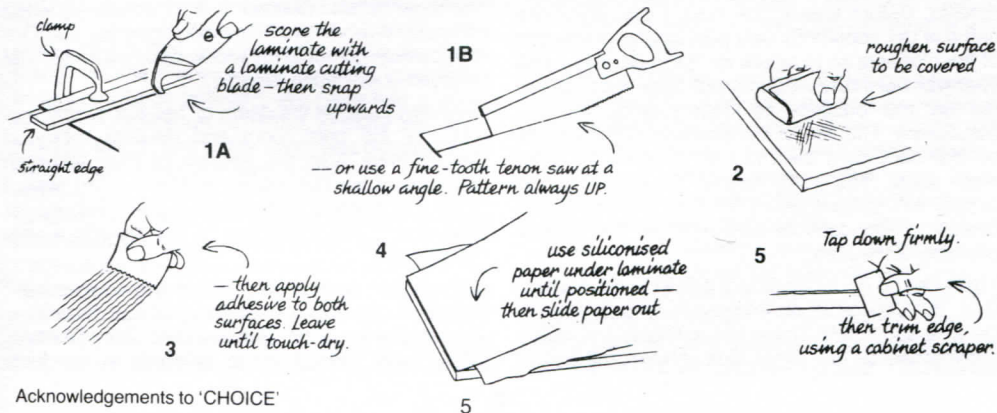
It is a wise precaution to have a can of Mangers 'Stop that Leak' handy. It is a specially formulated asphalt mastic that stops leaks immediately. It covers cracks and holes with a durable, yet flexible seal that won't sag in summer or crack in winter. You can apply it even in the rain. It is available in black or aluminium finish.

For details of stockists in your area, write or telephone to: J. Mangers and Son Ltd., Mansfield House, Wollaston Road, Irchester, Northants. NN9 7DQ. Telephone is Rushden 55431.

LOOSE SLATES

Welsh slate is an excellent roofing material, but after a period of high winds, there is the possibility that some of the slates will have worked loose. Renailing them is a big job and needs a professional . . . at some cost. A cheaper solution, within the capacity of most handymen, is to apply foamed adhesive to the underside of the slates from inside the roof, to anchor them in place. This form of adhesive should be available from most good D.I.Y. stores.

CUTTING AND FITTING PLASTIC LAMINATES



NEWS FROM SCOTLAND

JACK PARKER writes:

"Having completed my second year with RXPA as a Visitor in Scotland, which I have found to be most interesting and satisfying, I feel compelled to put pen to paper to record personalities and items of interest.

Geographically, I reside some distance from the Glasgow and surrounding area of the Clyde Valley, covering East Kilbride, Wishaw, Larkhall, Hamilton, Lanark and also westward via Fenwick Moor, skirting Kilmarnock, to Irvine on the coast, looking towards Holy Island and the Isle of Arran. East Kilbride is a convenient centre to stay for the three days necessary to cover the visits properly and economically, allowing time for enquiries and a chat with each member. My first call is usually with Jack Lane, now 80, who is coping bravely with rapidly failing eyesight; his hearing is also giving him some difficulty, but he is hoping to receive the R.N.I.B. tape from Central Office. Jack takes daily exercise walking to the shopping centre. His wife, Margaret, also does community work locally.

The next call is on Bob and Mrs. Banks, both active and cheerful; when possible they visit their daughter, husband and family in Johannesburg, South Africa, on such occasions meeting up coincidentally with Doug Patterson, former branch manager. Then on to Hans and Mrs. Puls at Larkhall, similarly cheerful and to Bob Macateer at Starkhill, Lanark. Bob is making a steady recovery. Later I call on Margaret Shearer, widow of Jack, the former U.K. Regional Manager; they have a successful family of four at Silverton Hill, Hamilton. Further afield to George and Mrs. Jamieson at Girdle Toll, Irvine: last time they were preparing to go on holiday the next day to Corfu. There were many pleasant recollections to recount of RX associations at East Kilbride and latterly Govan centres. Before leaving the area, I was given the name of the apparently very popular Pat Black, one of the pioneers so to speak for RX in Scotland who lives with her interesting and well-travelled husband Bill on the outskirts of East Kilbride towards Strathaven. Thankfully, Bill assisted in guiding me on that dark night back to East Kilbride, the 'polo mint' town. The sixth largest in Scotland, the peppermint context stems from the numerous and confusing roundabouts envisaged in the original planning of the area.

There will no doubt be others added to the list next time, but altogether an interesting time linking up. On a personal note, I have also accepted a voluntary commitment on the admin. side of Nairn and District

Red Cross Group and Association, and hope to find it equally challenging. I send my regards to all."

WEST REGION NEWS

FRED COURT writes:

"This year I have acquired an interest in chrysanthemum growing, a fascinating subject. If any member has special knowledge of the skills required, why not pass on some tips to me?

You will recall that in a previous issue, I told of the Lions Club interest in the setting up of a therapeutic garden in the grounds of the Royal Hospital in Gloucester. We have now got this venture under way. The first stage, which cost £140, was to erect a plastic wind-break so that young trees could be planted which will eventually form a natural windbreak.

In conjunction with a horticultural architect, plans were drawn up and together with the members of the Hospital gardening staff our Lions members approved a plan. The plan includes a paved activities area with steps and slopes which will provide the patients with exercise challenges to help them in their rehabilitation. This plan was then put out to tender to get the landscaping, concrete edging and paving done. We have agreed a price of £3200 for this and the work will commence in a few weeks. We intend to follow up with a greenhouse, raised planters and beds. A host of other items will be needed in the way of tools and aids.

If any member would like to contribute financially to this project, our Lions Club would be pleased to receive help. Any contributions could be sent to me and I will pass them on.

It was with great regret that we heard of the death of Arnold (Bill) Pincombe who was 81, an ex Bell and Howell in the early days, as well as being sales manager he also headed up the Film Library when it moved down to Woodchester during the war. Our sympathies go out to his widow who has herself not enjoyed good health recently.

Sad news also of the death of Ted Price, who was O.C. of the print room and drawing library at Mitcheldean. Also the passing of Sam Newman who, when we first moved to Mitcheldean, was, I think, the Maltster in the old Whintles brewery; he was one of the characters of this life and a very kindly man.

On a lighter note, it was with some pleasure that I heard of the exploits of three of our members, Arthur Hardy, John Benbow and Bob Gladwin. They have formed up to entertain in the local

WRITE

hospitals and old folks' homes with songs, monologues and music. We should congratulate them on their efforts and wish them well in the future.

I had a letter the other day from Cyril Woodward, who was our electrical engineer in the early days of the Mitcheldean Plant. Cyril is now 90 and his wife is 85. His letter prompted a thought: why not sit down and thumb through the register of members. I am sure that names will be recalled and some of you may possibly be inclined to put pen to paper and renew old acquaintances."



THEO WILLIAMSON writes from Italy:

"We have been out here now since 1979 and are generally enjoying life. Most of my time has been spent extending the house, building a reinforced concrete swimming pool and so on, so I have adopted your mantle. If you think building is difficult in the U.K., you should try it out here. Sod's law isn't just random, it's universal."

EDNA JONES continues her saga of life in the non-RX world:

"I'm still working; apparently I can't have made too much of a mess of the job, otherwise I would have been given my marching orders long since. It's amazing how much technical knowledge I have picked up in the four months I have been manning the 'Help Desk'. No longer do I have to make oily soothing noises to our users. I can back it up with practical help most times now. Who said you can't teach an old dog new tricks? I haven't enjoyed myself so much for years. We eagerly look forward to going to work each day because we have a never-ending source of amusement outside the windows. Recently the excavations were started (there) for the new office buildings. Footscray was itself originally marsh and the water table is very high. As the excavations were made, so they gradually filled with water seeping upwards. The pit outside our windows has proved particularly susceptible to this, and the antics of the workforce (mostly southern Irish) to get rid of the water have to be seen to be believed. We have had a pump with no hosepipe on its outfall to carry the water away so that as fast as the water was pumped out it ran straight back in. Then there was the pump WITH a hosepipe except that the pipe was full of holes and the water shot straight through the holes back whence it came. We even had the pump with a good hosepipe which was carefully pointed in the direction of the drain, except that nobody had noticed there was a hump in the roadway where the hosepipe was lying, so that the water couldn't get over the hump but ran straight back . . . yes, you've

guessed it, into the hole. We've even had a man baling it out with a bucket – very reminiscent of a Mack Sennett comedy. The size and shape of the hole makes one think of a swimming pool, and my boss insists it will be an Olympic-sized one. I've warned him the first morning I'm greeted with 'Hi de Hi' is my last day with him.

My niece Alison is now at Rank Xerox House on a Youth Training Scheme. She is working in Personnel and loves every minute of it. I have warned her that she is starting at the top end of the scale as far as working conditions are concerned and that, come next autumn, when she is out in the big wide world, she is going to find a great difference. (You should see my current working conditions – they make even Mortimer House at its worst look like Buckingham Palace.) I must say I am impressed by the training she is receiving; it really is a first class scheme that RX is running."

BILL RICHARDSON writes from France:

"Many thanks for the last News Letter. Apart from the odd book that friends leave behind during their visits here throughout the spring and summer, that's the only English reading I get. English papers are of course unheard of in this part of France; they are obtainable only on the tourist routes throughout the summer . . . if one can call the 'Mirror' and the 'Sun' newspapers.

I would like to raise a couple of points from the N.L.

Reading it through for the second time coincided with a spell of rainy chilly weather here about mid-October, which unfortunately brought on a bout of rheumatism. I tried your remedy of honey and cider vinegar, but for me no help. Should one take it every day throughout the year or only when an attack is pending?

For many years I have been a keen D.I.Y. man, but I have never heard of 'neatsfoot oil'. What is it and is it easy to obtain?

Lastly, the cure for migraine: Feverfew. I searched through my garden books to get an idea of what this plant looked like, but with different results. I will quote: first book 'Feverfew. Chrysanthemum Parthenium, indented leaves, small white flower'. Second book: 'Feverfew. See Chrysanthemum and Golden Feather'. Under the latter heading: 'Parthenifolium aureum pyrethrum . . . golden foliage . . . commonly called the poor man's chrysanthemum'. So after all this confusion I don't know what I am looking for. What I do do, however, since our countryside is full of them, is to eat dandelions, not in sandwiches but mixed with lettuce. The dandelion

MEMBERS WRITE

is cultivated in France for its culinary properties, and I was surprised to learn that a small cupful contains vitamin A 27,300 units, vitamin C 30 mgs. and all the minerals that the body needs in quite large proportions. As it's free, it certainly helps out.

Apart from our visit to England, we have managed to visit many new places along the Atlantic coast, going as far south as Bayonne, and in the north to La Rochelle. The camping sites along this coast are numerous and nearly always well equipped, from the municipal sites which most towns and even villages have at a charge of 12F per night to the four star commercial sites which have everything from cinemas downwards, for some 45F per night per family of four. By marked contrast, for our wedding anniversary we stayed at Arcachon for three days in a common or garden 2 star hotel for 250F per night including a breakfast of a croissant, a chunk of white bread, a small pot of jam and coffee. Arcachon is famous for its oysters.

My wife liked it and as for me I was excused the washing up. The car, I am pleased to say, ran without any trouble during all the visits, and that's a real blessing."

Editor's note: Does any member know where neatfoot oil can be obtained, and what the feverfew plant really looks like?

FREDA WINTER sends this short story:

"Good Evening, Father Christmas."

It was at one of those family gatherings. After a nice evening meal, everybody went into the living room for an after dinner drink and a smoke. Sadly there was another new gap in the family circle. Poor Uncle Henry had recently passed away and his death had awakened old memories of times long gone by.

One particular story told by her aunt caused a great deal of amusement, even after all these years – after all, she herself was a granny now.

The event discussed had occurred one Christmas Eve, when she had been about three years old. Snow had been covering houses, streets and parks and there was the spicy smell of 'Lebkuchen' wafting through the house, mingled with the tempting aroma of the large slabs of 'Zucker' and 'Streuselkuchen' so traditional for the season. There was an air of expectancy everywhere.

During the past three weeks – the time of Advent – every home had been a hive of industry and, to some extent, secrecy. Fathers had been busy making toys for the children; mothers had been occupied with sewing and knitting new clothes for

the family and new dresses for the dolls. Even the children had tried their hands at craft- and needle-work, making presents for their loved ones.

On Christmas Eve they all used to attend the evening service in church, stomping home through the snow afterwards. They arrived home feeling cold but very excited. It would not be long now, for in Germany Father Christmas comes on Christmas Eve. The children would huddle together in the kitchen until the magic moment, when they would hear bumping and rumbling noises coming from the direction of the stairs causing them to shiver with fear and eager expectation. Shortly after a little bell would tinkle, and the door would open wide. There in all its glory stood the Christmas tree, prettily decorated with fragile glass treeballs and other fine ornaments, silvery 'lametta' cascading down its branches, reflecting the mellow glow of the wax candles. Underneath the tree were all those presents they had so longingly wished for. There, too, standing beside the tree, was Father Christmas in his red robe and long flowing white beard, with the now empty sack at his feet. Now was the time for the children to recite the Christmas poem, which they had been busily learning during recent weeks. That over, everybody would begin to sing 'Silent Night', and only after that were the children allowed to take their presents.

However, it was what followed after the singing of the Christmas carol which had surprised her parents and caused so much amusement in later years, whenever the events of that night were related. For, after overcoming her initial feeling of awe and fear in coming face to face with the real live Father Christmas for the first time in her life, she had resolutely stepped forward and stretching out her hand in greeting she had said: "Good evening, Father Christmas".

She herself could later only remember that her father had poured a glass of home-made sloe gin for Father Christmas, to keep him warm on his cold journey back to Toyland.

What she did not remember was that she had afterwards excitedly told relatives and friends that she had met Father Christmas personally and that he had brought her many presents. "But", she was said to have added, describing his apparel in great detail, "He was wearing Uncle Henry's slippers, and there was snow outside".

MONEY



INCOME TAX AND THE PENSIONER – Part 2

by Edward V. Eves O.B.E.

“There is another allowance which affects married women. When a wife is working, she is entitled to a wife's earned income allowance, which means that neither she nor her husband pays tax on her earnings if they do not exceed £2005 in THIS tax year. It is the same allowance as for a single person. If her income exceeds £2005, then no tax is payable on the first £2005. By the way, this does NOT apply to any unearned income, which her husband still has to declare on his tax return.

When the wife retires she is still entitled to this allowance IF she has some earnings and/or a pension from her ex-employer, or she has a state pension based on her own contributions. If these incomes do not come to £2005 all told she should not pay tax on them nor should her husband.

You can obtain from any tax office two leaflets, IR4 and IR4a, which explain these allowances.

It is worth keeping a careful watch on changes in your income and their effect on your tax liability. You will notice that there are a number of points on the income scale where your tax liability changes. For example there is the point where gross income exceeds the personal allowance of £2005 for a single person and £3155 for a married couple. If you keep below these levels, you can avoid paying any tax at all. For example, if you receive interest from a building society, which brings your total gross income over these limits, you might consider the transfer of your capital from the building society to one of the National Savings schemes which pay interest tax free.

There is also the point where gross income exceeds the age allowance, viz. £8100. If you can keep your taxable income below this, you will not lose any of your age allowance. There is another point where your taxable income exceeds the 30% tax rate, and you begin to pay tax at 40%. And so on up the tax scale.

If you carefully watch how your income changes, and especially if you do it well in advance so that you can make any changes in advance, you could save yourself paying unnecessary tax. Admittedly it needs careful planning but it could be a worthwhile

exercise. Perhaps the best time to do it is when the Budget changes are announced in March/April so that you can organise your investments over the tax year.

It pays to take more interest in tax when you retire because the situation becomes more complicated. In the past you probably had one main income, your salary, and that had a simple tax code applied to it. In retirement you will probably have two incomes when you reach 65 for a man and 60 for a woman: a pension from your firm and the state pension. They are taxed by different methods. The state pension, which you draw from the post office or receive from the D.H.S.S. is not taxed when it is paid, but is nevertheless liable to tax. Your firm's pension is taxed on the basis of a PAYE coding which takes into account any other income, INCLUDING your state pension. So although you have no deduction from your state pension at the time of payment, the deduction from your firm's pension will be large enough to cover the tax due on your state pension.

So if you want to be sure you are not paying too much tax, I suggest you do a check once a year in April, when you can calculate the tax you should have paid, and can see whether the right amount of tax has been deducted. If you feel it is wrong, you can take it up with the taxman”.

BANK DEPOSIT INTEREST

From April 1985, interest from bank deposit and investment accounts is to be taxed at source in the same way as building society interest. Since this tax CANNOT be reclaimed even by a person who has no tax liability, anybody in this position should consider moving money from the bank deposit account to a tax-free fund such as the National Savings scheme, or putting it into Unit Trusts where tax is not paid at source.

CHEAPER HOUSE INSURANCE

If your house was built after 1919; if it is made of brick, stone or concrete; if it is NOT in an area prone to flooding or subsidence . . . then it may be worth approaching the Zurich Insurance Company. Its household policy offers cover at 10p per £100, compared with a normal rate of 15p. Address is Grosvenor House, 125 High Street, Croydon, Surrey CR9 1PY.

DID YOU KNOW



POSTAL PESTS

Direct mail selling is enjoying a boom and millions of circulars will drop into letter boxes in 1985... in 1981, the total was 711,000,000! Don't be taken in by the circular's promises or its glossy pictures. For example, book companies often haven't even printed the books whose bright covers are illustrated. The photos are 'mock-ups'. They will print the books only if they get enough response. Which is why, when you order from a direct mail house, you are sometimes told there will be a delay due to 'unprecedented demand'. BUT... if you are sent something through the post which you did not order or want, do not think you have to pay. And ignore any threats of court action. Under the Unsolicited Goods and Services Act, you are entitled to keep, free of charge, goods of this nature which the company concerned will not collect or pay you to send back to them, *as long as you inform the company that you do not want the goods and ask them to collect.*

INSURANCE CLAIMS

70% of the enquiries handled in 1982 by the Insurance Ombudsman, James Haswell, related to either motor or household insurance. According to Mr. Haswell, the higher the premiums you pay for your insurance, the more generous the insurer is likely to be in interpreting the small print. So be warned before you accept the cheapest offer: it may not be the best. Check whether the company is a member of the Insurance Ombudsman Bureau: the fact that the company is willing to submit its decisions to the independent adjudication of the bureau gives a good indication of the insurer's attitude to claims, particularly where there may be an element of doubt about the cover.

The address of the Insurance Ombudsman Bureau is 31 Southampton Row, London WC1 and the telephone number is (01) 242 8613.

UNFAIR CONTRACT TERMS ACT

A recent case brought by a Mr. Woodman against Dixons has given more teeth to the Act. Dixons lost Mr. Woodman's photos of a friend's wedding and refused to reimburse him except with a replacement film, as set out in their processing terms. Under the

small claims procedure, Mr. Woodman was awarded £75 compensation for his disappointment and this award was upheld in the county court.

Any shop which prints a clause on its receipt or puts up a notice which attempts to deprive the buyer of his/her rights is guilty of a criminal offence. Blanket exclusions of liability now seem unlikely to be upheld as reasonable, so that companies would be wise to accept at least some liability if they want to rely on their small print exclusions from now on.

RAILCARDS

British Rail has recently made railcards, offering discount rail travel, available to anyone over 60. This change, which took effect from 2nd September 1984, means that men between the ages of 60 and 65, who were previously excluded, may now qualify. Applications are still accepted at the local rail station or rail appointed travel agent.

THE TENANTS' CHARTER

The Department of the Environment's booklet No. 1, "The Tenants' Charter" is now available free from the Dept. of the Environment, (B3/3), Victoria Road, Ruislip HA4 0NZ. It summarises the rights of council, housing association and new town tenants, and gives details of two new rights under the Housing and Building Control Act 1984.

Tenants now have the right to exchange their home with another secure tenant anywhere in England or Wales, provided both tenants obtain their respective landlords' written consent to the transfers, which cannot be unreasonably refused.

Tenants are also given the right to carry out certain repairs which are their landlord's responsibility, and then to be reimbursed by the landlord. The right will NOT apply to private tenants.

HOMESITTERS

Some members may be worried about going away and leaving their home unoccupied because of the serious risk of burglary. A firm called 'The Homesitters Services' offer the services of people who will come and live in your home while you are away; they will even look after your pets.

I know nothing about this firm or its charges. The address is Moat Farm, Buckland, Nr. Aylesbury, Bucks. HP22 5HY.

MENDING

Holes resulting from pipe or cigarette burns, or from other causes can easily be put right invisibly using the Singer Hole and Tear Mender, which requires no thread or needles. It costs £16.95 from Woolworths or Singers.



"Just us" & "only me" FOOD

LASAGNE ALLA BOLOGNESE

2 oz. chopped bacon
1 tbsp. butter or olive oil
1 chopped onion
1 chopped carrot
1 chopped stalk celery
3 oz. minced beef
2 oz. chopped chicken livers
1½ tbsp. tomato puree
¼ pint dry white wine
pinch nutmeg
½ pint beef stock
6 oz. lasagne pasta
¼ pint bechamel sauce

Brown the bacon in the butter; add the onion, carrot and celery and sauté until brown. Add the beef and stir well to brown evenly. Add the chicken livers, and cook for three to four minutes. Add the tomato puree and the wine, season, add the nutmeg and the beef stock. Cover the mixture and simmer for 30–40 minutes. Allow to cool and mix with the bechamel sauce.

Preheat oven to Gas 8/450F, and brush a baking dish with butter. Boil 4–6 oz. lasagne pasta, a few sheets at time, for 10 minutes if dried or 3–5 minutes if fresh. Plunge the pasta into cold water. Then layer the pasta and the bolognese mixture into the buttered dish, starting with a layer of pasta and finishing with a layer of the mixture. Sprinkle the top with grated parmesan cheese and 1 tbsp. of butter. Bake at Gas 6/400F for about 30 minutes.

Serves two.

CHICKEN WITH BARBECUE SAUCE

2 chicken joints
1 oz. butter
1 finely chopped small onion
1 small green pepper, de-seeded and finely chopped
3 tbsp. tomato puree
2 tbsp. wine vinegar (or sherry)
2 tbsp. soft brown sugar
1 tbsp. mustard powder
few drops soy sauce

Melt the butter in a 10" frying pan, and fry the onion and pepper for ten minutes until tender. Blend together in a bowl the tomato puree, vinegar, sugar, mustard powder and soy sauce. When the vegetables are cooked, add sauce, bring to the boil over a low to moderate heat while stirring. Add chicken joints and simmer for a further thirty minutes. Serve hot with rice and a green salad.

Serves two.

STUFFED MUSHROOMS

1 oz. butter
2 oz. wholewheat breadcrumbs
Pint milk
4 oz. grated English cheddar cheese
1 beaten egg
4 large open mushrooms
Salt and pepper

Grill or fry the mushrooms. Melt butter in a saucepan, add breadcrumbs and milk. When very hot, add cheese, egg and seasoning. Stir until thick and creamy. Spoon cheese mixture into mushroom caps and garnish with tomatoes, watercress and lettuce.

Serves two.

HAM AND SPAGHETTI

6 oz. spaghetti
½ peeled onion
2 oz. cup mushrooms
1 tbsp. olive oil (or corn oil)
2 eggs
2 tbsp. single cream
4 oz. diced ham
1 tbsp. Parmesan cheese
1 tbsp. chopped parsley

Cook spaghetti in 8" saucepan. Chop onion finely. Slice mushrooms. Heat oil in a frying pan, and fry onions and mushrooms on a low or moderate heat. Beat eggs with the cream, and add seasoning. Drain the spaghetti and return to the saucepan with the onions, mushrooms and ham. Pour the egg mixture over, and heat gently on a low heat until the egg mixture sets. Sprinkle with the cheese and parsley.

Serves two.

WILD RICE WITH EGGS

Use 1 tbsp. wild rice per person. Serve for breakfast with eggs fried in-butter. Pour the butter over the rice after cooking the eggs. Makes a change.

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:

- a. 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.
- b. to remain informed about pensioners' needs and problems in order to assist where possible.
- c. 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.

NEW VISITOR



A.C. (FRED) MILLER joined Rank Xerox Mitcheldean in 1968 as security sergeant, and retired in 1980 as a Security Officer. A keen gardener, with 2½ acres of ground attached to 'Conwaye'.

IN MEMORIAM

MEMBERS WHO DIED DURING 1984

C. BEVAN
MRS. M.E.M. CLARKE
R.J. CURTIS
J.E. DAVIES
R. DEVONSIDE
J.A. DUNN
E. FEYERABEND
L.S. FRENCH
J. HANKIN
G.R. HANNEY
H.M. HARPER
L. HEMSLEY
J.E. HILL
C.V. JAMES
V.J. JAMES
C.O. KEAR
L. LAKEN
P.L. LAWTON
J. McPARTLIN
R. MARTIN
L. MASSINGALE
E.G. MERRY
R. MINGHAM
E.V.B. MORGAN

S.J. NEWMAN
W.N. PARRY
A.T. PARTRIDGE
E.R.W. PENN
A.P. OWELL
G.P. OWELL
W.D. PREW
E.F. PRICE
W.A. PROBERT
F.J. REID
H.C. ROBERTS
D.E. ROBINS
J. SIBTHORP
H. SIMMONDS
D.P. STAMFORD
L.J. SUTTON
MRS. M.A. TURNER
S.C. VANCE
G.G. WALFORD
C.H. WARD
MRS. I.A.M. WHATLEY
W.W. WHATLEY
J.A. WILD
MRS. E.M. ZAREMBA

