



XPA NEWS

XEROX PENSIONERS' ASSOCIATION

MARCH 2006 NUMBER 71

1966 and all that

Recollections of a Xerox salesman – Noel Warner, RXUK 1966-1983, writes ...

... it started with an ad



I had been perfectly happy selling carbon paper and typewriter ribbons in the City of London when I saw the writing on the wall. Well, not exactly graffiti, but an ad for the Rank Xerox 813 sitting on a desk with a sweet-smelling rose beside it, and a beaming

secretary who could now dispense with the dreaded carbon paper.

It was in late 1965 when I was approached by Tim Mather and, with a salary-plus-commission that made my current salary look somewhat inadequate, I joined up as a promotional salesman on the first working day of January 1966.

Training took place at Park Royal (the Guinness bottling factory) where I began to understand why I was being paid so much. The first time you are presented with a 'scripted dem' that had to be learned verbatim and voiced convincingly is a scary moment.

Canvassing

I was assigned to a sales team based in Ralli House in the City of London and my first job was to canvass the East End. Of course, a plain-paper copier was still a startling innovation, so I was running into users of

thermal copiers and light boxes. I would take all this information back to the team who would then swing into action arranging demonstrations. The main method was by trolley demonstrations and off you would go in an estate car with an 813 and a trolley and two (muscular) salesmen. When an order resulted, I was paid a handsome commission, so I was very happy – and proud.

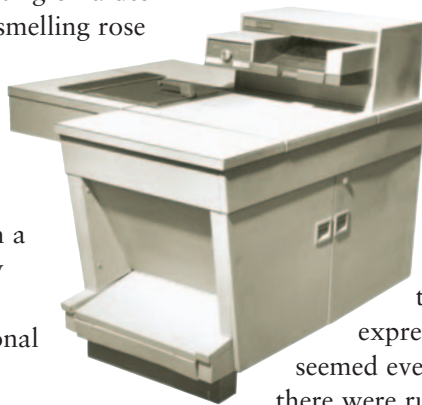
Promotion

Everything was moving very quickly in those days. New products or product variations were being launched regularly and promotion was also rapid as the company grew at an almost alarming rate. The products started out being named after their maximum paper size (914, 813) then their number indicated copying speed,

expressed as cph (copies per hour). Development seemed evenly paced up to the 720 cph, but suddenly there were rumours of a very fast machine coming called a 2400. The jump from 720 to 2400 was staggering.

The best team

Then I became a District Manager in Slough. The team was very successful, with a great record of winning sales competitions and Honours Club awards. I was the first Sales Manager to employ women salespeople, and Pam Taylor and Sheila Warren were testaments to the fact that women can be every bit as professional and successful as their male colleagues. ... continued overleaf



IMPORTANT DOCUMENTS ENCLOSED

Two leaflets are enclosed with this newsletter:

Pension Increases – your questions answered

This carries details of this year's increase – 2.2%, payable from the April paydate – and an explanation of how your increase is worked out.

SPECIAL BULLETIN

This explains the new pension taxation arrangements coming in from April 2006. As you will see, these changes will affect very few of you.

SAFARI – SO GOOD!



John Handscombe reports on a wonderful holiday – see back page

1966 and all that continued from front page

Sheilagh helped us to win a trip to the USA when we beat the Americans in the Bicentennial Challenge in 1976. I also met my future wife, Ann, in Slough – she was my secretary.

I went on to run the Windsor Branch, and then to a Regional position. My last post was running part of the Xerox Supplies Division, which led me to set up my own company, *Expedite*, in 1983 – the previous 17 years had given me the confidence and experience needed to go it alone.

Expedite

Establishing *Expedite* was not the end of my links with Xerox because its main business was as a distributor of Xerox supplies and later of copiers. I had been aware that the Mitcheldean plant had had difficulty obtaining paper supplies to perform end-of-line tests on the copiers, and very soon *Expedite* began supplying their needs – one of the early just-in-time suppliers appointed by Xerox. This expanded to supplying Webster, Holland, Tokyo and Shanghai with European, Japanese and US papers. We later sold our company to our management team and retired to Norfolk.

Xerox Haggett Cup 2005

On August 14th and 15th last year, more than 60 avid golfers assembled at Selsdon Park near Croydon for the keenly contested Haggett Cup golf competition. This is a competition between teams from various Xerox locations. Not just present employees, but retired, moved-on and ex-Xerox contractors were all there to try to get their hands on the trophy! Golfers travelled from Mitcheldean, Aylesbury, Welwyn Garden City and Uxbridge, in fact, from all over the UK. One couple, Sheilagh and David Davidson, even came from Australia!

The teams of up to six players have unlikely names such as Zimmers, Corruptibles, and Incontinents (the pensioners), the Long, the Short and the Tall, the Firkins, the Six-Packs and the Pension Providers. The competition was won on the day by the Wrinklies (another pensioners' team) with 151 points. London Logistics came second with 150 points.

The following morning, somewhat fewer golfers managed to shake off the effects of a fine dinner and copious quantities of liquid to enter the individual competition. The best overall was Derek Goodwin, with runner-up Geoff Beck and nearest the pin Paul Blackwell.



John Cash, the captain of the winning team, receiving the Haggett Cup from John Talbot, with the other winning team members inset – left to right: Stewart Jones, Sue Royall, David Parkinson, Richard Royall and Graham Sweet

XPA HOLIDAY DISCOUNTS

Here are the current holiday discounts with Bourne Holidays.

When you book, please state that you are a Xerox pensioner and quote the appropriate code.

Holiday Company	Discount	Bookings	Brochure requests	Code
Warner Holidays and Weekend breaks in 2006 brochure	Up to 15%	0870 601 6012 website: warnerholidaysonline.co.uk	0870 242 2005	HG499
Haven UK holidays Self-catering, full/half board	Up to 50%	0870 242 4300 0870 242 2222	0870 242 2222	PHC
Butlins Family Entertainment Resorts (self-catering) Entertainment Hotels (half board)	Variable	0870 242 0753	0870 242 0753	Q108X/915
Shearings	Discretionary discount	01942 824824 People with special needs 01942 496507	01942 824824	Letter from Regional Co-ordinator

Things to do 2006

Spring Walk – Borough Market and Southwark Cathedral – Friday 19th May

We will learn that Borough Market, nestled under a railway viaduct and in the shadow of the gothic splendour of Southwark Cathedral, is the oldest in Britain. Indeed, the first formal record of it was in 1014 on the bridge built by King Canute.

Southwark has been home to both Shakespeare and Dickens. We can follow in their footsteps and discover a much-forgotten part of town, with its alleys, riverside lanes and medieval ruins.

We will meet at 12.30 pm for lunch (venue on enclosed form) and our walk will begin from Borough underground station at 2.00 pm.

Doug Nevell proposes two walks:

Spring Tramp – Thursday 6th April

The annual Spring Tramp moves back to the Chilterns. An eight-and-a-half mile route in the Ashridge area is anticipated, starting from Cowroast near Tring, with a lunch taken at the Bridgewater Arms in Little Gaddesden. It will be a delightful, hilly, and likely muddy trek for keen, well-shod walkers, starting at 10.30 am, returning by 4.30 pm.

No deposit is required – pay as you go. We have a maximum of 20 places. Free parking is available.

Summer Stroll with River Cruise – Monday 10th July

A more relaxed Thames-side ramble, following a Salters' steam launch cruise from Sonning to Marsh Lock (Henley) may suit you better. The boat timetable determines an 11.45 am embarkation from Sonning, followed by a buffet lunch at the Angel Hotel in Henley. Then we'll explore a new bit of the Thames Path, some four miles from Shiplake (which we reach by a short train shuttle from Henley), then back to cars at Sonning. It means a later than usual finish, maybe 5.00 pm. The day's pleasure will cost £18. We have a maximum of 50 places. Free parking is available.

More details about either of these two walks are available on booking – or phone Doug on 01582 762120 with any queries.

Sailing Days

Thursday 22nd/Friday 23rd June

Thursday 20th/Friday 21st July

Monday 7th August

Monday 4th/Tuesday 5th September

Our sailing days with the Xerox Sailing Association are always popular and we are pleased to announce more XSA dates for this year. You will be trained and supervised by experienced sailors and you are well looked after. If you are interested, please return the completed form to Margaret Brooks (*contact details on page 4*).

XPA Golfing Society matches

Hazlemere Golf Club
High Wycombe Thursday 25th May

Magnolia Golf and
Country Club, Aylesbury Monday 5th June

Chartridge Park
Chesham Tuesday 18th July

Staverton Park, Daventry
– Haggett Cup Sun 13th/Mon 14th August

Hazlemere Golf Club
High Wycombe Thursday 7th September

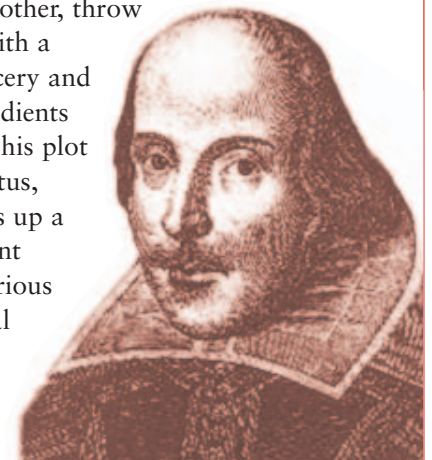
Any golfer who wants more information should contact **Paul Donegan** on **01727 862004** or e-mail **pdonegan@tiscali.co.uk**.

Important note from Paul: If you wish to compete in the Haggett Cup match in August, I would appreciate hearing from you as soon as possible as we want to make up as many XPA teams as possible. It's a great couple of days out with an evening meal, which is a hoot. One of the all-conquering XPA teams – The Wrinklies – is the current holder of the Trophy.

Visit to the Globe Theatre

Wednesday 26th July

This year, our visit to the Globe Theatre will be to a matinée performance of Shakespeare's *The Comedy of Errors*. Take one set of estranged twin brothers (both called Antipholus) and one set of estranged twin servants (both called Dromio), keep them in ignorance of each other, throw them into a city with a reputation for sorcery and you have the ingredients for chaos. Basing his plot on a farce by Plautus, Shakespeare builds up a hectic tale of violent cross-purposes, furious slapstick and social nightmare.





Xerox Pensioners' Association

XPA website:
www.xpa.org.uk

All Xerox pensioners are automatically members of XPA

AIMS

1. To establish and maintain a two-way personal link with all pensioners.
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.

XPA President

Our President, **Mrs Barbara Keech**, is available on telephone **01923 820034 – 9 am to 5 pm Monday to Friday**.

Barbara's address is 1 The Manor House, Eastbury Avenue, Northwood, Middlesex, HA6 3LJ.

Email: barbara.keech@btinternet.com

XPA Administrator

You may telephone **Margaret Brooks**, the XPA

Administrator, on **01494 615159, Mondays, Tuesdays and Wednesdays only**. Margaret's address is Xerox Pensions Ltd, 20-24 Temple End, High Wycombe, Bucks HP13 5DR.

Email: margaret.brooks@xerox.com

Regional Co-ordinators

West Region John Court

Stockwell Farm, Aylburton, Lydney, Glos GL15 6DN

Tel: 01594 843651 Email: john@courtjb.freereserve.co.uk

The West Region is based on Mitcheldean and covers:

Avon, Cornwall, Devon, Gloucestershire, Herefordshire, Shropshire, Somerset and Wales.

East Region John Handscombe

Town Farm House, 51 High Street, Henlow, Beds SG16 6AA

Tel: 01462 814009 Email: johnhandscombe@onetel.com

The East Region is based on Welwyn and covers: Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Lincolnshire, Norfolk and Suffolk.

South Region Anne Cain

24 Maygoods Lane, Cowley, Uxbridge, Middlesex UB8 3TE

Tel: 01895 231420

The South Region is based on Bridge House, Uxbridge and covers:

Berkshire, Buckinghamshire, Dorset, Hampshire, Kent, London, Middlesex, Oxfordshire, Surrey, Sussex and Wiltshire.

North Region Sheila Webb

18 Kennerleigh Crescent, Leeds, West Yorkshire LS15 8RS

Tel: 0113 2646979

The North Region covers: Cheshire, Cumbria, Derbyshire, Durham,

Lancashire, Leicestershire, Northamptonshire, Northumberland, Nottinghamshire, Staffordshire, Warwickshire, Worcestershire, Yorkshire, Scotland, Northern Ireland and the Isle of Man.



Let us know what you are up to these days – in the form of a letter, snaps or an article – and share the things that make your life interesting.

Please send contributions to **Barbara Keech** or **Margaret Brooks** (contact details above).

ABSENT FRIENDS

Here is list of our members who have died in the last few months, showing their ages. Our sincere sympathy goes to their families.

ASSIGNEE

John Wellemin 80

AYLESBURY

Harry Delaney 66

BIRMINGHAM

William Moore 61

David Ricketts 60

BRISTOL

Len Jarvis 70

Terence Swallow 73

MILTON KEYNES

Brenda Catmull 66

GINN & CO

David Carey 88

Robert Swanton 86

MARLOW

Michael Elworthy 70

Ronald Nicholls 89

Gerald Rickards 79

Cynthia Taylor 62

Gabby Tossounian 72

MITCHELDEAN

Geoffrey Addis 77

Laurence Bailey 69

Gerald Baldwin 74

Ken Beard 71

Joan Bennett 71

Robert Brain 61

Albert Chadd 75

William Cinderey 72

Peter Edwards 71

Ronald Foster 81

Leslie Goode 78

Joyce Hardy 67

Merv S Hawkins 74

Ted Horgan 85

Raymond Ireland 82

Arthur Jamieson 80

Anthony Jones 77

Arthur Kelly 77

Wilfred Lewis 81

Jack Llewellyn 81

William Marshall 65

Dennis Martin 68

Enoch Meek 89

Robert Miles 57

Eric Parsons 78

Brian Partridge 74

Jacqueline Phelps 61

Glyn Rice 58

Samuel Rushworth 76

Jeffrey Short 90

Alan Smith 76

Robert Taylor 77

Ben Trafford 82

Ernie Wood 80

SLOUGH

Frank Dolphin 85

Anne Harris 65

UK CO

Garth Allen 63

Ryszard Burzynski 67

Raymond Costley 67

John Davies 73

Ben Endor 81

Arthur Fear 83

Alan Fletcher 82

Betty Griffin 78

John Hill 87

Ronald Jackson 83

Emanuel Matthews 73

Rae Matzek 80

Mary McClennan 65

Derek Portman 78

Ella Price-Stevens 78

Alan Ratcliffe 65

Roland Saville 84

James Scott 83

Ken Smith 78

Donald Steventon 80

Alex Taylor 75

Raymond Taylor 73

Elfreda Winter 84

WATFORD

David Vanderhook 60

Mick Whitmore 62

WELWYN

Pru Annis 87

Michael Bolch 64

Malcolm Clark 70

Veronica Clayson 76

Alex Douglas 75

Eileen George 83

Denis Gilbert 73

Cyril Hannam 75

Kenneth Jeffries 61

Nancy Powdrill 82

Ronald Reece 86

Robert Short 61

Joseph Stubberfield 95

Arnold Wilson 68

John Woodward 80

DO YOU KNOW WWW?

... that Xerox Pensions has its own website and that it includes a section specially dedicated to Xerox pensioners? If you haven't visited the site before, the address is www.xeroxpensions.co.uk. Once you've logged on, just click the **Pensioner** button on the start menu and you'll then find:

- Answers to some frequently asked pensioner queries – for instance, how your pension is increased, what benefits your dependants are entitled to, and what pension the State provides.
- Information about how the Xerox Pension Schemes are run (tax, legal matters and security) and about the State Pension Scheme.
- A link to Xerox publications and forms, which you can download and print. The forms facility is especially useful as it means that if you change your address or your bank, for instance, you can let us know by simply printing off a form from the website, filling it in and returning it direct to Xerox Pensions.
- Useful contacts and links – there's a full list of the teams at Xerox Pensions and XPA and details of the Schemes' Trustees and advisers. You'll also find direct links to the relevant Government departments and pensioner organisations.

We've had excellent feedback on the website – it's easy to find your way around and everything's written in a user-friendly way. **So why not give it a go?**



Anil Bhagwat, Xerox pensioner, writes:
'The site is so easy to navigate and answers all the questions I need to ask – plus a lot more.'

Obituaries

John Wellemin

Barbara Keech writes ...

We are sad to report the death on 30th January of John Wellemin.

John worked for Rank Xerox for 20 years, completing his employment with a three-year assignment at Corporate Headquarters in Stamford, USA. Upon his return to the UK, he retired and became Regional Co-ordinator for the Central Region of Xerox Pensioners' Association. We were fortunate to have his support and experience for the next 15 years.

John was a great person to have on your team. He tackled everything with relish and was a thoroughly reliable colleague. We were indeed fortunate to have his humour and integrity at our disposal for so long. As someone said at his funeral, *'He was never self-opinionated but had an opinion on everything.'*

Our thoughts are with Ursula and the family.

A tribute to George Allen

Derek Blundy writes ...

I first met George at the Great Portland Street office on 8th December 1963. At that time, he was in Work Control with Bill Burn, looking after the City and West End. Little did I realise at that time that I would be working with him as Service Engineer and Manager for the next 25 years. George loved cricket and was also a season ticket holder at Arsenal, but we must not hold that against him.

George was very fair. If you helped him with a problem, he would return the favour. As a manager, he would identify problem machines – or problem customers – and if he said it was urgent, he was always right. He was also liked by Sales because they knew that they could rely on him to do what he said. In short, he was the sort of chap that everyone wanted on their team. He will be sadly missed by all who knew him.

NEW MEMBERS

If you would like to see a list of new members since our last issue, just contact our Administrator, **Margaret Brooks** (*contact details on page 4*).

Tax returns 2005/2006

If you have a tax return to complete for the tax year April 2005/April 2006, please note that P60s will be issued **after the May payday**.

Pension Dates 2006

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

PENSION	PAID IN
April	Friday 31st March
May	Friday 28th April
June	Thursday 1st June
July	Friday 30th June
August	Tuesday 1st August
September	Friday 1st September

COMPANY NEWS

Inventor of xerography – 100th anniversary

One hundred years ago on 8th February 1906, Chester Carlson, the inventor of xerography, was born.

Carlson suffered wretched poverty as a child and, isolated by this poverty, he developed a singular way of looking at things. By the time he was 12, he determined that the best way to escape his situation was to invent something. After obtaining a degree in physics, he found work as an assistant to a patent attorney, a paper-intensive job where he saw first-hand the need

for a simple, convenient method of making copies.

Carlson began experimenting with electrostatic charges and materials whose electrical properties changed when exposed to light. On October 22nd 1938, when he was just 32, he created the first xerographic image. The process took its name from the Greek words for 'dry' and 'writing'. It took another two decades before people could use Carlson's process to make black-and-white copies simply, quickly and on plain paper. The product was the Xerox 914 automatic plain-paper office copier.

By the time Carlson died, his vision was fulfilled and Xerox was well on its way to success as the world's foremost expert on colour imaging, printing, document management and related services. Carlson was posthumously inducted into the National Inventors' Hall of Fame in 1981.

Xerox in the Forest – the last of the line



In September 2005, the Forest of Dean witnessed the end of an era when the last Xerox copier rolled off the production line at Mitcheldean.

The firm, formerly British Acoustic Films (BAF), had employed thousands of Foresters since it came to Mitcheldean towards the end of the Second World War. This latest cutback reduced the remaining workforce to just over 100 people. They will be located in a single building on the 63-acre site, performing design support work and specialist machining operations – a far cry from the halcyon days of the plant when more than 5,000 people were employed.

The last copier was produced in Mitcheldean's Asset Recycling Centre but closure of this facility was officially announced in April last year. For the employees involved, it is the end of their working lives in a factory – for some, the only job they have ever known. This particular group of employees can boast many long-servers in its ranks, the longest being Allan Edwards (40 years) and Terry Zimmerman (39 years).

The last machine joins many other exhibits in Mitcheldean Town Hall's Museum featuring the history of Xerox in the Forest of Dean.

From Mike Baylis

The last newsletter's front-page feature – *Transport of Delight* – stirred a memory or two. This photograph from the good old days shows two of the people concerned – John Powell and Clive Killick, centre picture. I am there, telling my Nelson joke (third from right)! Perhaps the others in the photo would like to identify themselves?

The year, incidentally, was 1979!



Life after Xerox – Weekend of the hornets!

Norman Harris, who retired after working at Mitcheldean for nine years as manager of the Technical Programme for Current Products, went to live in France and from time to time sends us communiqués about his life there.

One Friday, I arrived at a friend's house in time for dinner, planning to stay overnight. In the library after dinner, my host asked whether I usually slept with the bedroom window open. I said I did not and he said, 'That's just as well; there are now some wasps living in the wall nearby and they are rather big ones.'

So, I was sitting in bed, reading, to the accompaniment of some persistent clicking. Eventually, I decided to investigate and found a hornet, flat on his back under the bedside table-lamp, frantically kicking his legs in the air. I reasoned that, if I could find one or two suitable items of equipment in the room, I might succeed in capturing and evicting him.

I then realised that there was additional activity. There was at least one other hornet flying wildly around in the lampshade; there was a squadron of hornets patrolling the space between my head and the ceiling; and, furthermore, there was a circular mass of hornets high up on the bedroom wall, having a conference (or whatever it is that hornets do in these circumstances).

At this point, I noticed an aerosol on the mantelpiece, guaranteed to dispose of flying insects rapidly, so I was quite generous in treating the hornets in the bedside lamp to a great helping of the stuff. This proved to be a disappointing tactic; they took no notice and just went on with their cavorting.

It then occurred to me that, if I were to persist with a policy of aggression, open warfare might break out and I could readily predict who was going to lose the battle. So I decided to try a more conciliatory approach. I got back into bed and turned out the lights in the hope that they might take the hint and go to sleep. That didn't work; they sent out scouts who located me in about five minutes.

This seemed to be the time for discretion rather than valour and I left the room, closing the door firmly behind me.

I considered trying the adjacent room but rejected that idea because the hornets' point-of-entry appeared to be in the dividing wall so they might easily have access to both rooms. I briefly considered applying to my hosts for an alternative bed in a hornet-free zone but promptly dismissed this

solution on two counts. Firstly, they might not take too kindly to being awakened near midnight and secondly, their manor house is rather large and, although I may be fairly familiar with the house, I don't know where to find my hosts at night!

It was while I was considering sleeping in my car that I recalled that, when I first went to my bathroom, the door to the next room was open and I had noticed two beds therein. As this was quite a respectable distance from known infestation of hornets, I thought this a promising solution and I slept peacefully in that room until something woke me at first light. It was a lot of shouting in a house that is usually peacefully quiet. I fairly soon realised that this was my host, trying to locate his missing houseguest!

A few days later, my friends happened to be visiting me and Jean-Claude said he had wrapped himself in all available protective clothing and gone in with a powerful aerosol. The hornets had capitulated promptly and had not been seen since. I can but hope that their departure is permanent!



COMPETITION

What on earth is this?



Here is a familiar object, pictured from an unusual angle. Can you identify it? Answers on a postcard or sealed envelope, to **Margaret Brooks** (contact details on page 4), no later than 30th June 2006. First correct answer out of the hat wins £25.

Congratulations to the lucky winner

First correct answers out of the hat to our last quiz were from **Julian** and **Carole Stretch** of Tunbridge Wells, Kent, and they receive a cheque for £25 and a copy of *The Sirius Phenomenon* by Michael John Smedley, mentioned in *Life After Xerox – Then and Now* – in our September issue (also available from amazon.co.uk).

Last Newsletter's Competition answers:

1. Boots,
2. Littlewoods,
3. Currys,
4. Safeway,
5. Threshers,
6. Dixons,
7. Marks & Spencer,
8. Midland Bank,
9. Superdrug,
10. Beefeater,
11. Habitat,
12. Courts,
13. Oddbins,
14. Liberty,
15. Past Times,
16. Waitrose,
17. Body Shop,
18. Mothercare,
19. Iceland,
20. Macdonalds

Thinking about an African safari?



John and Peggy Handscombe recently enjoyed a tailor-made safari holiday in Africa. They were able to discuss where they wanted to go and their budget with the tour arranger, Noah Ger, based in Nairobi, and he then suggested an itinerary. When they arrived, they were met by a carefully selected driver who made all the arrangements and transported them from door to door. John says he and Peggy saw more animals and sights than they expected and all the arrangements for hotels, meals, internal flights, a balloon ride and pickups went perfectly.



If anyone would like details of their tour, please give John a call (*details on page 4*). You can also find details of the tour company on Noah's East African Trails' website www.noahswildlife.com or email him at info@noahswildlife.co.ke



VISITOR NEWS

We are pleased to welcome three new XPA Visitors to the East Region.

Noel Warner (*right*) joined Rank Xerox in 1966 as a Promotional Salesman and retired in 1983 to set up his own supplies business. Details of his career appear in his article on the front page of this newsletter. Noel is looking forward to his new role as Visitor for the XPA.

David Whyborn (*centre right*) started his career with Xerox in the vacuum plant in 1972. Two years later, he moved to Site Services as an electrical technician. This post took him round all sites – main site, H Block, Welwyn Hall, Dawney and Bridge Road, thus coming into contact with a large number of fellow employees.

During his time at Xerox, he became an active member of the first aid team and, on the social side, of the sports and social club, being Chairman for one year during the major refurbishment of the club.

David took redundancy in 1988 when the production side moved from Welwyn Garden City. As a Visitor, he looks forward to keeping in touch with past colleagues if they would like a visit or just a chat on the phone.

John Roskilly (*extreme right*) We are sorry to report the death of our highly valued XPA Visitor **Gabby Tossounian** who covered the High Wycombe area. However, we are pleased to welcome John Roskilly



who has kindly agreed to take over Gabby's area in addition to his voluntary work with the Red Cross.

John joined Rank Xerox from Tecalemit Engineering in January 1969 as UK Workshop Accountant in Uxbridge. He moved to Denham Laboratories then Denham Studios, transferring to Middlesex House as Co-ordinator, Accounting Systems. Subsequently moved to Business Analyst – Planning and Control Systems, his final move was to HQ Manufacturing and Supply Operations (Hampden House) where he worked until he took voluntary redundancy in 1981.

John has been involved in voluntary work for Mencap and the Red Cross over the years. He is looking forward to keeping in contact with the pensioners in his area and renewing acquaintance with ex-colleagues.

Joyce Giles, who has been a Visitor for many years, decided to 'retire' again last December and we will miss her. We would like to thank her for her support over recent years.

Pension increases – your questions answered

For more than 30 years, pensions paid by the Xerox Final Salary Pension Scheme have been fully increased in line with inflation every year except one – an extremely good record. Nonetheless, we still get many questions every year about pension increases – how they are worked out, how our own increases compare with those awarded by the State and by other companies, why we don't pay more and so on. It's a complicated area ... but here we try to answer some of the points which are raised most frequently.

How much will this year's increase be?

The increase payable from 1st April 2006 will be 2.2% for those who retired on or before 1st April 2005.

If you retired after this date, you'll receive a proportion of the full annual increase.

How does Xerox decide how much to increase pensions by each year?

Xerox pensions in payment are *guaranteed* to be increased on 1st April each year in line with the Retail Prices Index (RPI), up to a maximum of 5% a year. This means that, if the RPI rises by **up to 5%** in any year, Xerox pensions are guaranteed to increase by the **same** percentage.

If the RPI rises by **more than 5%** in any year, Xerox pensions will receive the maximum *guaranteed* increase of 5%. Thereafter, further *discretionary* increases may be awarded by the Trustees (after consulting with the Actuary, who monitors the financial position of the Scheme) up to the level required to match the rise in the RPI. However, such increases cannot be guaranteed.

How is inflation measured?

The Government introduced the Consumer Prices Index (CPI) in January 2004 as a new method of measuring inflation. However, the Xerox Final Salary Scheme's rules provide that Xerox pensions will be increased in line with the Retail Prices Index (RPI) and this continues to be the basis for increasing pensions each year.

There are, however, a number of versions of the RPI designed to meet different needs. The version used to calculate the increase in Xerox pensions each year – as specified in the Trust Deed & Rules of the Final Salary Pension Scheme – is the "All Items" version of the RPI, measured from December to December prior to the April increase date. **You should be aware that this measure may produce a different inflation figure from other measures of the RPI which you may see quoted in the papers.**

How is my pension increase worked out?

If you are **below State Pension Age** (currently 60 for women and 65 for men), the annual Xerox pension increase applies to your **full** pension, including any Guaranteed Minimum Pension (GMP)* you are receiving.

However, if you are **above State Pension Age**, the increase applies only to that part of your pension **above the GMP***. In other words, you will find that **the pension increase announced by Xerox each year will not apply to the full amount of your Xerox pension.**

This doesn't mean that your GMP isn't increased beyond State Pension Age – it is. In fact the regulations require that it should be increased in line with inflation. However, only part of the GMP increase has to be paid by Xerox. It is the Government which is responsible for paying the balance of the GMP increase (*see next question*).

If you have internet access, check out the Xerox Pensions website which provides more details about how the calculations are done (www.xeroxpensions.co.uk – click on **Pensioner**, then on **Your questions answered**, then on **Your pension** and **How is my pension increased?**). Alternatively, if you have a copy of our **Final Salary Scheme – Nearing Retirement** booklet, you'll find more information there – you can also view and print out this booklet on the website.

So how exactly is the GMP part of my pension increased?

From State Pension Age, the GMP part of your Xerox pension is increased each year in line with the RPI. Under the regulations, responsibility for paying the GMP increase is shared by Xerox and the Government, as follows:

- The Final Salary Scheme is required to pay the first 3% of the annual increase on your GMP earned for Pensionable Service after April 1988. This amount is added to your Scheme pension. Xerox fully complies with this requirement.

* The GMP is the minimum amount of pension which the Final Salary Scheme undertakes to pay you for any Pensionable Service which you completed in the Scheme between April 1978 and April 1997. It's broadly equivalent to the pension you would have received from the State Earnings-Related Pension Scheme (SERPS) if the Final Salary Scheme had not been "contracted out" of SERPS.

- The Government is responsible for paying the balance of the annual GMP increase in line with the RPI (i.e. the full increase on GMP earned before April 1988 and any increase above the 3% paid by Xerox on GMP earned after April 1988). These increases are paid **directly** by the Government, along with the member's State Basic Pension.

*(Note: The Government is also responsible for paying increases on any **Protected Rights** relating to pre-April 1997 service which may have been transferred into the Final Salary Scheme.)*

One important thing to note about the GMP increase is that the Government uses a **different measure of the RPI** to calculate the GMP increase than Xerox does to calculate its own pension increases. Whereas Xerox uses the December to December measure of the All Items version of the RPI, the Government bases its increases on a September to September measure. This measure has produced a figure of **2.7%** for State pension increases from April 2006 which is more than this year's increase in Xerox pensions.

I gave up part of my pension when I retired for a tax-free cash sum – do I still get increases on that part of my pension?

Once again, the answer is not completely straightforward! It all depends on when you joined the Final Salary Scheme and on the particular set of Inland Revenue rules applying at the time. There are three different sets of rules:

1. The "old rules", which apply to members who joined a Xerox Pension Scheme **before 17th March 1987**.
2. The "87-89" rules which apply to those who joined **between 17th March 1987 and 31st May 1989**.
3. The "new rules" which apply to those who joined **on or after 1st June 1989**.

(Note: If you first joined a Xerox Pension Scheme before 1st June 1989, you may have elected, when you retired from Xerox, to switch to the "new rules" – i.e. as though you had first joined a Scheme on or after 1st June 1989.)

If you are subject to the "**old Inland Revenue rules**" or the "**87-89 rules**", the annual Xerox pension increase will apply to the total amount of your Xerox pension, including any pension that you exchanged for a cash sum at retirement.

If you are subject to the "**new**" Inland Revenue rules, the increases awarded will apply to the actual amount of Xerox pension you are receiving, excluding any pension you exchanged for a cash sum.

Can increases be paid above the rise in the Retail Prices Index?

Under the Trust Deed & Rules of the Final Salary Scheme, the Trustee Directors are not permitted to award increases above the rise in the RPI. Any above-inflation increases require the approval of the Company, Xerox Ltd.

When the Actuary examines the Scheme's finances and recommends the rate at which the Company should contribute, he provides for pension increases in line with the normal policy of the Scheme. However, above-inflation increases are **not** planned for, so such increases would undermine the financial strength of the Scheme.

What's more, the Inland Revenue limits the maximum pension which can be provided – this is based on a pension which increases in line with the RPI.

Why do State pensions sometimes increase by more than my Xerox pension?

As we've already seen, State pension increases are calculated using a different RPI measure from the one we use to calculate the Xerox increases. Inevitably, this sometimes produces different pension increases. Moreover, the Chancellor sometimes decides to award above-inflation increases, as he has done in the past. At Xerox, we are bound to follow the policy for increasing pensions enshrined in the Scheme's Trust Deed & Rules. Sometimes this produces a lower increase than the State provides, as is the case this year.

Another company pension has given me a bigger increase this year – why?

As explained in the introduction, for more than 30 years Xerox has increased pensions in line with inflation in every year except one – even when we had double-digit inflation. This gives Xerox one of the best track records in the private sector. Other companies may be making up for what they didn't do in the past.

**If you have any questions about this Factsheet, please contact Jean Ball,
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