

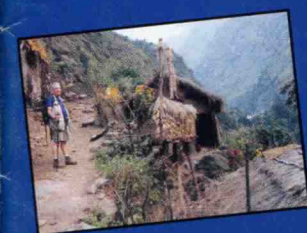
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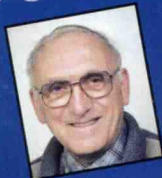


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and lots more.

SUMMER DAYS OUT

HAMPTON COURT PALACE *Wednesday 2nd July*

60 acres of beautiful landscaped gardens provide the perfect backdrop for Henry VIII's Palace where, today, history comes alive. Our all-day visit will give us ample time to view the Palace, the Wolsey Rooms, the Renaissance Picture Gallery, the Palace Gardens and the Maze. Lunch has been arranged in the Garden Room.



BLACK COUNTRY LIVING MUSEUM *Tuesday 10th June*

The sights and sounds of days gone by can be enjoyed here at one of the country's best open-air museums, which pays tribute to the industry and enterprise of the Black Country. Showing how people lived and worked in the heart of Industrial



Britain, the Museum is a living record of how the Industrial Revolution changed the landscape and the way of life of the people.

Special attractions include a Victorian schoolroom, a trip into a drift mine and electric tramcar rides. There will also be an opportunity to take a canal boat ride into the spectacular Singing Cavern. Our day at the Museum will include an old-fashioned fish-and-chip lunch.

We shall arrange coach transport for both days out if there is sufficient support. If you are interested in joining us for either of these events, please complete the appropriate Application Form enclosed with this Newsletter. All applications will be dealt with on a first come, first served basis and confirmation will be sent out about 10 days before the event.

FOR INFORMATION ON OTHER EVENTS AND HOLIDAYS, SEE NEXT PAGE

NEW-LOOK
NEWSLETTER

To make sure that the Newsletter remains fresh and lively, we have given it a bit of a face-lift. We hope that you enjoy this first new-look issue!

STEPPING OUT!

We have two more of our popular walks arranged for the summer:

WALK IN THE FOREST OF DEAN

Tuesday 3rd June

Mabel Beech is the local expert on the Forest of Dean and we are very pleased that she will be conducting this tour for us. It will include coach travel as well as some walking and will give us the opportunity to see some of the stained glass panels and sculptures in the Forest. After a pub lunch, we shall complete the day with a boat trip through Symonds Yat Gorge.

Coach travel will be provided where numbers are sufficient. Mitcheldean members wanting to join the tour will be able to meet us at the Mitcheldean Sports & Social Club.

THAMES RIVERSIDE WALK

Tuesday 17th June

Our walk will begin at the Riverside Gardens Car Park near Henley Station, from where we shall walk to Aston and Hambledon Weir for a pub lunch. Afterwards, we shall stroll back to the river to catch the 3.15 boat back to Henley arriving at 3.45.

If you would like to join either of these walks, please complete the appropriate Application Form enclosed with this Newsletter.

How about a holiday?

JOIN RXPA ...

We have had a good response to the RXPA holidays planned for this year but there are still a *few* places left on the following trips:

- ▼ Isle of Wight, 18th-23rd May - inclusive cost £175.
- ▼ Visit to the Borders and the Edinburgh Tattoo, 7th-10th August - inclusive cost £190.
- ▼ Rhine Valley tour, 31st August-5th September - inclusive cost £315.

You will find full details of all these holidays in the last issue of the Newsletter. If you are interested in joining any of them, please contact RXPA Secretary, **Barbara Keech**.

... or arrange your own

John (Jack) Milligan

has a cottage to rent, at preferential rates for RXPA members, in Limousin, a tiny farming hamlet between Limoges and Clermont-Ferrand.

The cottage is on three floors and has two double and three single bedrooms.

There is a secluded south-facing garden

with a stream and large pond. Further details available from John at Blanderette, 23200 Bosroger, France.



Kathleen

McLaughlin offers a choice of farmhouse apartments, accommodating 2-6 persons, in the Algarve, 45 minutes from Faro airport. The apartments are grouped around a courtyard with an

adjoining private swimming pool. The beach and local fishing village are about 15 minutes walk away. Prices start at £70 per apartment per week, depending on size and season. For more information, contact Kathleen at 53, Netherton Close, Chester-le-Street, Co. Durham DH2 3SP; telephone 0191 3892445.



From TONY PHILLIPS Rank Xerox Pensions Manager

"I have a feeling that there may be some confusion, at least in a few people's minds, about the basis on which the Rank Xerox Pensioners' Association is funded. Contrary to what some members may believe, the Association is not financed out of the resources of the Rank Xerox Pension Schemes. This would not be appropriate or, indeed, legal.

"Under the law, the assets of the Rank Xerox Pension Schemes may be used only for providing the benefits which are promised by the Schemes and for matters relating to their administration. The financing of the Pensioners' Association would not be a proper use of the Schemes' money.

"Funding for the Association comes from Rank Xerox itself and, over the years, the Company has made a significant amount of money available to enable the work of the Association to be carried out. The Company still remains, I believe, fully committed to the Association because it recognises the valuable function which it performs in

maintaining a two-way link with former employees.

"I am confident that the Company will continue to support the Association in the years ahead. However, as all of us still working in Rank Xerox are keenly aware, the Company these days is more cost-conscious than it has ever been and every penny must be fully accounted for. RXPA, like every other part of the Company, must work within a carefully controlled budget and this may mean that sometimes choices have to be made. However, I am sure that you will agree with me that, through RXPA and the services and activities it offers, the Company provides opportunities for members which few other companies match.

"We are certainly very lucky to have so many people who are prepared to put in so much time - on a purely voluntary basis, I should add - to support the work of the Association. I would pay particular tribute to our Regional Co-ordinators and to our loyal team of Visitors, who do so much to maintain contact with RXPA members and to ensure that the Association's activities are a success. I should also like to acknowledge the invaluable work which Jack Bonney does in advising members on taxation and State benefits. I know that very many people have been helped by him.

"From the comments which I receive, I am aware that many members are very appreciative of all that RXPA offers. I am sure that you all, like me, look forward to seeing the Association continue to go from strength to strength!"

PENSIONER ELECTION

In the last issue of the Newsletter, we announced that the election of the Trustee Director who represents the Pensioner constituency would take place in the New Year. The Trustee Director sits on the board of the trustee company which is responsible for running the two Rank Xerox Pension Schemes.

Unfortunately, the election has had to be postponed and will now take place later this year. The reason is that the timing of the election is linked to a consultation exercise relating to the Company's trustee arrangements which we are required to carry out under the terms of the Pensions Act 1995. This exercise was itself delayed pending clarification of the Act but it is now under way. You will find a notice about it enclosed with this Newsletter.

If, as we hope, the present trustee arrangements are confirmed, the Trustee Director election will then be able to go ahead. In the meantime, **Alan Cryer**, the present Pensioner representative is continuing to carry out the job.

RXPA News on tape



Our Newsletter is available on cassette tape for members who have notified us that they are blind or partially-sighted. If you would like to receive the Newsletter in this format or know of any other Rank Xerox pensioner who would benefit from this service, please contact RXPA Secretary, **Barbara Keech**.

SYSTEM X HITS HOME

It may be just one room. It may be just a shelf on the wall. But, with a little hardware and a few basic supplies, it can also be a home office. Many more people are working from home these days, while others just find it useful to have a home office from which to organise their affairs. So a whole new market for office supplies has developed and is creating new opportunities for Rank Xerox - the Small Office, Home Office (SOHO) market.

In response, Rank Xerox has created a new and complete range of office supplies, packaged in small quantities and sold through retail outlets across Europe. The range is called

System X and its packaging incorporates the digital red "X" corporate logo which is fast becoming internationally recognised as the symbol of Xerox quality and reliability.

However, by creating a range of products which does not actually use the Xerox or Rank Xerox name, System X is being established as a brand which is suitable for all makes of office equipment. Yet it still has all the credibility which comes from being associated with the company that knows more about document systems than any other.

The System X range of 60 product lines is currently

being launched in 15 countries across Europe. In the United Kingdom, it has received an enthusiastic reception from retailers such as PC World, Office World, John Lewis and Spicers. So, if you use a computer, copier or fax ... look out for the red "X" in your local store and make sure you get the best in office supplies!



David Blunkett exchanges views with some of Rank Xerox's apprentices

David Blunkett visits Mitcheldean

David Blunkett, Labour's shadow education spokesman, paid a visit in November to Rank Xerox at Mitcheldean and to the Royal Forest of Dean College at Cinderford, where a number of Rank Xerox apprentices undergo part of their training. Mr. Blunkett, who was accompanied by his guide dog, Lucy, is a supporter of work-based training for young people, which Rank Xerox is promoting at Mitcheldean. During his visit, he spent time talking to many of the Company's current apprentices.

AS GREEN AS YOU CAN GO!

Both the Mitcheldean and Venray Manufacturing Units are achieving the highest standards of environmental performance and have achieved international recognition for this by gaining EMAS (Eco Management and Audit Scheme) Certification. This is currently the top award available.

Venray's certification relates to its Service Unit Recycling Organisation (SUR) - the first business unit within Xerox to be recognised by EMAS - and to its Value Added Logistics Operations. At Mitcheldean, one of the first plants in the United Kingdom to receive the award, certification recognises the achievements of the entire manufacturing operation on site.

This latest award provides further recognition for Rank Xerox's enduring environmental policy, which makes it a truly "green" company.

Making an impression with COLOUR

Rank Xerox is currently making a big splash with colour throughout Europe and the Middle East:

In **Austria**, Rank Xerox sponsored a Monet exhibition, which was held both at the Schloss Belvedere and at Vienna's Palais Hallach. Over 400 of the Company's customers were invited to special previews of the exhibition and were given colour copies of popular paintings as souvenirs. As **Leo Gollneritsch**, Rank Xerox Austria's Communications Manager, says:

"What better way to show off our colour capabilities than by sponsoring an exhibition which celebrates one of the world's greatest artists?"

In **Dubai**, Rank Xerox's leading-edge DocuColour 40 was the star of the recent GITEX Gulf IT Exhibition. The Company was able to show a wide range of colour solutions at the show and **Myriam Chriqui**, Colour Solutions Manager for the Middle East and Africa, declares:

"Our customers welcome the advantages of colour printing. Now the local marketing team are preparing a major promotion for DocuColour 40."

The DocuColour 40 is also going down well in Central and Eastern Europe. Some 300 Rank Xerox customers were recently brought to **Turkey** from as far afield as the Ukraine to see the machine unveiled. **David Wilson**, Colour Business Manager for Central and Eastern Europe, says that his customers are looking for robust high-output products like the DocuColour 40, so ...

".... whether it's networked with, say, a large engineering firm or installed in the copy bureaux which are very popular in the territory, the product's characteristics make it ideally suited for the area."

Meanwhile the Company has launched a "colour awareness" advertising campaign across all Rank Xerox markets. Rather than using a single advertising agency, individual Customer Business Units (CBUs) have been free to use an agency of their choice. As **Vincent Bateman**, Colour Business Manager, says:

"One advertising campaign that's suitable for all our markets can end up being a bit grey ... which it the last thing we wanted."

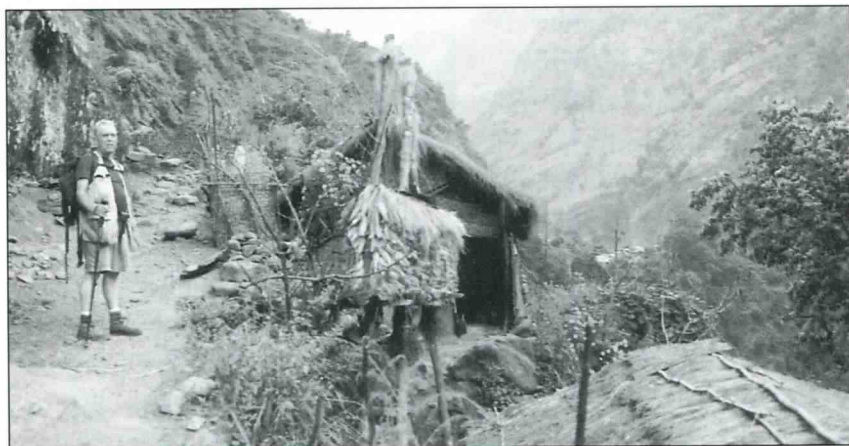
In the event, the diversified campaign produced outstanding results. The level of creativity and local market appeal was impressive and the result has been a significant growth in colour copier revenue.

CHRIS REMEMBERS WHEN!

Chris Mair remembers well the 1967 National Sales Conference which we pictured in the last Newsletter. It was the second such conference he had attended, having just been promoted to senior salesman at the ripe old age of 22! Chris was able to identify five more delegates, besides himself, from our photo.



TREKKING IN NEPAL



birthdays, one a 60th, and superb cakes were produced, perfect texture, nicely decorated, and all cooked in a pan over gas!

"The climate, at first sub-tropical, became cooler as we climbed. The scenery was breathtaking, constantly changing. At first, there was lush vegetation and tropical forests, with rivers rushing along valleys, then gradually more and more snow-capped mountains appeared as we climbed to over 13,000 ft.

"Our aim was to cross the Thorung La pass, at nearly 18,000ft, but unexpected and unseasonal snow kept us at Mahang Village, at over 12,000 ft. The second night we were there, the sherpas were beating snow off the tents half-hourly to stop it pinning down the fly sheets and preventing air coming in. As oxygen was already in short supply, we were getting quite breathless. Had we really paid to be here?

"The heavy snowfall forced us to retrace our steps for a few days and take a lesser-used but very beautiful route to complete our trek in Polchara. There we spent two days sightseeing and shopping before returning home after what had been a wonderful experience."

David Pinnegar, who worked as a Technical Service Co-ordinator in Government Branch, recently went to Nepal with his wife, Val, for the trip of a lifetime.

"We said we couldn't go. No-one to run the restaurant. We might not be fit enough - we are over 60, you know! But, six months later in October last year, we joined a small group of friends for this four-week holiday adventure.

"After a day's sight-seeing in Kathmandu, while trekking permits were obtained, it was off on a dreadful six-hour truck journey, lurching over boulders and through river beds, sometimes leaning over cliffs at an angle of 45 degrees. Relieved, and not a little surprised, we

arrived safely for our first night in the tent.

"Next day trekking began in earnest. We were woken at 6 am by the sherpas with 'Good morning, bed tea', followed by 'Good morning, wash water' - a small bowl of warm water, our supply for the day, to wash us, socks, undies etc. We walked an average of eight miles a day, carrying only what we needed, and travelled at our own pace, stopping at teahouses for a glass of lemon tea a couple of times a day.

"Lunch was a longer stop, with a full meal provided by the cooks who travelled with us. The food was excellent, not always recognisable but certainly palatable. Two ladies had

CHEAPER INSURANCE?

It's worth checking out whether you can cut the cost of any insurance cover you have by seeking quotes from companies which specialise in dealing with older people.

Age Concern, for example, offers a number of different policies at competitive rates for people aged 55 or over, including home and contents insurance, car insurance, holiday and travel insurance, and even pet insurance. You can find the number of your local Age Concern office in the telephone directory.

You could also seek quotes from Saga, who offer competitive rates for older people. Contact them on 0800 414525 (home insurance) or 0800 484184 (car insurance).

Don't forget that Direct Line gives privileged quotes to RXPA members. You can contact them on 0181 760 8895. Further details are in our Information Pack (see opposite page).

What YOU say about the Newsletter

When we sent out a pre-paid postcard with the last issue of the Newsletter, this was intended simply to help us revise our distribution list. It was a nice surprise when it turned into something of an opinion poll on the Newsletter and one which was overwhelmingly positive. Our pensioners living abroad, who were not able to use the pre-paid card, were asked to write in if they wished to continue receiving the Newsletter. Many did so ... and took the opportunity to express their appreciation of the Newsletter.

Here is a selection of the comments we received. Many thanks to everyone who responded.

Armando De Sousa Almeida wrote from Portugal that "RXPA News is a good vehicle to keep in touch with Rank Xerox, for which I thank you".

From the Philippines, **Colin Massey** wrote "Please, please! Continue sending me this publication as I find it interesting and a good read".

Michael Bird, who lives in Florida, was equally enthusiastic: "I look forward to receiving the Newsletter and find it extremely interesting and informative. I still have fond memories of my time at Mitcheldean."

From California, **Eric Harley** wrote "I like to receive that link with my old Company and with the old country", a sentiment also expressed by **David English** in South Africa who wrote "It is the only contact that I still have with other colleagues and the Company".

Cyril Powell, ex-Mitcheldean, wrote from Tasmania to say "It is now some 16 years since my wife and I left England and every Newsletter I have received we point out to one another a snippet here, a name there, a photograph ... usually with 'You remember' ... what memories the Newsletters bring back".

Richard van der Vord took the opportunity to send his regards to any members who remember him. He now lives in Alicante and underwent major surgery last year. We all wish him a speedy recovery.

John (Jack) Milligan wrote from France to say that he found the Newsletter informative and well produced and "to congratulate the team of producers for their efforts"



One of the problems we were trying to iron out with the pre-paid postcard sent with the last Newsletter was where both partners worked for Rank Xerox and consequently receive TWO copies of the Newsletter. However, we did not receive as many replies in this regard as we had expected.

If you wish to receive only one copy of the Newsletter, please inform **Lois Dawson** at Rank Xerox Pensions. Thank you!

INFORMATION PACK

RXPA Secretary, **Barbara Keech**, has now received copies of the latest Rank Organisation holiday discount brochure. This is available as part of the RXPA Information Pack, which also contains details of other goods and services on which discount is available to RXPA members, including:

- ▼ American Express Worldwide Travel Service.
- ▼ Rank Xerox products.
- ▼ Magic Kingdom membership, including car hire.*
- ▼ Forte Leisure cheques.
- ▼ Top Quality Services, including RAC membership.
- ▼ Direct Line house and vehicle insurance.
- ▼ Holiday accommodation offered by RXPA members.
- ▼ Travel & Leisure Services.

Note: Shearings have agreed that they will continue to give discounts to RXPA members.

*** IMPORTANT**
Current Magic Kingdom membership cards expire at the end of May this year. New cards and price lists may be obtained from **Barbara Keech** as soon as they become available.

RXPA

Aims

1. To establish and maintain a two-way personal link with all Rank Xerox pensioners, who are automatically members of RXPA.
2. To be informed about pensioners' needs and problems in order to assist where possible.
3. To help pensioners keep in touch with each other.

RXPA Secretary

A reminder that our Secretary, **Mrs Barbara Keech**, has a dedicated telephone number - 01895 814226 - which is also a fax line. **PLEASE USE THIS NUMBER AT ALL TIMES AND CALL ONLY 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, Middx UB10 8QG.



Regional Co-ordinators

Western Region - Jeff McCoy

Chy-Reen, Mayhill, Longhope, Gloucestershire GL17 0NL. Tel: 01452 830600.
Based on Mitcheldean and covering Wales, Gloucestershire, Herefordshire, Shropshire, Avon, Devon, Somerset and Cornwall.

Eastern Region - Paul Johnson

49 Brandles Road, Letchworth, Hertfordshire SG6 2JA. Tel: 01462 686736.
Based on Welwyn and covering Hertfordshire, Cambridgeshire, Bedfordshire, Essex, Suffolk, Norfolk and Lincolnshire.

Central Region - John Smith

Blewbury Cottage, Bulstrode Way, Gerrards Cross, Buckinghamshire SL9 7QT.
Tel: 01753 884486.
Based on Uxbridge and Marlow and covering the rest of England & Scotland.

Rank Xerox Pensions

Our main point of contact at Rank Xerox Pensions is **Mrs Lois Dawson**, who can be reached at Compton Court, 20-24 Temple End, High Wycombe, Buckinghamshire HP13 5DR; telephone 01494 461700.

MEMBERSHIP FILE

New members

We are pleased to welcome the following new members:

Assignment

Tim Mather

IHQ

David Bramley
Kenneth Edwards
Graham Hoenes
Paul Landauer
Peter Langford
Martin Melvin
Joseph Stansbury
Chris Thomas
Elizabeth Tiernan

Mitcheldean

Rosemary Bishop
Robert Dick
David Howells
June Taylor
Peter Townley

UK Company

John Ainsworth
George Anderson

Maurice Anderson
William Auton
Alex Barlow
Mike Benson
Bob Bordley
Frank Borson
Bob Brown
Paul Bunyard
Tony Carter
Bryan Cook
Tony Cox
Gwyn Daniel
William David
Frank Donovan
Robin Durnford
Roger Edwards
Mike Elliott
Les Elstein
Roger Ford
William Forsyth
John Foster
David Goodwin
Richard Grimes
Sergio Guidi
Graham Harding

Eileen Henry
Frank Johnson
Peter Jones
Peter Joslin
John Law
John Lea
Keith Loveridge
Dave Lyons
Valourie Martin
James McPhee
John Napier
Robert Pries
Margaret Purnell
Dennis Roach
Rod Schiller
John Shaw
Michael Smith
George Thomas
Henry Vass
Kenneth Wallace
George Watkin
Christine Williams
Geoff Worthington
Edward Wright

Welwyn

Robin Collins
Gerry Finch
Thomas Hooton
Audrey Iyer
John Jones
David Ker
Jacqueline Mowles
Rita Pearson
Don Spivey

XES

William Carter
Colin Eveleigh
Geoffrey Hyson
Chris Peachey
Ian Rolfe
David Scowen
Howard Stephens
Eric Sykes

IN MEMORIAM

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

IHQ

Edna Jones (67)
Winifred Young (86)

Mitcheldean

Olwen Bick (61)
Muriel Dawe (65)
Fred Dymond (87)
Frederick Halifax (80)
Len Harper (84)
William Johns (71)
Edward Lucas (76)
Arthur Mason (88)
Ronald Merrett (76)
Marjorie Mould (64)
John Osborne (81)
Sydney Rhoades (66)
Tony Roberts (68)
Leslie Roper (73)
Henry Sampson (77)
Bill Spencer (75)
John Walker (73)
Colin Weaver (68)
George Wicks (84)

George Wiggins (84)
John Williams (84)
Wyndham Williams (75)

Welwyn

Edgar Ballard (76)
Christopher Boreham (78)
Winifred Chesser (81)
Nigel Eltrington-Browne (77)
Ron Griffin (71)
William Palmer (75)
Walter Talbot (82)

UK Company

Tom Blyth (59)
Donald Carpender (74)
Henry Charles (72)
Gertrude Craig (70)
Ivor Davy (64)
Kenneth Garnon (68)
Norman Gudden (73)
Alan Law (51)

State benefit changes

Jack Bonney, RXPA'S own Taxation and State Benefits Specialist, reports on changes to State benefits announced in the November Budget:

- ▼ The initial waiting time for the Job Seeker's Allowance is to be extended from 3 to 7 days.
- ▼ Claims for the Disability Living Allowance will in future have to be made **before your 65th birthday** rather than before your 66th as at present.
- ▼ From October 1997, Housing Benefit is to be restricted to *"the general level of local rents for a suitable size home"*. For a single tenant under age 60, the claim is to be limited to *"the average local rent for a single non self-contained room"*.
- ▼ From April 1998, the maximum Council Tax Benefit is to be restricted to the level of a Band E home (£120,000).

REMINDER TAX RETURNS

New tax returns will soon be received by some of our pensioners. If you receive one, don't forget the due dates by which they **must** be returned – 30th September if you want the Tax Inspector to calculate the tax for you, and 31st January if you wish to make the tax calculation yourself.

Please DO NOT IGNORE the form or else you may incur penalties.

NHS CHARGES

Jack Bonney also reminds us of the current position with regard to help with NHS charges:

The National Health Service is now by no means the free service for all which was envisaged by Nye Bevan, but certain people still receive some help with charges.

NHS prescriptions are free to:

- ◆ Children under 16 (18 if at school).
- ◆ People aged 60 or over.
- ◆ People who are housebound as a result of physical disability.
- ◆ Hospital in-patients.
- ◆ War pensioners (if prescription needed for pensionable disability).
- ◆ People with certain chronic medical conditions (e.g. diabetes).

NHS dental treatment is free to:

- ◆ Children under 17 (18 if at school).
- ◆ Hospital in-patients.
- ◆ Hospital out-patients (but excluding dentures and bridges).

NHS sight tests are free to:

- ◆ Children under 16 (18 if at school).
- ◆ People with glaucoma.
- ◆ People with diabetes.
- ◆ Hospital in-patients (including also glasses and contact lenses).
- ◆ Hospital out-patients.
- ◆ People registered blind or partially-sighted people needing complex lenses.

NHS wigs and fabric supports are free to:

- ◆ Children under 16 (18 if at school).
- ◆ Hospital in-patients.
- ◆ War pensioners (if item needed for pensionable disability).

Glasses and contact lenses

Children under 16 (18 if at school) and people needing complex lenses are entitled to vouchers towards the cost of glasses and contact lenses.

Other assistance

In addition to these categories, all members of the family of a person receiving Income Support, Job Seeker's Allowance, Family Credit, or Disability Living Allowance are entitled to all the services listed above free of charge.

People on low incomes with savings not exceeding £8,000 who are not included in any of the categories already listed may claim full or limited help with the cost of NHS services by completing a form HC1.

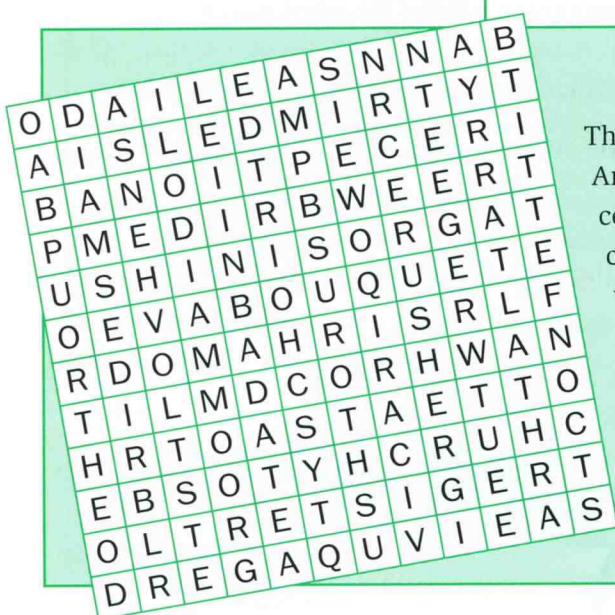
Full details of available help with health costs are contained in leaflet HC11.

D*I*N*G*B*A*T*S QUIZ RESULTS

A number of members successfully solved all the Dingbats in the Quiz in the last issue of the Newsletter. The first correct entry out of the hat came from **Bob Teague** from Leamington Spa, who wins the £25 prize.

Here are the answers:

	A	B	C	D	E	F
1	No U turn	Nothing in it	Raised eyebrows	Drinks on the house	More in it than meets the eye	Ambiguous
2	Look back in anger	Three wise men	Mixed bag	Alice through the looking glass	For ever and ever	One step forward two back
3	Dog in a manger	Just between you and me	Corner stone	Split second timing	Pin-up	West Indies
4	On the double	Suspended animation	Receding hairline	Forgive and forget	Unfinished symphony	Red in the face



WEDDING WORDSEARCH

This time we have another of our popular Wordsearch puzzles. And, in view of the fact that the Queen and Prince Philip will be celebrating their Golden Wedding later this year, we have chosen "weddings" as our theme. See if you can find the 15 wedding-related words which are hidden in the grid; remember they may appear in any direction.

Once you have discovered all the words, please list them on a postcard or the back of a sealed envelope and send them to **Lois Dawson** at Rank Xerox Pensions, to arrive by **Friday 30th May**. Don't forget to enclose your name and address with your entry. There will be a £25 prize for the winner.

PHOTO COMPETITION 1997

With better weather on it's way, this is the time to think about getting out with your camera and taking some shots for this year's Photo Competition. Members of The Camera Club at Mitcheldean will again be responsible for judging the competition and they have selected the following three categories for entries:

**1.
Reflections**

**2.
Natural
history***

**3.
People at
work**

**Open interpretation - flowers, butterflies etc.*

Entries may be black and white, transparencies or prints (between size EN and 10" x 8") and should be submitted to RXPA Secretary, **Barbara Keech**, by **Tuesday 30th September**.

The following information should be attached to your entry: name, address, telephone number, and the category you are entering. All entries will be returned after judging.

There will be a £25 prize in each category and the winning entries will be published in the December 1997 issue of the Newsletter.

1997 Pensions Increase

The Trustee Directors have agreed a 2.5% increase to pensions in payment and deferred pensions, with effect from 1st April. The increase for those over State Pension Age is applied to pensions in excess of the Guaranteed Minimum Pension (GMP) as advised by the DSS. Increases due on GMP are paid by the DSS with State pensions and not by Rank Xerox.

If you have retired since April 1996 you will receive a pro-rated increase based on the number of months you have been paid by Rank Xerox Pensions payroll.

KEEPING ON THE BALL!

Denis Gilbert, who spent 16 years with Rank Xerox at Welwyn, mainly in Organisation and Methods, keeps busy in retirement as a football referee. Qualifying for his badge in 1970, Denis has since devoted much of his leisure time to the game, not only as a referee but also as Chairman of the local



Youth League for 20 years. He has also spent plenty of time on the touchline, supporting first his son's footballing career and now that of his two grandsons.

Denis tosses up with an American silver dollar at the start of each match, a present from a Los Angeles touring team which, he says, claimed that *"it was apparent that I couldn't see an old-fashioned English penny"*! But the coin doesn't always bring

Denis luck; as he admits wryly, *"it's a vocation where you can be, at best, only 50 per cent right and where you suffer almost constant abuse"*!

Denis recalls the early days when his referee's uniform had button-on collar and cuffs and he wore ankle boots with leather studs. The game itself was simpler then. Now the laws have changed a lot - not always for the better, in Denis's view - and it's all more complicated. For all that, Denis still enjoys his hobby, both as a relaxation and as a way of keeping fit and healthy!

NEW VISITORS

We are very pleased to welcome two new members to our Central Region visiting team:



Ron Becconsall, who will be visiting members in Kent, took early retirement from Rank Xerox in 1983 after 21 years' service. After leaving the Royal Navy, he started working for the Company as a service engineer in Great Portland Street and was subsequently involved in field training, management and product specialist duties. After leaving Rank Xerox, Ron worked for a Government department before retiring again in 1993. Now he spends his time on DIY and gardening and is a member of a film and video club. Ron can be contacted on 0181-857 7867.



Marian Rumsey will be a Visitor in the Harrow area. During her Rank Xerox career, she made a significant contribution to the Company's health and safety policy, joining IHQ in 1967 to establish the

Occupational Health Department and spending the next 15 years as Occupational Health Nurse Adviser. In 1982 she changed direction, setting up her own consultancy through which she continued to advise Rank Xerox as well as other employers. She retired in 1993 and is now looking forward to visiting pensioners and providing the benefit of her experience to other Visitors if required. Marian can be contacted on 0181-366 2782.

Please contact your Regional Co-ordinator if you said that you did not want to be visited when you retired but have now changed your mind.

Pension Paydates

Your pension will be paid into your bank account on the following dates:

May pension	- 1st May
June pension	- 30th May
July pension	- 1st July
August pension	- 1st August

NEW BENEFITS CARD

The Benefits Agency is planning to introduce a new Payment Card for collecting benefits at the Post Office. The card, which will be phased in from the summer, will be similar to a plastic credit card and will eventually replace girocheques and order books. You will have to present the card to the Post Office counter clerk, who will use it to access payment information and then issue cash against a signed receipt. If you currently receive benefits by automated credit transfer, this facility will continue to be available.

GOLDEN WEDDING YEAR

There will be a garden party at Buckingham Palace this year for couples who tied the knot in 1947, the year in which the Queen and Prince Philip were married in Westminster Abbey. Public records have been searched for details of 441,000 weddings which took place that year. Only couples still together will qualify and a ballot may be necessary if there are too many people to accommodate.

If there are any RXPA members who are fortunate enough to be invited to the party, we should love to hear your impressions of the day. Do send them in and we shall include them in a future issue of the Newsletter.



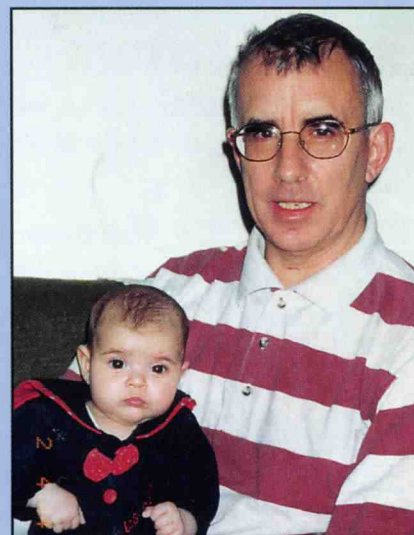
THE JOYS OF FATHERHOOD!

We are often telling employees on our pre-retirement courses that retirement is a new beginning. Some of our pensioners seem to be taking this literally by starting new families in their, shall we say, more mature years!

One such is **Angus Roberts**, who left Rank Xerox in 1994 and then worked for Hoffman la Roche in Switzerland. With four grown-up children from his previous marriage, Angus now has a new family with his German wife, Martina –

Sebastian 8, Max, 4 and Alicia, born in September last year. Now back in Didcot, Angus is currently spending a lot of his time as the school-run chauffeur but he is hoping to pick up the threads of his career again in retirement - he is, he says, open to offers!

RXPA Secretary, **Barbara Keech**, met another of RXPA's older fathers recently. **Brian Metcalfe**, who retired from Marlow in 1995, was attending the New Year dinner at Guido's in Amersham when he happened to mention that he and his wife,



Angus Roberts with baby Alicia

Jackie, needed to get back for the babysitter! Their son, **Edward**, is 3 years old.

Summer At Homes

Bridge House, Uxbridge –
Thursday 8th May

IHQ Marlow –
Thursday 10th July

YOUR NEWSLETTER NEEDS YOU!

We welcome contributions to the Newsletter from you, the members. If you have anything which you think may be of interest, please get in touch with Barbara Keech, RXPA Secretary, or with Lois Dawson at Rank Xerox Pensions.

THE DOCUMENT COMPANY

RANK XEROX

THE DOCUMENT COMPANY

RANK XEROX

Company seeks approval to continue current trustee arrangements

At Rank Xerox we have, for many years, had member representatives participating in the running of the Rank Xerox Final Salary Pension Scheme and the Rank Xerox Contracted-out Money Purchase Scheme (the "Pension Schemes"). As a result, we now find ourselves well ahead of a new legal requirement relating to the appointment of member-nominated representatives.

Since 1994, our member representatives – who are elected on a fully democratic basis by members of our two Pension Schemes – have been directors of Rank Xerox Pensions Limited, the trustee company responsible for the Pension Schemes. Since then, they have been known under their present title of Member Trustee Directors.

The new Pensions Act

The Pensions Act 1995, which came into force on 6th April 1997, allows members of occupational pension schemes to choose at least one-third of the directors of the trustee company or to approve alternative arrangements proposed by the scheme employer for the selection of the directors.

The alternative arrangements which the employer can put to the membership for approval may be either the scheme's existing arrangements or new arrangements.

Any employer proposing such alternative arrangements must follow consultation and approval procedures laid down by the Act. If approval is obtained, it will normally last for six years. If it is not obtained, the trustee company is required to make arrangements for the selection of member-nominated directors. The employer has until 5th October 1997 to obtain the required approval.

The purpose of this notice is to inform employed members and pensioners of the Rank Xerox Final Salary Scheme and the Rank Xerox COMP Scheme that the Company intends to seek approval for the trustee arrangements which it already has in place. These arrangements are described in this notice.

Trustee arrangements for the Rank Xerox Pension Schemes

Our present arrangements for selecting directors of the trustee company are working well and more than satisfy the minimum requirements of the new Pensions Act. Consequently, Rank Xerox Limited (the "Company") is exercising its right under the Act to propose that these arrangements should continue. The current arrangements may be summarised as follows:

- ◆ Rank Xerox Pensions Limited is the trustee company of both Pension Schemes. The Articles of Association is the legal document which governs the operation of the trustee company. A copy may be inspected on application to the Pensions Manager, Tony Phillips, at the address given overleaf.
- ◆ The trustee directors of the trustee company are responsible for the administration of the Pension Schemes and for ensuring that the interests of the members are protected.
- ◆ There is no maximum number of directors. There must be at least eleven. One must be an Independent Trustee Director. One half of the total, apart from the Independent Trustee Director and the Chairman, must be Member Trustee Directors.
- ◆ Currently, there are twelve directors, as follows:

A Company-appointed Chairman

5 Company-appointed Trustee Directors

5 Member Trustee Directors

An Independent Trustee Director*

** Provided by BES Trustees, a corporate trustee service using experienced and completely independent professional trustees.*

- ◆ The Member Trustee Directors are elected by the employed members and pensioners.
- ◆ The trustee company may divide the employed members and pensioners into constituencies. At present, there are four constituencies, as follows:

UK Company	Elects two
Mitcheldean Pensioners	Each elects one
Welwyn & Marlow	

continued overleaf

- ◆ Currently, annual elections rotate between the four constituencies, with each constituency holding an election every four years.

All employed members/pensioners within the relevant constituency at the time of the election are eligible to vote.

- ◆ A Member Trustee Director must be an employed member/pensioner of either of the Pension Schemes and, to be a candidate, must be supported by such number of employed members/pensioners as the trustee company specifies.
- ◆ A Member Trustee Director is appointed for a term fixed by the trustee company. Currently, they are appointed for four years.
- ◆ A Member Trustee Director may, if eligible, stand for re-election on the expiry of his or her term of office. There is no limit to the number of terms a Member Trustee Director may serve.
- ◆ An employed Member Trustee Director must relinquish the position if:
 - He or she ceases to be employed by any participating company.
 - Where the Member Trustee Director was elected by members in a particular constituency and it was a requirement that he or she be a member of that constituency, he or she ceases to be such a member.
 - He or she opts out of membership of the Pension Schemes while still remaining employed by a participating company.
- ◆ If a vacancy arises in the Member Trustee Directors, the other Member Trustee Directors may appoint an employed member or a pensioner to fill that vacancy pending the election of a replacement Member Trustee Director.
- ◆ All the Trustee Directors have the same function except the Chairman who has a casting vote.
- ◆ Except in an emergency, no meeting of the Trustee Directors may take place unless the Independent Trustee Director is present or has consented to the meeting taking place in his absence.
- ◆ If the present arrangements are approved, all the current Trustee Directors will remain in office, subject to the normal re-election procedure for Member Trustee Directors. The names of the current Trustee Directors can be found in the Annual Report which was sent to members last December.

The approval process

As permitted by the Pensions Act, the Company plans to seek approval for its present trustee arrangements by specifying a time period within which employed members and pensioners may register an objection to them.

Any member wishing to object should notify Pensions Manager, Tony Phillips, in writing, at the address given below. Objections must be received on or before **Monday, 12th May 1997**.

If, by the end of this objection period, fewer than 10% of members notified have objected, then these arrangements will be deemed to be approved.

If, however, 10% or more of members notified were to have objected by the end of the period, then the Company could either present new proposals or arrange a ballot on the current proposals. In such a ballot, approval could be achieved by a simple majority voting in favour.

As mentioned overleaf, once approval for the existing arrangements has been obtained, this will normally last for six years. (If significant changes take place in the membership of the Pension Schemes or in the participating companies within six years, the Trustee Directors have the power under the Act to call for new trustee arrangements to be established.) After six years, the Company will be required to repeat the consultation/approval procedure.

Commitment to member participation

At Rank Xerox, we have had a long commitment to member participation in the management of our Pension Schemes and valuable experience has been built up over the years. We believe that our current trustee arrangements are working well and are helping to protect the interests of all Scheme members. We hope that members will be happy to see these arrangements continue.

If you have any questions about the Rank Xerox Pension Schemes' trustee arrangements, please contact Pensions Manager, Tony Phillips, at Rank Xerox Pensions, Compton Court, 20-24 Temple End, High Wycombe, Buckinghamshire HP13 5DR. Telephone 01494 461700.