



## A CHRISTMAS GREETING

from Tony Phillips Rank Xerox Pensions Manager



"Christmas is almost with us once again and I am very pleased to have this opportunity – on behalf of everyone at

Rank Xerox Pensions – of extending to all RXPA members our very best wishes for the festive season and for the year ahead.

"1995 has been an important commemorative year, the 50th anniversary of the ending of the Second World War, and it is fitting that we should pay tribute to the many Rank Xerox pensioners who played their part in that conflict. The moving ceremonies held this year have reminded us all of the huge sacrifices made by the men and women who were involved.

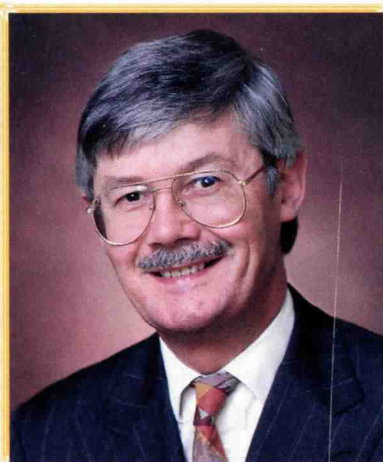
"The past year has also been, as ever, an active and full one for the Association and I know from the letters which we have received that many of you have taken part in, and enjoyed, the various outings, holidays and At Homes which have been arranged. It is gratifying to see the superb support which these events receive.

"My thanks go to our Secretary, **Barbara Keech**, who puts in so much time and hard work planning




and organising the Association's programme each year and who provides practical help for members in many other ways.




"I should also like to place on record here my appreciation of the contribution which **Sandra Williams** has made to the Association over the years, both in helping to produce this Newsletter and in providing a valuable point of contact for the Association within Rank Xerox Pensions. Sandra has now moved on to a new position at International Headquarters in Marlow and we wish her well in her new job.

"Last but by no means least, I should also like to thank you, the members, for the part you play in making the Association such a success. This includes our hard-working team of Visitors; the many people who contribute to the Newsletter; the valiant group of 'stuffers' who ensure that it reaches you; and everyone who supports our events. Without you, our Association would not be the flourishing organisation which it undoubtedly is!"



### INSIDE THIS ISSUE ...

-  Report on summer events begins on page 2
-  Next year's programme – page 5
-  Tips and advice – pages 6 & 7

-  Making sure you get enough calcium – page 14
-  Coping with tax self-assessment – page 15
-  Competitions – back page



# TIMES TO REMEMBER

*As the following reports illustrate, we had a varied and most enjoyable programme of RXPA events during the summer and were very pleased that so many members were able to come along and join us for them ...*

## Stunning beauty of Leeds Castle



*Leeds Castle gave us an enjoyable day out.*

Sandwiched between two spells of inclement weather was the sunny day in June on which 182 RXPA members and their guests travelled to Kent for a visit to Leeds Castle.

Built in stone nearly 900 years ago, the ancient castle has now been restored to a high standard and houses a magnificent collection of tapestries and paintings. We were stunned by the castle's beautiful setting and had a marvellous time exploring the woodland walks, lakes, waterfalls and aviary.

With an excellent lunch and afternoon tea providing opportunities for reminiscing with former colleagues, it all added up to a most enjoyable day.

## SUMMER LUNCH, SURPRISE VISITORS

It was a great pleasure to welcome **Ron Watkins** and his wife, **Patricia**, to the Mitcheldean summer lunch in July. We featured a letter from Ron in the last issue of the Newsletter and it was a happy coincidence that their visit to England from their home in Australia allowed them to attend the lunch and renew old friendships with former Rank Xerox colleagues.

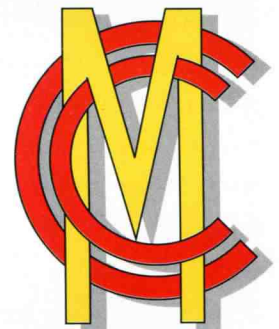


*Ron and Patricia Watkins dropped in for lunch at Mitcheldean.*

## RETURN VISIT TO LORD'S

Early July found us, by popular request, on a return visit to Lord's cricket ground, home of the MCC. This was preceded by lunch at Crocker's Folly, a genuine free-house and excellent dining-room.

Fascinated by the pub's name, we discovered that, at the height of the Victorian railway boom, it had been built by a Mr Frank Crocker who had received a hot tip that a new railway station was to be built in Maida Vale. Working out where he thought the station must go, he sited his hotel right opposite, opening with the highest hopes in 1898 – only to learn that the new station was to be located in Marylebone. Ruined, Mr Crocker jumped from one of his many upstairs windows!



However, in his hotel Mr Crocker has left behind an extravagant memorial, with a fanfare of marble columns, massive baronial fireplaces, costly carved mahogany fittings, and rich coffered ceilings. Today, it still looks marvellous.

After a good lunch, we were accompanied on our tour of Lord's by two guides who showed us all the ground's memorabilia, including the urn containing the famous Ashes. Then we were fortunate to see Middlesex playing Surrey in the AXA Equity and Law Sunday League ... until rain stopped play!



# TIMES TO REMEMBER



## Buckingham Palace and Greenwich

Our thanks to **Norman Rhodes**, former Support Service Manager for new products at Welwyn Garden City, for providing this account of a wonderful day.

*"What a wonderful visit! In fact, two visits in one. The only disappointment was that not everyone who wanted to come was able to. Buckingham Palace would only allow us a group of 100*

*whereas 200 applied, hence there was a draw for places.*

*"However, on 8th August, the lucky ones boarded the three coaches from Mitcheldean, Uxbridge and Welwyn which converged on the Palace for the 10 a.m. tour. After a quick security check, we were in and soon following a well-cordoned route around the inner courtyard and then through the*

*ground-floor and first-floor rooms.*

*"I had expected it to be impressive and it was! Everywhere the colours glowed and the chandeliers sparkled. Yards and yards of red carpet, specially laid for this summer's visit season, gave the rooms a real warmth. Scores of staff, some specially engaged for the opening, were on duty in the many rooms to maintain a watchful eye and answer our questions.*

*"Each room had its own scheme – the Green Room, the Music Room, the Blue Room, the Throne Room – and everywhere we saw wonderful wood-carving, glittering gilding and magnificent mirrors. It was all so fresh and well cared for. It was with awe in our hearts that we left the Palace through the Bow Room at the rear, then down the steps, past the lawn and gardens and, would you believe, the Palace gift shop? There was just time for a coffee and to see the Changing of the Guard at the front of the Palace before rejoining the coaches for our next port of call."*

### Successful Golf Day...

For this year's Golf Day in September, members assembled at the course at Chipping Norton in blustery conditions more suited to sky-diving than golf. Undeterred by the high winds, our 21 intrepid players were soon teeing off, fortified by the coffee and bacon sandwiches they had downed in the impressive new clubhouse.

Our congratulations to the winners:

**Les Jones** and **Paul Donegan** (who won the ball sweep for the front and back nine respectively) and **Eric Tobin** who tied with **David Chambers** for the Invicta Cup but who won on a count back level back nine of 15.

After the golf, everyone sat down to an excellent three-course dinner where it was agreed that next year's match should be a challenge between the RXPA Regions.



*Doing battle on the golf course*

### ... which we hope to repeat

Following the success of this latest Golf Day, it has been suggested that we should make this a more regular event, meeting twice or even more frequently during the year. Striking whilst the iron is hot, we have, therefore, arranged another meeting for **Friday, 12th January 1996**. The venue this time will be the Manor of Groves Golf Club, just off the M11 near Sawbridgeworth in Hertfordshire.

For a very reasonable £20 a head, we have negotiated a package which includes coffee when we arrive, 18 holes of golf on a superb course followed by either a ploughman's lunch or an all-day breakfast. It should be great fun and an excellent way of working off some of the extra pounds put on over Christmas!

If you are interested in joining us, please contact **Paul Donegan** by phone on 01727 862004 or by fax on 01727 856031.



RXPA Secretary, **Barbara Keech**, will be arranging another visit if the Palace is opened to the public again next year; this year's unsuccessful applicants will be offered first refusal on places.

### Lunch at Greenwich

*"Arriving at Greenwich, our coaches parked a few yards from the Thames, beside the dry-dock home of the Cutty Sark, the famous 19th-century tea clipper. A short walk along the river bank brought us to the Trafalgar Tavern for a ploughman's lunch. All one hundred of us sat down in the*



# TIMES TO REMEMBER

magnificent Nelson Room upstairs (where the Cabinet Ministers' 'Whitebait' dinners are held) looking out over the river.

"After lunch, we split into two groups, each with a guide, and were conducted to the Chapel and then through the splendid Painted Hall, both at the former Royal Hospital, now the Royal Naval College. The Painted Hall, where Admiral Lord Nelson's body lay in state after his death at the battle of Trafalgar, exceeded my expectations. Stupendous!

"One group went on to the National Maritime Museum where, for me, the highlight was the exhibition of the wreck of the Titanic, the ill-fated flagship of the White Star Line. The other group had opted to visit the Queen's House, refurbished a few years ago.

"All too soon it was time to return to our respective coaches and head for home. It had been a brilliant day, both weather-wise and venue-wise. Our special thanks to **Barbara Keech** for organising this two-in-one visit where no detail had been overlooked."

## YOU WRITE...

"Thank you for the lovely day out at Buckingham Palace and Greenwich. I know a lot of work goes into arranging these trips and it is appreciated." **Jo Feasey.**

"Thank you for a super day in London. Buckingham Palace is something we will always remember, also our trip to Greenwich. There was so much to see and it was so well organised." **Ann and Ivor Jaynes.**

## ROMAN HOLIDAY IN YORK



Some of our group paying attention to our excellent guides.

**Gordon Martin** reports on the October visit to York: "88 RXPA members and guests mustered for this Roman holiday in the old northern capital of England, coming from as far afield as Hadrian's Wall, Londinium and the far end of Fosseway!

"After an excellent Sunday lunch, we all dispersed to do our own thing – which included the railway and other museums and the Minster with its now reinforced foundations. Here a walk through 2,000 years of history took us from the Roman drains (still functional) to the AD 1967-72 concrete and bolts which now keep the central tower in place.

"That evening saw us afloat on the River Ouse, passing the 'millionaire's row' of pleasure craft and the Palace which has been home to successive archbishops for the past 500 years, on our way to a riverside hostelry for supper. Returning up river, we followed the route of the Vikings who sailed up from the North Sea to establish the city of Jorvik (York) after their exhausting progress down the coast from Northumbria."

## History tour

"On the following sunny morning, the history class assembled for a guided tour of the walls, bars (gates, not pubs!), squares, snickleways and alleys of the old city. Our guides expertly unfolded its chequered history, from the first northwards march of the Roman legions to the current local government reform which has again left York in control of its own affairs.

"Dispersal for last-minute shopping and lunch preceded a mid-afternoon get-together to say our goodbyes and bring to a close an all too brief but extremely enjoyable visit, smoothly orchestrated – as ever – by **Barbara Keech**, ably assisted by her new northern henchperson, **Sheila Webb**, and not forgetting 'Bernie the Coach'.

"It is good to report the presence of **Malcolm Tasker**, looking particularly dapper in his captain's peaked cap, back in action following an illness earlier this year."



# FOR YOUR DIARY

## Christmas & New Year Celebrations

Here's a brief reminder of the dates for our various get-togethers during the festive season.

If you have not received an invitation to these events and would like to attend, please contact RXPA Secretary, **Barbara Keech**, or for the Ferndown lunch **Harry Robertson** (telephone: 01983 840450).



## HOLIDAY PLANS

Once Christmas and New Year are out of the way, it will be time to think about next year's holidays ... what about joining one of our RXPA groups?

### HOLLAND

April 9<sup>th</sup> - 16<sup>th</sup>

- 6 nights in Holland, with dinner, bed and buffet breakfast.
- Overnight stop on the journey each way, with accommodation for the rest of the holiday in Noordwijk aan Zee.
- Excursions to the bulb nurseries and Marzipan-Makery and full-day visits to Delft, The Hague and Scheveningen; Volendam and Amsterdam, with optional walking or boat tour; the bulbfields and Keukenhof Gardens.
- Coach pick-ups from Mitcheldean, Uxbridge, Welwyn Garden City and any other area where there is sufficient support.
- Cost £454 (single room supplement £60). Includes coach transport and ferry crossings, holiday insurance, accommodation and meals as indicated above, and all excursions and visits.

### DEVON

June 1<sup>st</sup> - 8<sup>th</sup>

- 7 nights at Croyde Bay Holiday Centre, Braunton, North Devon. The centre is close to a lovely beach and has its own heated swimming pool. Facilities for tennis, bowls, skittles, putting, croquet, snooker, etc.
- Accommodation in individual bungalows with private facilities and tea and coffee making equipment.
- Local excursions to be arranged for two full days.
- Cost for half-board accommodation £130 (no single room supplement); full board can be arranged for a small supplement.
- It is envisaged that coach transport will be provided, at a modest extra charge, from Mitcheldean, Uxbridge, Welwyn Garden City and any other area where there is sufficient support.

### AUSTRIA

Sept 5<sup>th</sup> - 15<sup>th</sup>

- 6 nights in a 4-star hotel in Zell-am-Zee with two overnight stops on both the outward and return journeys; one of the overnight stops to be in Heidelberg.
- Dinner, bed and buffet breakfast. All hotels have swimming pool, sauna and steam baths.
- Excursions to St Johann and Kitzbuhel; Badgastein; Berchtesgaden (Hitler's Eagle's Nest); Grossglockner.
- Coach pick-ups from Mitcheldean, Uxbridge, Welwyn Garden City and any other area where there is sufficient support.
- Cost £615 (single room supplement £120). Includes coach transport and ferry crossings, holiday insurance, accommodation and meals as indicated above, and all excursions and visits.

If you would like to join any of these holidays, please complete the Application Form enclosed with this Newsletter and send it with the appropriate deposit in the form of a cheque made payable to **RXPA HOLIDAY FUND** to RXPA Secretary, **Barbara Keech**. Places will be allocated on a first come, first served basis.

## LOOKING AHEAD TO 1996

Outings currently under consideration for next year include visits to the Royal Mint at Llantrisant, Frogmore near Windsor, the Pavilion at Brighton, Wembley Stadium, Chatham Naval Dockyards and Sandringham; a trip to Paris on Eurostar; a tour of Epsom race course; and an overnight stay in Chester. We are also planning our usual programme of At Homes. Full details in the next issue of the Newsletter.



# BULLETIN BOARD

## KEEP WARM THIS WINTER

If you are on a low income or if you or your spouse are 60 or over, you may be able to apply for a grant from the Energy Efficiency Office to help with the cost of basic home insulation. Current grants allow up to £198.70 for loft insulation, up to £128.50 for draught-proofing, or up to £305 for both jobs combined. In addition, free advice on energy efficiency is available.

You can either do the work yourself, in which case you will have to get prior approval from the Energy Action Grants Agency (EAGA), or you can use a local Network Installer who specialises in energy efficiency services and will normally be able to tell you on the spot whether you qualify for a grant. EAGA can be contacted by writing to Freepost, PO Box 1NG, Newcastle upon Tyne NE99 2RP, or by telephoning free of charge on 0800 181667; EAGA also has a Minicom number for the deaf: 0191-233 1054.

Don't forget that if you are experiencing problems with the cold, you can contact the Winter Warmth Line between mid-October 1995 and end-March 1996 on the following numbers:

### England and Wales

0800 289404

(every day 10 a.m. - 4 p.m.)

### Scotland 0800 838587

(Mon-Fri 10 a.m. - 8 p.m.)

### Northern Ireland

0800 616757

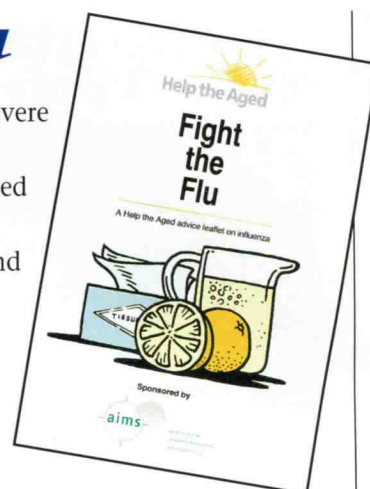
(every day 9 a.m. - 5 p.m.)

Our Visitors can supply copies of a useful leaflet called "Keep Warm, Keep Well".

## Fight the Flu

Half of all elderly people are at risk of developing severe complications if they catch the flu this winter, according to Help the Aged. The charity has produced a free advice leaflet, "Fight the Flu", in association with AIMS (Association for Influenza Monitoring and Surveillance) which tells you what you ought to do if you do catch the flu.

The leaflet is available from Help the Aged shops or by sending a stamped addressed envelope to The Information Department (Flu), Help the Aged, St James's Walk, London EC1R 0BE.



## COME TO THE SHOW!

We have organised tickets for matinée performances of two popular London shows, "Oliver" on Wednesday 24th January and "Jolson" on Wednesday 31st January. The seats will be the best in the house, at greatly reduced prices - £13.75 for "Oliver" and £17.50 for "Jolson".

If we have a large response from one particular area, we may be able to arrange coach transport **at an extra charge**. Otherwise, it will be a case of making your own way to the theatre and all meeting up there.

If you would like to join us, please get in touch with RXPA Secretary, **Barbara Keech**.

## What your Tax Code means

The letter which follows your tax code number for the year (e.g. 540H) allows the Rank Xerox Pension Scheme to make any changes which arise from the Budget.

**L** - basic personal allowance

**H** - basic personal allowance plus married couple's allowance or additional personal allowance

**P** - personal allowance for those aged 65-74

**V** - personal allowance for those aged 65-74 plus the married couple's allowance for those aged 65-74

**T** - other circumstances, including extra age allowance for those aged 75 and over; also used on request where the taxpayer does not want his or her personal circumstances known

There are five further codes:

**BR** - no allowances; tax deducted at basic rate

**OT** - no allowances; tax deducted at lower rate, then basic rate, then higher rate depending on taxable income

**D** - (followed by a number) tax deducted at higher rate

**K** - (followed by a number) your State benefits come to more than your allowances, so your Rank Xerox pension is taxed at a higher rate than normal to ensure that the tax due on your State pension is collected

**NT** - no tax will be deducted



# BULLETIN BOARD



## PENSION REMINDERS ...

### Changing your bank or building society

If you want to change the bank or building society account into which your Rank Xerox pension is paid, you should let Rank Xerox Pensions know by the **17th of the month** at the latest. This will ensure that the following month's payment will be made to the new account.

### PENSION PAY DATES

Your pension will be paid into your bank account as follows:

January pension	- 29th December
February pension	- 1st February
March pension	- 1st March
April pension	- 1st April

### Pension Increases after State Pension Age

Rank Xerox has an excellent record when it comes to increasing pensions in payment.

Before State Pension Age, the Company increases the full amount of your Rank Xerox pension each year. Once you reach State Pension Age, however, the State takes over responsibility for paying part of the annual increase. What happens is that your total Rank Xerox pension is effectively split into two parts:

- The first part is your Guaranteed Minimum Pension (GMP), which represents the pension you would have received if you had been a member of the State Earnings-Related Pension Scheme (SERPS). You were "contracted out" of SERPS as a member of the Rank Xerox Scheme.

After State Pension Age, the State increases this part of your Rank Xerox pension each year at a rate guaranteed to be in line with inflation and adds this increase to your Basic State Pension.

- The second part is any pension over and above the GMP element, which is referred to as the "excess" pension.

After State Pension Age, the Company pays increases only on this part of your pension.

So, as you can see, *you are not losing any of your pension increase; it is just that a change takes place in the way it is paid.*

### Example

Let's assume that your Rank Xerox pension at State Pension Age is £5,000 a year, made up of your GMP of £2,000 and an excess pension of £3,000. If the Company and the State both increase pensions by 5% a year, you will receive:

#### FROM THE COMPANY

Excess pension	£3,000 a year
<b>Plus</b> Pension increase:	
£3,000 x 5%	£150 a year
<b>Equals New excess pension</b>	<b>£3,150 a year</b>
<b>Plus</b> GMP	£2,000 a year
<b>Equals Total pension after increase</b>	<b>£5,150 a year</b>

#### FROM THE STATE

GMP increase: £2,000 x 5%	<b>£100 a year</b>
The State pays this additional £100 a year with your Basic State Pension.	

### Information Pack

Our Pensioner Information Pack is available from RXPA Secretary, **Barbara Keech**. It contains an updated list of holiday accommodation offered by Association members, the Rank Organisation Holiday Discount Brochure, application forms for Forte Leisure Cheques, details of Direct Line motor and house insurance, the Travel & Leisure Club brochure and information on the Disney Magic Kingdom.

Around this time, we are usually awaiting details of Rank Organisation holiday discounts for next year. If, therefore, you put in a request for the Information pack before we receive this information – the timing of which is outside our control – then your name will be placed on a list and you will be sent a copy as soon as it becomes available.



# AROUND THE COMPANY

## Understanding The Document Company

Rank Xerox's new corporate logo, which leads on The Document Company identity, embodies the Vision 2000 goal of the Company as the leader in document expertise. But do employees within the Company really understand what The Document Company is all about?

**Graeme Cree**, Manager of Document Company Programmes at Marlow, hopes that, if they don't know already, they soon will do. He is responsible for putting together a "Foundation Programme" – a one-day re-induction event to explain the internal and external aspects of The Document Company – which every employee will attend.

Graeme explains the rationale for the programme: *"Feedback tells us that many staff don't understand what the 'grand plan' involves or why they're experiencing the inevitable pain of constant change."*

*They need to know where Rank Xerox is going and why – and how they fit into the picture. We have a duty to explain this."*

The "Foundation Programme" is an interactive multi-media event, using a mixture of slides, video clips and live presentation. It aims to set what Rank Xerox is doing firmly in the context of the rest of the world, to focus on ways in which the Company is changing its structure, and to examine what it all means for customers.

In addition to the "Foundation Programme", Graeme has also devised other learning resources to help employees understand the Company's new direction. These include:

- **"Executive Call"** – a set of presentation and discussion material which supports The Document Company message in a customer environment, whether that's 60

seconds in a lift or 60 minutes of presentation.

- **"Executive Systems & Solutions Literacy"** – a programme for senior management which is intended to help participants drive tomorrow's business.

Graeme is also instigating the move to "competency-based development", which describes job requirements and individual performance in terms of the demonstrable skills which are needed. Learning resources are available for employees who wish to develop these skills.

*"We are moving into an era", says Graeme, "where employees must assume a greater responsibility for their own career development. Rank Xerox will provide the opportunities, tools and processes for assessment and learning and individuals must provide the commitment."*

## 250,000 MACHINES ... AND STILL GOING STRONG!

In May, Mitcheldean celebrated the production of the quarter-millionth machine in the 5018/28 family with a small ceremony in Building 1. Representatives of the many people who have worked on the machines over the years were present to hear a special message of congratulations sent by **Emerson Fullwood**, Vice-President and General Manager for convenience copier business. And, to commemorate the occasion, workers engaged in current 5018/28 production received an inscribed pen from **John Halstead**, Rank Xerox Business Manager for convenience copiers.

Launched in 1988, the original 5018/28 design has been steadily improved in line with customer requirements and the machine continues to sell well all around the world. With the plant now beginning work on another new version of the machine, the outlook appears good for the next quarter-million!



*Mitcheldean workers celebrate a milestone in the history of the 5018/28 family.*



# AROUND THE COMPANY

## RUGBY WORLD CUP SUCCESS

Rank Xerox sponsorship of the 1995 Rugby World Cup was a winner! The Xerox name, very visible on advertising panels at every pitch, was beamed to an estimated 2 billion viewers in over 100 countries during the 32 matches of the tournament. At the same time, the excellent performance of the machines and engineers supplied by local distributor, XeraTech (Pty) Ltd, has helped to re-establish the Rank Xerox brand in South Africa's growing economy.

A total of 121 machines installed at 12 venues across South Africa produced an estimated 400,000 copies and sent or received approximately the same number of faxes, while 21 customer engineers were on 24-hour standby for the duration of the tournament. **Deon le Roux**, XeraTech's National Technical Co-ordinator, said the machines performed even better than expected and there was praise all round from the organisers for the service they received.



*Rank Xerox shared in the success of this year's Rugby World Cup.*

## MEMBERSHIP FILE

### NEW MEMBERS

We are pleased to welcome the following new members:

#### GINN & CO

Geoffrey Martin

#### IHQ

Nick Caunter

Mike Cornish

Murdo Orr

Robert Smith

Roger Sugden

Fritz von Gadow

#### MITCHELDEAN

Laurence Bailey

Peggy Grice

Colin Minchin

Carole Phelps

Colin Wyman

#### UK COMPANY

Derek Drayton

Michael Fyles

Gerald Gilliker

Ken Gooch

John Hodges

John Hurcomb

John Matthews

Christine  
Simmons

Alan Stanley

John Trainor

#### WGC

Bernie Ayre

Beryl Case

Thomas Gell

George Goff

David Kendall

June Orth

Gordon Taylor

John Wales

Brian Weyman

#### XES

Clive Grove

Alan Smith

### IN MEMORIAM

We record the recent deaths of the following members whose last place of work is shown, and offer our sincere sympathies to their families:

#### GINN & CO

Charles Ablitt

#### MARLOW

John Ewen

Margaret Hansom

#### MITCHELDEAN

Hilda Baldwin

Francis Boseley

Donald Brain

Stan Cherry

George Cooper

James Craig

Mervyn Davies

Cyril Evans

Elsie Hemingway

Kenneth Hickman

Cyril Johnson

Des Jones

Milson Meek

William Meek

William O'Keefe

Harold Phillips

Thomas Toplis

#### UK COMPANY

John Devlin

Richard Fountain

Harry Linforth

Arthur Rust

Eva Stook

Amelia Walker

#### WGC

Gladys Curtis

James Goodman

Thomas Holden

Kenneth Longhurst

Mary Sharp

Frederick  
Webberley

#### WOKING

Adrian Smallman



# How THINGS ARE CHANGING...

## ... IN BUILDING 1 AT MITCHELDEAN

*In our last issue we looked at how things were changing in Customer Service; now we turn our attention to another area of the Company's business. Graham Whitaker, a Mechanical Inspector at Mitcheldean and also one of our Member Trustee Directors, brings us up to date with the changes which have taken place over the years in Building 1 at Mitcheldean.*

Building 1 began life in 1971 as a warehouse for storing finished products awaiting world-wide distribution to customers. At the time, the building was one of the largest covered areas in the county; it totalled 350,000 sq ft, equivalent to about 8 football pitches.

However, when the International Distribution Centre moved to Gloucester and the Production Stores Distribution Centre transferred to Venray under the new guise of European Logistics Centre, Building 1's original function disappeared.

With the launch of Mitcheldean 2000, or M2000 as it became known, Building 1 was designated as the new home for the assembly of small or convenience copiers. M2000 was intended to streamline the plant's operations and reduce stock-holding of both incoming parts and finished products. A project team was set up in 1989 to oversee the necessary changes and Building 1 was modified with suspended lighting, new decor, flexigrid conveyor lines, and integrated main and satellite restaurants.

### Just in Time

Part of the process for streamlining production was the introduction of Just in Time (JIT) deliveries of incoming material, with substantial investment being made in sourcing supplies from the Far East. Incoming material flows into the building from the west docks and then passes



**Graham Whitaker**

through the kitting areas and to the lines via "operator pull". Finished products are routed through common flash and packing areas and out through the new south docks.

"Operator pull" is a system designed to minimise the level of piece part material on the production floor by allowing operators to call for delivery of more material as it is required by means of Visual Display Units installed across the floor. The order is sent to JIT Stores and the material is then brought to a drop-area on the assembly floor and delivered by shop marshallers to the required workstation.

### First products off the line

From Easter 1990, production of the 5012/14 moved to Building 1, followed in June of the same year by the 5028. Then, in February 1992, production of the 5317 and 5320/22 began alongside the 5312/14. In mid-1993, the "Big Wave" project was launched to further improve operations.

The primary aim of "Big Wave" was to introduce flexible production, entailing a total re-arrangement of the floor to allow kitting of piece parts and twin lines for each product. This allowed both configuration and volume changes to take place with minimal learning curves and sustained high quality production.

In 1994, remanufacturing operations were also integrated into Building 1. This involved the transfer of 5012/14, 5018/28, 5034 and 5025 production and meant that all convenience copier production was brought under one roof. Today more than 500 people are involved in the assembly of convenience copiers for distribution all over the United Kingdom and Europe and sometimes far beyond.

### Drive for improvement

Meeting the needs of customers is a relentless process of continuous improvement. Automatic Guided Vehicles (AGVs) are already being introduced on the shop-floor to further streamline production and a whole range of initiatives is currently being implemented, in close co-operation with the Field, to improve our products in the eyes of the customer.



# LIFE AFTER RANK XEROX...

## ... or the Tale of the Artful Pensioner!

*Since deciding to take early retirement, John Payne, former Company Secretary of Rank Xerox Ltd., has been directing his energies into a new art gallery which he has established with his wife, Jen. John also continues as Chairman of the Trustee Board of the Rank Xerox Pension Schemes.*

When I first mentioned to my wife, Jen, a couple of years ago that I was thinking of taking early retirement at 55, she was ominously enthusiastic. Whilst I at that stage had in mind the opportunity to indulge in hobbies which lack of time had previously restricted, it soon became clear that she had a quite different agenda!

Jen is a very accomplished artist and, during our assignment in Australia, her career had taken off. She had always wanted a studio away from home where she could paint and sell her pictures. In her view, my retirement would give her that opportunity, as well as provide me with a very different (possibly even gainful) activity.

The more we thought about the idea, the more attractive it became. Jen had organised various art exhibitions over the years and was at the time Visual Arts Director of the Wooburn Festival. We had, therefore, many contacts in the art world and we both felt that, if we could find suitable premises, we should open an art gallery selling work by a variety of artists.

### Gallery is born

We eventually found the ideal location on a village green very close to our home. It had been a gun shop and required considerable conversion work to turn it into a gallery and studio. But there was no looking back. Our daughter, who had just graduated and was having difficulty finding a job which interested her, volunteered to help us and turned out to be a "treasure" in keeping the books, organising the

artists and charming the customers.

And so Gallery On The Green was founded. We sell only original work – paintings, ceramics, sculptures and a small amount of jewellery. We have just celebrated our first anniversary and, so far, are delighted with our decision to go ahead.

### Life in retirement

All the advice I received before I retired made it clear that it was essential to have a definite plan from day one as to how you were going to occupy your time in retirement. With the gallery well under way by the time I retired last April, this has not been a problem. In fact, finding spare time for a game of golf or to take a short break is proving difficult. Fortunately, we had a dry summer as I don't think I would have found time to mow the lawn every week. But, in case anyone is feeling too sympathetic, I must confess to having taken a couple of weeks in June to see the Rugby World Cup in South Africa!

After 22 years with Rank Xerox and, prior to that, working with three large British companies, I had expected to miss the protection and community spirit of the large corporation – but I have not. Admittedly, my continuing association with Rank Xerox Pensions has enabled me to keep in touch to some extent but I have been surprised at how little I have missed the day-to-day pleasures – and hassles – of a "proper" job! Living only two miles from the Marlow office, it is difficult to forget

Rank Xerox – I am always bumping into ex-colleagues in the local pub, garage or supermarket.

Running a small retail business is a bit like starting a family – it is very demanding in terms of time and personal effort. We have met a lot of new and interesting people and I have found that the Rank Xerox precept of "customer satisfaction" really does work in practice.

Many people might say that to start a new business at my age in a market where I have no real experience is foolhardy, to say the least. However, if all else fails, I can still blame my wife ... and we do have the excellent Rank Xerox Pension Scheme to see us through!

### Come and see us!

Anyone interested in seeing this lawyer turned salesman in action, or simply in attractive works of art, is most welcome to visit us at Gallery On The Green, 6 The Green, Wooburn Green (near Beaconsfield), Bucks; telephone: 01628 528188.

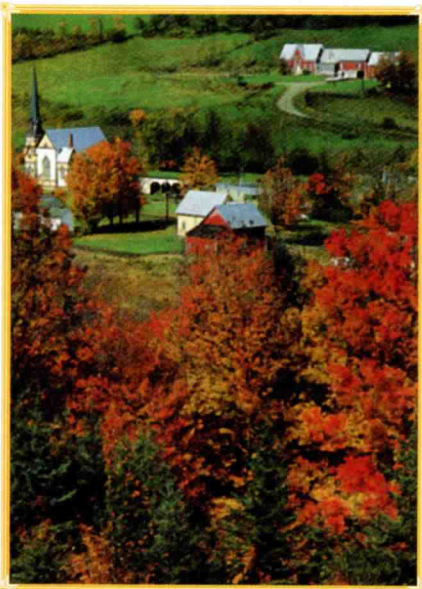


*John and Jen Payne are enjoying retirement as owners of Gallery On The Green.*



# FOCUS ON PEOPLE

## New England Visit



RXPA Secretary, **Barbara Keech**, reports enthusiastically on her recent visit to the New England states of Maine and Massachusetts: *"The sight of the trees in the fall is breathtaking and makes this part of the United States a wonderful place to visit in the autumn. We found the people so friendly and we were pleased to see how carefully they preserve their links with England in places like Plymouth, Falmouth and, of course, Boston. Boston is a fascinating city, best seen either on a trolley-car with commentary or by walking the Freedom Trail with a guide."*

*"Did you know that it is the chemical compounds anthocyanin, carotene and xanthophyll which we have to thank for the autumnal reds, oranges and yellows? These chemicals, I discovered, are always present in the leaves but are masked by chlorophyll – which makes leaves green. As the trees begin to prepare for winter, the chlorophyll is withdrawn into the trees, so making the other pigments visible."*

## NEW CAREER, NEW LEASE OF LIFE!

When **Doreen Stewart**, former Sales Manager in Xerox Business Services, became a Rank Xerox pensioner in March this year, she found herself at rather a loose end. As she says, *"One minute I was working every hour God sends and the next I was on my own all day wondering where do I go from here"*.

But it was not too long before Doreen found a new interest, as she herself explains: *"I remembered a review I'd read of the careers of the top-earning women in Britain. Two of them were independent distributors with Cabouchon, a network marketing organisation selling costume jewellery. Princess Diana and Margaret Thatcher were reputed to be customers and so I decided to investigate further. I visited the company, attended some of their training sessions, and eventually decided that joining Cabouchon would not only fill the gap that had developed in my life but would also give me the opportunity to supplement my pension."*

Now Doreen is in business for herself and has already reached the level of Marketing Director, doubling her commission and giving her the opportunity to develop her network across Europe as well as in Britain. She is delighted with her new lease of life and believes that the future is bright. *"For me, the sky's the limit"*, she confidently declares.

## HEADING EAST

**Graham Bunt**, who retired from Rank Xerox in 1993 after 24 years with the Company, has recently taken up a new job with the Swiss sewing machine company, Bernina, managing their operations in Thailand and South-East Asia. Graham, who was based at Mitcheldean after completing three years as Joint Manufacturing Director of Modi Xerox in India, joined the Civil Aviation Authority in London when he retired from Rank Xerox before being "headhunted" for his new job.

Graham sends seasonal greetings and would very much like to hear from any colleagues and friends who may find themselves in Thailand. He can be contacted at the following address: Bernina Sewing Machine Manufacturer, 79/1 MOO No.4, Tambol Ban Klang, Amphur Muang, Lamphun 51000, Thailand.

## JOIN THE CLUB!

**Dick Heap**, who worked as a Manager, Service Programme Development, at Observatory House, Slough, is President of the Stanmore and District Emeritus Club. This is a friendly and informal association of retired men, which has been in existence for 20 years and meets on the third Monday of each month. The meetings include ladies' and members' luncheons, which are held at local hotels, and afternoon get-togethers at Canons Hall in Stanmore. Other events include a bring-and-buy coffee morning to aid club funds, a summer outing, and the President's social evening.

Dick would be pleased to invite anyone who might be interested in joining the Club to come along to a meeting as his guest; please contact him on 0181-427 3807.





## Life before Rank Xerox

In the last issue of the Newsletter, we wrote about John Wellemin and his career in Rank Xerox ... but his life

before joining the Company was equally interesting, as the following account shows:

*"The first 14 years of my life in Prague were agreeable and uneventful until the country was invaded by Hitler's armies. My parents decided to emigrate to England.*

*"My first experience in this country was as a boarder in a school near Hastings; my problems as a non-English speaking boy make a story in themselves (you'll have to buy my memoirs, if I ever get round to writing them, to find out more!). When I left school two years later, I volunteered for the Czech army in the United Kingdom. Before being called for duty, I worked as a toolmaker improver in a factory producing war equipment – and discovered girls for the first time!*



*"The Czech army was part of the British Expeditionary Force and, soon after D-Day, we went to*

*France. I then returned with the army to Czechoslovakia, where I was demobbed and took up my studies in mechanical engineering at the Prague Technical University. With the removal of the democratically elected*

*government by a communist coup in May 1948, I left my fatherland for the second time. The two nights of my escape were more exciting than anything in the War!*

*"Back in England I worked in the machine tool industry, selling metrology equipment in competition with Rank Taylor Hobson. I applied to this firm for a job but had to turn down their offer as it would have involved moving my family from London where I had just acquired a house. However, I got a letter back from them telling me that Rank now*

*had a new subsidiary, Rank Xerox Ltd., which might be interested in my qualifications.*

*"Without much enthusiasm – as I really liked the machine tool industry – I went for an interview and one of the three executives who showed me round was so enthusiastic about the Company's products and their potential that I decided to join the new Company in June 1959. The rest, as they say, is history ..."*

### £1,600 WALK!

We are pleased to report that **Doug Nevell**, featured in our April issue, successfully completed his coast-to-coast walk from St David's Head in West Wales to the Suffolk beaches. Doug covered 450 miles and raised £1,600 for his local Sue Ryder home; he would like to thank everyone for their interest and donations.

## REMEMBER WHEN?

**Ann Compton** has sent us this picture of what she describes as *"just an ordinary day in the office in Park Royal"*. The photo was taken a few months before the office moved to Denham in 1963 and Ann fills in some details of the scene: *"Ken Beedell, second left, had joined as a Management Trainee. Our very modern switchboard (!) is on the right of the photo. I was the Comptometer Operator – centre back – and prepared all the monthly rental charges, having to work a lot of overtime towards the end of each month. When we moved to Denham, I believe we needed to take on 2,000 new staff? Those were the days! My late husband, Bob, joined then as Warehouse Supervisor."* Do any readers recognise themselves, or anyone else, in this photo? Our thanks to Ann for her contribution; any others most welcome!







## ***Make sure you get enough calcium***

*Our new resident medical expert, Dr. Terry Burgess, reminds us of the importance of calcium, especially for women.*

Eating is one of life's great joys ... but we should try to make sure that it also contributes to our health. What exactly do we *need* to eat? Basically the answer is sufficient healthy carbohydrates (sugars), fats and proteins together with essential minerals such as calcium and iron. Calcium shortage can be a real problem, especially for women.

### **Why calcium is important**

Almost all of the body's calcium is stored in our bones, but we lose some of it every day in our motions and urine. If the calcium lost is not continually replaced through food and drink, our bones will inevitably become depleted over the years – a condition we call osteoporosis. This in turn may lead eventually to a shortening of the back or to a dowager's hump in later life. In extremes, we may become "crumbly", with bones in the wrist, arm and thigh breaking easily after a trivial injury.

Osteoporosis in the spine is painful and its effects cannot be corrected; fractures too are something we all want to avoid. That's why it's important to make sure that your normal diet contains enough calcium to replace the daily loss.

### **How diet can help**

An adult needs about 800 mg of calcium a day. Most of our calcium comes from milk; one pint contains 700 mg. We also get calcium from bread, hard cheeses, fruit and soft-boned fish. Yoghurt, soya and hard tap-water are also good sources.

It does not matter how

you take your milk since boiling does not remove its calcium. Skimmed or semi-skimmed milk will do just as well as the full-fat variety. Some powdered milks are milk-substitutes and contain little calcium; others are derived from milk and so we still get the calcium. Look at the label to find out! Calcium-enriched milk is available; this looks and tastes exactly the same as ordinary milk but contains twice as much calcium.

### **If you need more**

If you think your daily calcium may be inadequate, it is always worth asking your doctor whether you should take an occasional calcium tablet, which can be bought at the chemist or supermarket. Each tablet normally contains 250 mg of calcium and often also vitamin D,

***... fibre binds itself to calcium and makes its absorption into the skeleton more difficult.***

which helps the calcium to be absorbed.

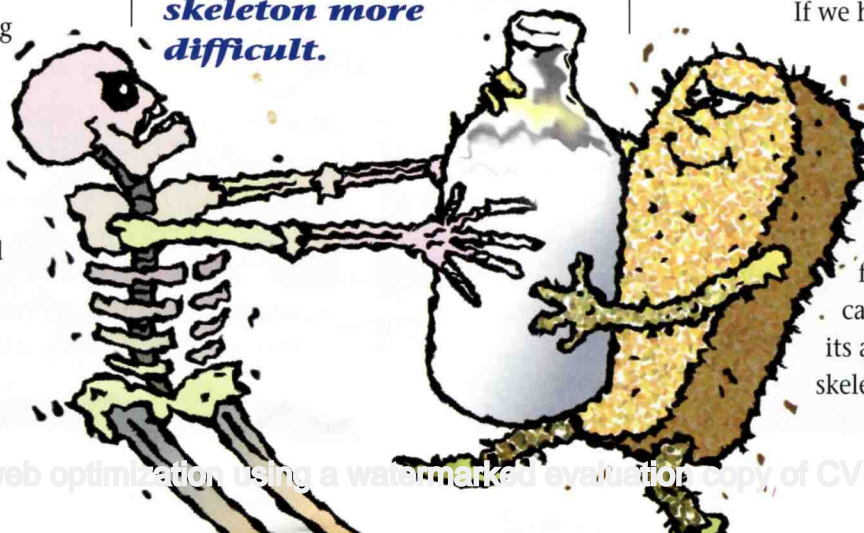
You should be careful about taking extra calcium, however, if you have ever passed kidney stones (you will certainly remember if you have as it is very painful!) or if you have had an operation to remove the thyroid gland.

### **Other things which may help**

Women are more likely to suffer from osteoporosis than men because of the hormonal changes which occur around the time of the menopause. It seems that women need female hormone to ensure that the calcium gets into the bones and is retained. Hormone Replacement Therapy (HRT) may be recommended by doctors to achieve this.

Exercise which produces a strain on our bones helps discourage osteoporosis. Most exercise, with the exception of swimming, has this effect.

If we have a good quantity of fibre in our diet, we need to be particularly careful about getting enough calcium since fibre binds itself to calcium and makes its absorption into the skeleton more difficult.







## HOW TO WORK OUT YOUR OWN TAX

*Many people are probably still unaware that one of the most fundamental changes to the UK tax system since the introduction of PAYE in 1944 is about to take place. This is self-assessment – or working out your own tax. Bob Freeman, from consultants William M. Mercer, guides us through the new system.*

Until now, any tax due on income and gains which is not collected by the PAYE system has been calculated by the Inland Revenue. The aim of the new system of self-assessment, which will come into effect from the 1996/97 tax year, is to relieve the Revenue of this task and to transfer responsibility to the individual taxpayer.

However, if you find this prospect too daunting, there is good news! Provided that you complete a tax return by the 30th September following the end of the tax year (e.g. by 30th September 1997 for the 1996/97 tax year), the Revenue will do the calculation for you.

### How it will work

Under the new system, many people will continue to receive a tax return form as at present, although this will depend on the Revenue's assessment of what you need, based on previous information. You can work out your own extra tax liability and will be required to submit full details to the Revenue by the 31st January following the end of the tax year.

If you do not receive a return but have income or gains which have not been fully taxed, you must notify the Revenue by the 5th October following the end of the relevant tax year. This requirement is already in force for the current tax year but don't worry if you have not yet complied; there should be no problem provided that you pay any tax due by the 31st January 1996.

Income and earnings will continue to be taxed under the PAYE system as previously. Also, interest from banks and building societies will be paid net of basic rate tax, as will share dividends.

Self-assessment is likely to have greatest impact on the self-employed, on higher rate taxpayers for whom additional tax may be due on interest and dividends, and on those who incur capital gains tax on the sale of an asset where the gain above inflation is more than £6,000 in the tax year.

### Paying up

Under the new rules, you are likely to have to pay any additional tax liability more quickly than at present. For example, if you have paid tax based on self-assessment for a previous year, provisional payments will be required half-yearly on the 31st January of the current tax year and

on the 31st July following the end of that tax year. Any tax not collected by these provisional payments will be payable in a lump sum by the following 31st January.

This requirement to make provisional payments will be waived when most income is taxed at source and when the amount due falls below a certain threshold, yet to be decided.

### How to manage the new system

Here are a few survival tips for the new system!

- Keep adequate records.
- If you have a problem, talk to your tax office or, for further advice, consult a qualified accountant.
- Check out the basics of the UK tax system so that you do not pay tax unnecessarily.
- Make sure that you know what your personal allowances are and use them effectively.

### USING YOUR ALLOWANCES EFFECTIVELY

Here are two examples of using allowances effectively to reduce the amount of tax paid.

1. In the case of a married couple, if one partner has no income from earnings or pensions, it is worth setting that partner's personal allowance against investment income, thus allowing interest, dividends etc. to be paid without incurring a tax liability.
2. The higher age allowance, from aged 65, may also be an important consideration in deciding how best to arrange investments. You can only claim this allowance in full if your income from all sources does not exceed £14,600 for the current year; on any income above this, the higher allowance is reduced by £1 for each £2 of excess income. If, for example, in the case of a married couple, building society interest brings one partner's total income over £14,600, not only will he or she be taxed on the interest but it will also have the effect of reducing the higher age allowance. It would then be worth arranging for the interest to be paid to the other partner in order to safeguard the higher age allowance.



# COMPETITIONS

## PHOTO COMPETITION WINNERS

Congratulations to the following winners of this year's Competition, judged by The Camera Club at Mitcheldean:

1. Pets or domestic animals
2. One of the RXPA summer activities
3. A close-up (open interpretation)

**Ron Moore**  
**Gordon Martin**  
**William Hobbs**



Here are the winning entries.



1



2



3

## CARTOON CAPTION RESULT



We had a brilliant response to our competition in the last issue of the Newsletter in which we asked you to come up with a suitable caption for the cartoon we reproduced. Thank you to everyone who entered and provided a lot of amusement in the Rank Xerox Pensions office! We chose as the winner **Mrs M.F. Bell** from Denham:

*"Well sir, we call the one in the front Xerox; t'others are mere copiers."*

## 50th Anniversary Wordsearch

In this 50th anniversary year, our Wordsearch contains **12 words** connected with the Second World War. The words may appear in any direction.

When you have discovered them, write them on a postcard or the back of a sealed envelope and send them to **Barbara Keech** by **31st January 1996**. The first correct entry out of the bag wins £25. Don't forget to enclose your name and address with your entry.

A	A	I	N	E	R	I	F	T	I	P	S
F	G	Q	O	L	P	D	G	H	J	O	T
R	A	U	N	R	W	L	Y	J	A	Q	U
S	S	E	B	L	E	N	H	E	I	M	O
T	M	U	T	E	K	C	O	R	T	A	K
N	A	E	B	O	L	I	T	L	K	I	C
I	S	L	E	N	Y	D	O	C	A	R	A
O	K	S	C	A	S	A	O	F	O	R	L
P	I	M	K	R	M	N	O	O	L	A	B
D	B	A	L	L	O	O	N	G	D	I	A
R	O	P	L	E	N	L	R	E	L	D	R
P	E	S	L	L	I	H	C	R	U	H	C

## AT YOUR SERVICE

RXPA Secretary, **Mrs Barbara Keech**, handles the day-to-day running of the Rank Xerox Pensioners' Association. Barbara has a dedicated telephone number – **01895 814226** – which is also a fax line.

**PLEASE USE ONLY THIS NUMBER. ENSURE THAT YOU CALL BETWEEN 9 A.M. AND 5 P.M.**

If Barbara is not available, you will either hear an answerphone message or

your call will be switched automatically through to Rank Xerox Pensions.

Barbara's address is 84, Swakeleys Drive, Ickenham, Uxbridge, Middlesex UB10 8QG.

**Mrs Lois Dawson** has taken over from Sandra Williams as our main point of contact at Rank Xerox Pensions and can be reached at Compton Court, 20-24 Temple End, High Wycombe, Buckinghamshire HP13 5DR; telephone 01494 461700.



## NEW YEAR RESOLUTION!

Make this the year you become a contributor to the Newsletter! We are keen to hear from as many members as possible so, if you have any news or views which you think would be of interest to others, then please get in touch with either Barbara or Lois.