

NEWS

AUGUST 1994

No. 43

Dutch Treat!

The recent RXPA tour to Holland was a great success! This report comes from RXPA Secretary, **Barbara Keech**:

*"Our trip got off to an excellent start with our visit to RX Venray where we were welcomed by **Harry Clevis**, Manager, Human Resources and Site Services, and taken on a tour of the plant, followed by lunch. It was an opportunity for some of us to renew our acquaintance with the Venray staff."*

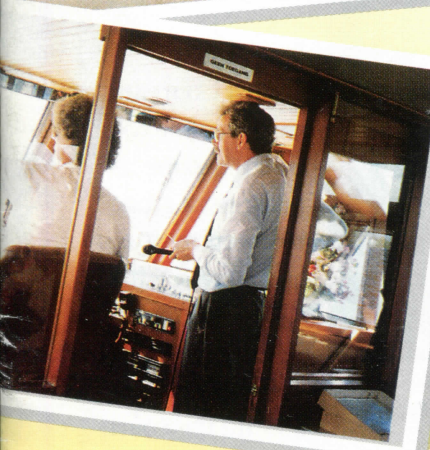
"In the afternoon, it was on to Arnhem, where we saw the Museum, the John Frost Bridge and the Airborne Cemetery at Oosterbeek. The Cemetery contains over 1,700 British graves – it was an emotional experience to realise that most of the men were only between 18 and 21 when they died."

"The next day saw us at the breathtaking Keukenhof Gardens, 70 acres of parkland planted with six million bulbs; at a dairy, where we saw Edam cheese being made; and at a factory making marzipan sweets and flowers."

"The medieval town of Delft was our destination the following day and we enjoyed its charming little canals, crossed by gracious bridges and lined with trees and stately buildings. A boat tour through the lakes and mill area of South Holland completed the day."

"On our last day, we visited the fishing village of Volendam and took a boat to Marken where we met local inhabitants dressed in traditional costume and toured the brightly painted houses. A busy afternoon in Amsterdam, thronged with people and jazz bands for Liberation Day celebrations, rounded off the holiday. We set off home the next morning, laden with flowers!"

*"Much credit for the success of our tour must go to Stuart, our excellent driver, and to **Henk Shrijver** (ex-Venray and Marlow), who acted as our courier and was a marvellous source of information and anecdotes."*



Inside this issue... Reports on some successful summer events pages 2 & 3; lots of news from RXPA members pages 6-9 and 12-14; looking after your feet page 10 ... and your finances page 11!

Successful Summer Events

ON FOOT IN LONDON!



Sights seen on our London tour: the Church of the Knights Templar and The Old Curiosity Shop.



On a May morning, 44 RXPA members and guests met in the courtyard outside Temple Station and, with two accredited London Guides, set off for a two-hour walk. The objective was to seek out some "Hidden Interiors" of Old London.

We walked through the Inner Temple Garden to a 16th-century Dining Hall, still used as such, where Queen Elizabeth I dined and

Shakespeare acted. We saw the spot where the Wars of the Roses are said to have begun and visited the beautiful 12th-century Church of the Knights Templar.

From here we crossed the Strand – so called because it used to be the

beach of a much wider River Thames – and headed for the Church of St. Clement Danes with its RAF insignia and extending pews. Then it was on to the Royal Courts of Justice, where we had some free time, and through Carey Street to two 16th-century cottages purported to have made up The Old Curiosity Shop.

A leisurely stroll through Lincoln's Inn Fields brought us finally to the Sir John Soane Museum which, it was generally agreed, would have merited a whole day's visit on its own. Our walk completed, we were able to rest our feet at a pub in Holborn where crisp white tablecloths and a ploughman's lunch rounded off a most enjoyable morning.

See opposite for details of the next planned tour.

Lords Cricket Ground Tour

John Smith, RXPA member and ex-Xerox Trading Enterprises, is a member of MCC at Lords and also an Official Guide, so who better to lead our group of more than 50 RX pensioners and guests on our recent tour of Lords Cricket Ground?

We began in the famous Long Room (ladies not usually admitted!), where we saw some beautiful paintings depicting the origins of the game of cricket and learned how terms such as "point" and "popping crease" first came in to use. Then it was on to the Top of the Mound Stand, the Nursery End (taking its name from the market garden which formerly occupied the site), and the Grandstand from where the slope in the pitch can be clearly seen (there is a difference of

over six feet in level from the north side to the south!). We were then fortunate to see the New Zealand team in the practice nets and young players being coached at the Indoor School.

We browsed through the beautifully refurbished Museum, where we were able to take our own time. Among the items we saw was the original wicket, only two stumps and with a space between big enough to let the ball pass through – much to the frustration of the bowler! We all lingered some time



Clean bowled – no middle stump on the original Lords wicket.

at the case containing the urn holding The Ashes while John explained how this unusual trophy came in to being.

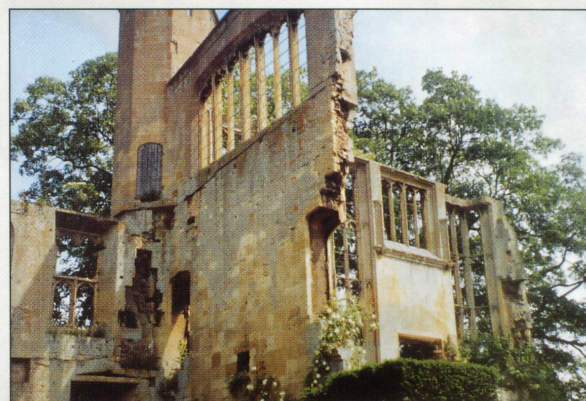
Rather surprisingly, Lords also houses a Real Tennis Court and we were able to watch a game in progress, a cross between tennis and squash with the ball being lobbed on to sloping roofs around the court. We rounded off

our interesting and enjoyable morning with a ploughman's lunch in the nearby Lords Tavern.

Successful Summer Events

SUDELEY CASTLE

120 pensioners and guests met up in June for a day out at Sudeley Castle, situated on the edge of the pretty Cotswold village of Winchcombe. During our visit, we were able to trace the Castle's royal connections: Sudeley was the home of Queen Katherine Parr, who is buried in the Castle Church, and Henry VIII, Ann Boleyn, Lady Jane Grey and Queen Elizabeth I all stayed there. Among the attractions which we enjoyed were the Castle Apartments, Exhibition Centre, Lace Corridor and Wildfowl Sanctuary. The gardens too, with their displays of old-fashioned roses, were lovely. Lunch and afternoon tea were served to us in the Old Kitchen Restaurant.



Castle ruins at Sudeley

FORTHCOMING EVENTS

ROYAL AND ARISTOCRATIC LONDON

The success of our first London walk has led to popular demand for another. On **Wednesday, 28th September at 2.30 p.m.**, we are proposing to meet up with the same Guides outside Green Park Tube Station for a tour entitled "London: Royal and Aristocratic". The tour will finish with afternoon tea at a top London hotel. Please complete the form enclosed with this Newsletter if you would like to join us.

ISLE OF WIGHT WEEKEND

We still have a few places left on this weekend break from **Saturday 29th to Monday 31st October** at the Shanklin Hotel. The price is £73 for dinner, bed and breakfast; use of the indoor swimming pool; dancing in the evening; short mat bowls; 1940's-style fancy dress evening; and Sunday morning coach excursion.

The main coach pick-up will be at Uxbridge but it will be possible to arrange transport from other locations to Uxbridge.

If you would like to join the trip, please send a deposit of £10 per person, made payable to **RXPA HOLIDAY FUND**, to RXPA Secretary, **Barbara Keech**, as soon as possible.

CHRISTMAS IS COMING!

We are hoping to have our usual full programme of festivities for Christmas and the New Year. Special events will be taking place at Uxbridge, Marlow, Wokefield Park, Manchester, Welwyn, Ferndown and Mitcheldean. If you attended one of these events last year or have been to one of our recent At Homes, you will automatically receive an invitation. Other interested members should get in touch with RXPA Secretary, **Barbara Keech**.

AT HOME

We shall be holding our usual round of At Homes this Autumn. If you would like to come along, please complete and return the reply sheet enclosed with this Newsletter.

There is no need to complete the form if you have already responded to the previously published dates for Wokefield Park and Manchester.

• STOP PRESS • STOP PRESS • STOP PRESS • STOP PRESS •

Following the success of this year's Holland tour, we are planning to organise another RXPA holiday next year. Preliminary details are as follows: 11-day tour, leaving on **18th May 1995**. 2 nights in Germany on the way out; 6 nights in Stresa on Lake Maggiore in a 4-star hotel; 2 nights in the Black Forest on the return to Calais. Cost £545 per head. Full information sheet available from RXPA Secretary, **Barbara Keech**.

Around The Company

Look out for New Company Logo

Rank Xerox has a new corporate logo – you may have seen it featured in some recent newspaper ads. The design replaces the Company's traditional blue with a zippy red and black and mirrors new Xerox advertising worldwide by leading on "The Document Company" identity and incorporating the company's name underneath.

Hammering home the Xerox 2000 message of the Company as

THE DOCUMENT COMPANY

RANK XEROX

the leader in document expertise, the new logo is intended to create a bold new identity which:

- Re-energises a valuable existing asset – the Xerox name.
- Builds on a new corporate asset – "The Document Company" message.
- Supports both with a powerful corporate symbol to extend the Company's promotional reach.

DATA CENTRE MOVE GOES SMOOTHLY

The transfer of the Data Centre from Bushey to its gleaming new building at Mitcheldean went ahead without any major hitches over the Easter holidays. The "worst" problem reported at Bushey on Easter Saturday was lack of background music for the workers! The only "crisis" at Mitcheldean the next day occurred when the local pub forgot to include cutlery with the lunch order – baked beans and lasagne are not the best "finger foods"!

Despite these little local difficulties, the new European Data Centre was up and running by 3 p.m. on Easter Sunday, many hours ahead of the target 9 a.m. Monday deadline. 57 Rank Xerox staff and 37 outside employees helped with the transfer of equipment and data from Bushey to Mitcheldean. Some 30,000 tape cartridges were shipped during the move and more than 1,000,000,000,000 bytes of data dumped from disks at the old site and restored at the new one.



New European Data Centre now up and running.

Around The Company

HALF-YEAR PROFITS SHOW GROWTH

Results for Rank Xerox Ltd for the first and second quarters of 1994 showed an upturn – reflecting the impact of the restructuring which took place at the beginning of the year, cost reductions, and good growth in parts of the business. Activity levels have improved in recent months, as have profit margins, and cost savings have continued to have a favourable impact on the bottom line.

Finance Director, **Bill Goode**, sums up the position: *"Post-allocation profits in the first half grew in excess of 40%. If we continue in this way, we are on track for a 12% Return on Assets (ROA). This is a good improvement and well on the way to our goal of 18%. We must continue our cost reduction focus through this year and the next. Each quarter will be challenging as we try to move into double-digit ROA. Quarter 2 profit was much higher than Quarter 1 ... and I am hoping that we can continue the momentum."*

COMPANY WINS MAJOR GREEN AWARD

Rank Xerox was one of five companies recognised in the 1994 Environmental Management Awards made by the RSA (Royal Society for the Encouragement of Arts, Manufactures and Commerce) for its remanufacturing strategy and maximum re-use of assets throughout the Company.

S.K. Singh, Director and Vice-President, Rank Xerox Manufacturing and Supply Chain, received the award from Lord Arran, Parliamentary Under-Secretary for the Environment at a ceremony in May and commented: *"Our remanufacturing strategy has demonstrated that, by eliminating waste and conserving raw materials, it is possible to become more cost-efficient and, ultimately, more profitable."*

Meanwhile, many other "green" initiatives are continuing throughout the Company and are the focus of a new video commissioned by **Karl Kummer**, the Company's Environment Director. The video is being used for induction throughout Rank Xerox and with external customers for awareness and promotional purposes.

A Fair Deal for Customers

Sir Bryan Carlsberg, Director-General of Fair Trading, recently published his office's report on Photocopier Selling Practices, following concern expressed about various malpractices in the industry.

The report was welcomed by **Stephen Dillon**, Company Secretary of Rank Xerox (UK), who described it as *"a step forward for the industry and for customers"*. He said that the Company particularly welcomed the recommendation to restrict length of contracts to the working life of the copier.

The report confirmed that the vast majority of complaints received by the Office of Fair Trading have concerned dealers and leasing companies. Very few complaints have been received about the sale of copiers by companies like Rank Xerox which sell direct to customers.

To coincide with the launch of

RANK XEROX

OFT REPORT March 1994
Press Update

Now law and order is on your side

The Rank Xerox Code of Conduct is an important part of our corporate commitment to customer satisfaction.

First introduced in June 1990 and improved even further now, our Code of Conduct is written into every standard contract.

Printed out in black and white on the reverse, it means no hidden costs, no buried clauses and no nasty surprises.

You won't find any doubledealing doublepeak either. Because our contracts also carry the Crystal Mark of

the Plain English Campaign for clarity and simplicity.

We also offer a unique Total Satisfaction Guarantee with every Full Service Maintenance Agreement. So if you're unhappy with a machine in the first three years, we'll replace it. At our expense.

Our Code of Conduct and our Total Satisfaction Guarantee were introduced to assure you that, as a Rank Xerox customer, law and order is unequivocally and irrefutably on your side.

Rank Xerox
The Document Company

Ethical selling – Rank Xerox takes the lead.

the report and press comment on it, Rank Xerox placed full-page advertisements, headlined *"Now law and order is on your side"*, emphasising the lead taken by the company on this issue. It also launched "Copyline", a freephone public helpline offering advice on copier contracts, which has since received a considerable number of enquiries.

A new customer's guide on buying or leasing a photocopier has been produced by The Federation of the Electronics Industry, of which Rank Xerox is a member. The guide outlines the various ways in which you can get the use of a photocopier, with short and simple details of the different payment and service options available and the pros and cons of each, and identifies the relevant parties involved in signing new agreements. It also explains where you can get help if you should need it.

Focus On People

Waste Not, Want Not

From her appropriately named Purrpatch Cottage, RXPA member **Dora Smith** works hard to raise funds for the Cats Protection League, surrounded by her own one Siamese and three Burmese cats. She is an expert in turning all sorts of odds and ends into useful items for sale at local events.

From old Christmas, Easter and birthday cards, Dora makes new découpage cards and calendars; pressed flower cards are another speciality. Old costume jewellery is fashioned into gem trees or used to undertake jewellery repairs. Spare wool is turned into all kinds of knitted goods.



Some cuddly examples of Dora's handiwork.

Dora – who worked as a Goods Inward Inspector at Welwyn Garden City with her husband, **Ted**, until 1981 – has been housebound recently but is currently awaiting a knee replacement operation. Her fund-raising hobbies, which benefit the local church as well as the feline community, keep her busy, however. To boost her supply of “raw materials” Dora would dearly welcome contributions of cards, wool, and jewellery from RXPA members. Please forward them to Dora at: Purrpatch Cottage, Main Road, Crimbleham, Kings Lynn, Norfolk PE33 9DX. She will happily reimburse postage costs.

65TH WEDDING ANNIVERSARY

Many congratulations to **Arthur and Florence Mason**, who celebrated a remarkable 65 years of marriage in June!

Arthur is a long-standing member of RXPA, having retired in 1972 after 27 years' service at Mitcheldean. In a recent letter, he recalls some memories of his early years with the Company:



Together after a remarkable 65 years of marriage – Arthur and Florence Mason.

*“I joined British Acoustic Films in 1945, when **Reg Tomes** was Works Manager, and became personal assistant to **Fred Wickstead** when he joined the Company as Production Manager. The Works Manager was then **Dudley Newstead**, who later moved to Kershaws of Leeds (another Rank Organisation factory) as General Manager. Fred Wickstead then became Works Manager, with me as Production Controller.*

“In the early years after the War, conditions were generally difficult, especially with the shortage of materials. But Fred Wickstead by extraordinary, but legitimate, means obtained the material and I organised the manufacture of the parts to make the Bell and Howell cine cameras and projectors.

“Cash flow eventually became very difficult and a warning was given. If production quantities did not improve, the whole operation would be transferred to Kershaws and Mitcheldean would close down. Obviously output had to be stepped up and, to do this, overtime had to be worked. However, in those days transport was very difficult. Only five employees owned their own car and it was not easy for workmen to get home to the Ross-on-Wye and Forest of Dean areas. As I was lucky enough to have a car, the only solution was for me to stay on overtime with them and take them home myself. This generally meant one trip to the Forest area, two runs to Lea to meet the Gloucester-Ross bus, and then a return trip to Mitcheldean to collect the remainder and take them home with me to Ross.

“I still have a letter from Fred Wickstead asking me to work overtime without pay, as the firm could not afford it. And this despite the fact that I was using my own car and petrol! Needless to say, the workforce rose to the occasion and Mitcheldean survived!”

Arthur later became Export Service Administrator at Mitcheldean, then Assistant Warehouse Manager, Transport Manager and, finally, Organisation and Methods Officer in the Information Systems Department.

Arthur and Florence now live in Whitley Bay near their daughter and son-in-law **Valerie and Robin Berks**. RXPA is something of a family affair, as Robin too is a RX pensioner, having worked as Inventory Management Co-ordinator at Hampden House.

Focus On People

REMEMBER WHEN? – YES, YOU DID!

Several members rang in response to the photograph we published in the last Newsletter of **Fred Smith** and two colleagues "breaking up" an old copier. Many details of the occasion were filled in by **Rona Freeman**, whose husband, **Joe**, appeared in the foreground of the photo; sadly, Joe died two years ago. The third member of the group was **Fred Furk**. In the background is **Aly Khan**.

As Rona recalls: *"The photo shows the three men at Uxbridge when they retired together in October 1974, supposedly breaking*



More memories – the full contingent at the Uxbridge Refurbishing Workshop in 1974.

up an old photocopier in celebration of their retirement. The Company treated them and their colleagues to a retirement lunch,

then all three were each allowed to invite five of their colleagues and wives to a splendid farewell celebration at the Beehive Hotel, Watford."

The photo here was taken at the retirement party; perhaps you will be able to recognise a few more faces! After Joe Freeman retired from the Refurbishing Workshop, his son, **John**, also went to work there, staying until the operation was disbanded in 1982.

While there, John married **Barbara Calcutt**, who was working in the office at the time. Barbara is still with Rank Xerox, at Bridge House, having completed 21 years with the Company.

Some Handicap

Most golfers find the game hard enough but, for Tom Rowlinson, the challenge is enormous because he's blind! A sufferer from diabetes for many years, Tom now has no more than 10% vision in his right eye. His golfing "eyes" are supplied by RXPA member, **John Butterworth**, who responded to an appeal placed by Tom in his local golf club for someone to help him continue to play the course. John, commonly known as "Butters", worked in Key Account Sales at Cooper House in Manchester.

John's main job is to line up Tom in the right direction. Tom then takes a practice swing and, if it looks OK, John gives him the go-ahead and then watches where the ball lands. On the green, John makes the hole more visible by

turning the flag upside down or letting the sun glint off a polished brass putter. But, a long way from the hole, this doesn't work and so Tom has to respond to the sound of John's voice to help him drop the ball in.

John was prompted to reply to Tom's letter after a stroke behind his right eye left his own sight partially impaired. "We've only got one good eye between us", he says, "and, when I saw the letter, I thought there but for the grace of God go I". For his part, Tom acknowledges how much being able to continue with his favourite game has meant to him: "Playing golf means a lot more to me than it did before I went blind. Without golf, I would have gone bananas!"



John lines up Tom's golfing swing.

Focus On People

HAVE WHEELS, WILL TRAVEL!



80 years old but still young at heart— Len on his prized motorcycle.

RXPA has recently begun sending 80th birthday cards to members whose date of birth we know. We were very pleased to receive a letter of thanks from one octogenarian, **Len Merridew**, alias "Len the pipe".

Len worked as a driver at

Denham for some 11 years, delivering Xerox machines and consumables. The job took him to all the Ministries, to the BBC and ITV, and even to the Royal Yacht Britannia at Southampton (with supplies of toner and paper). Len later became a fork lift truck operator until his

retirement in 1979. While at Denham, Len was an enthusiastic member of the table tennis squad and recalls that the team were runners up to Brunel University in the League competition just before he retired.

Here is Len's letter:

"On opening your letter, to say I was astounded would have been an understatement. For a few seconds, I just could not think how on earth you knew my birthday. Then it clicked, records on joining Rank Xerox.

"Having sadly lost my wife in October 1992, to have received a lovely birthday card, well I could not describe my feelings. It was a lovely boost. So, having had that lovely surprise, plus a glorious sunny day, I am now going to post this letter and hop on my little 98cc motorcycle and take a nice steady trip through the countryside.

"As the expression goes, you have made my day."

Len would love to use his motorcycle to call on any old friends from the Denham days. Please contact him on 0753 545057.

Master of Arts

RXPA member, **Bob Chapman**, who lives in New South Wales, Australia, has an unusual hobby which is fast turning into a successful business ... he "recreates" Impressionist and Post-Impressionist works of art.

A recent painting by Bob, based on the work of a lesser-known French artist, Gustave Caillebotte, has been hung in the prestigious Art Institute of Chicago; the Institute also converted the picture into a Christmas card which has sold in thousands across the United States.

Bob now has clients in Australia, the United States and Britain and would be happy to undertake commissions from RXPA members. If you're interested in owning your own Great Master, you can contact Bob at 188 Woorarra Avenue, Elanora Heights, New South Wales 2101, Australia.



Bob's painting, "The Residents' Christmas Promenade" – based on the work of Gustave Caillebotte – is now a best-selling card in the United States.

Never Too Late To Learn

Retirement provides an opportunity to take up new interests and hobbies and, as **Len Short** – former Manager, Strategy Development at Aylesbury – explains in the following account, you may discover some hidden talents!

Man in the kitchen...

"I have always thought that I would like to learn how to cook. So when I retired for the second time (the first was in 1982 after 15 years working at Rank Xerox HQ), I finally decided the time had come to learn. I signed on at the Adult Education centre for a 20-week course, one evening a week, called *Cooking for Men*.

"On the first evening, I arrived at the Cookery Department to find 12 other like-minded men, all of about my own age. It reminded me of turning up at a new school! Our teacher was a lady, a fully-qualified instructor who has turned out to be also very patient and helpful. We began with a demonstration, some basic instruction, and a round-up of the kind of things we would be doing."

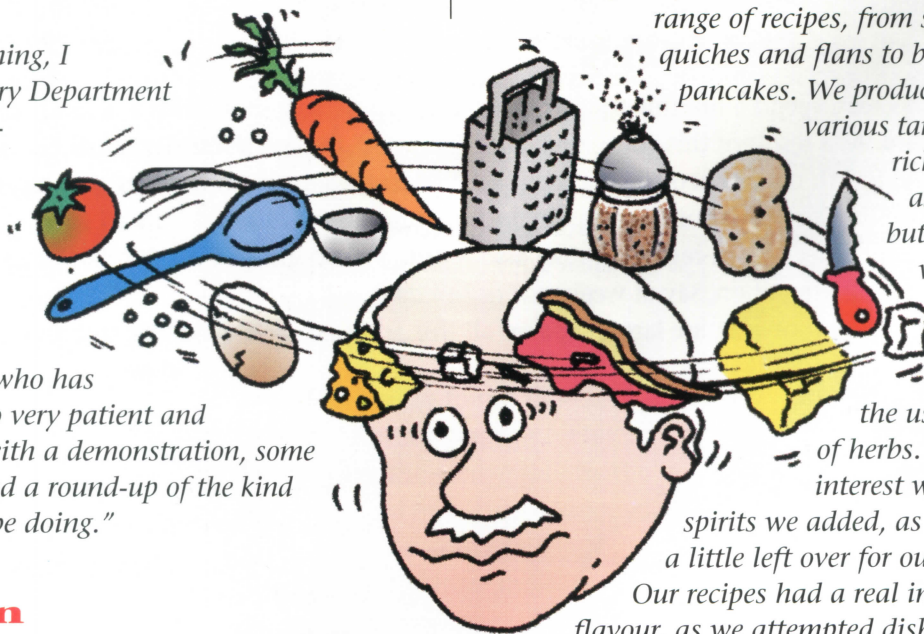
Into action

"On the second week, I started my first cookery lesson. The rest of the evening passed in a flash as we busied ourselves preparing our first dish called *Pepperpot Beef*. It always seemed a race against time although fortunately, as we have become more proficient over the

weeks, it has got easier. At the end of the evening, I was quite satisfied with the result but I also felt I had done a full day's work. Of course, the test comes when, having taken your dish home, your family or – if you are brave enough – your friends give their verdict!

"During the following 18 weeks, we prepared a wide range of recipes, from soufflés, casseroles, quiches and flans to bread rolls and pancakes. We produced pastry for our various tarts and used lots of rich ingredients such as cream and butter. These recipes were not for the calorie-conscious! I was also interested in the use and cultivation of herbs. However, my main interest was in the wine or spirits we added, as there was always a little left over for our consumption! Our recipes had a real international flavour, as we attempted dishes from France, Italy, Germany, Russia and South Africa.

"I am now looking forward to the classes beginning again in the autumn. My confidence is growing ... although I doubt I shall ever make it to *masterchef* on TV!"



Want to learn?

If, like Len, you would like to pursue a new interest, this is probably a good time to find out what's on offer in your area; many courses start in the autumn. Here are a few leads:

● **Local authority adult education services:** usually offer a wide variety of classes. Prospectuses should be available mid-August and there are usually reductions for pensioners.

● **Workers' Educational Association:** classes tend to be more academic. You can obtain the address of your local branch from the library or local education authority office.

● **University of the Third Age (U3A):** the term "university" is misleading, as no qualifications or exams are involved. For a list of local groups, send a large SAE to: U3A National Office, 1 Stockwell Green, London SW9 9JF.

● **Residential study breaks:** offered by all kinds of colleges, schools and field study centres. More information from: National Institute of Adult

Continuing Education, 19B De Montfort Street, Leicester LE1 7GE.

● **Summer schools:** run by universities and some independent boarding schools. Details from: Independent Schools Information Service, 56 Buckingham Gate, London SW1E 6AG, or Summer Academy, School of Continuing Education, The University, Canterbury CT2 7NX.

Healthwise

No Mean Feet!



An army may march on its stomach but the rest of us are stuck with our feet! And, as our resident medical guru, Dr. John Goodger explains, putting a best foot forward becomes more difficult as we get older.

As an extremity we tend to take for granted, our feet generally don't get the treatment they deserve. For most of us, the present condition of our feet is almost certainly the result of how we have treated them during our lifetime. So, if our feet hurt, well it's probably due to personal mismanagement!!

Fashion victims

Women, as fashion decrees, spend a lifetime forcing their feet into narrow shoes with a raised heel and this encourages the foot to slip forward. As a result of this squeezing, the "hammer" toe syndrome develops! This most commonly affects the second and fourth toes. When the big toe is pushed in towards the other toes, a bunion develops. Friction between this bony swelling and the shoe causes pain and inflammation.

A shoe with a two-inch heel, worn regularly, may also result in shortening of the Achilles tendon, causing discomfort when "flatties" are put on, say at weekends or holidays.

Men, because of broader footwear, are largely spared all this and have better-looking and more comfortable feet as a result!

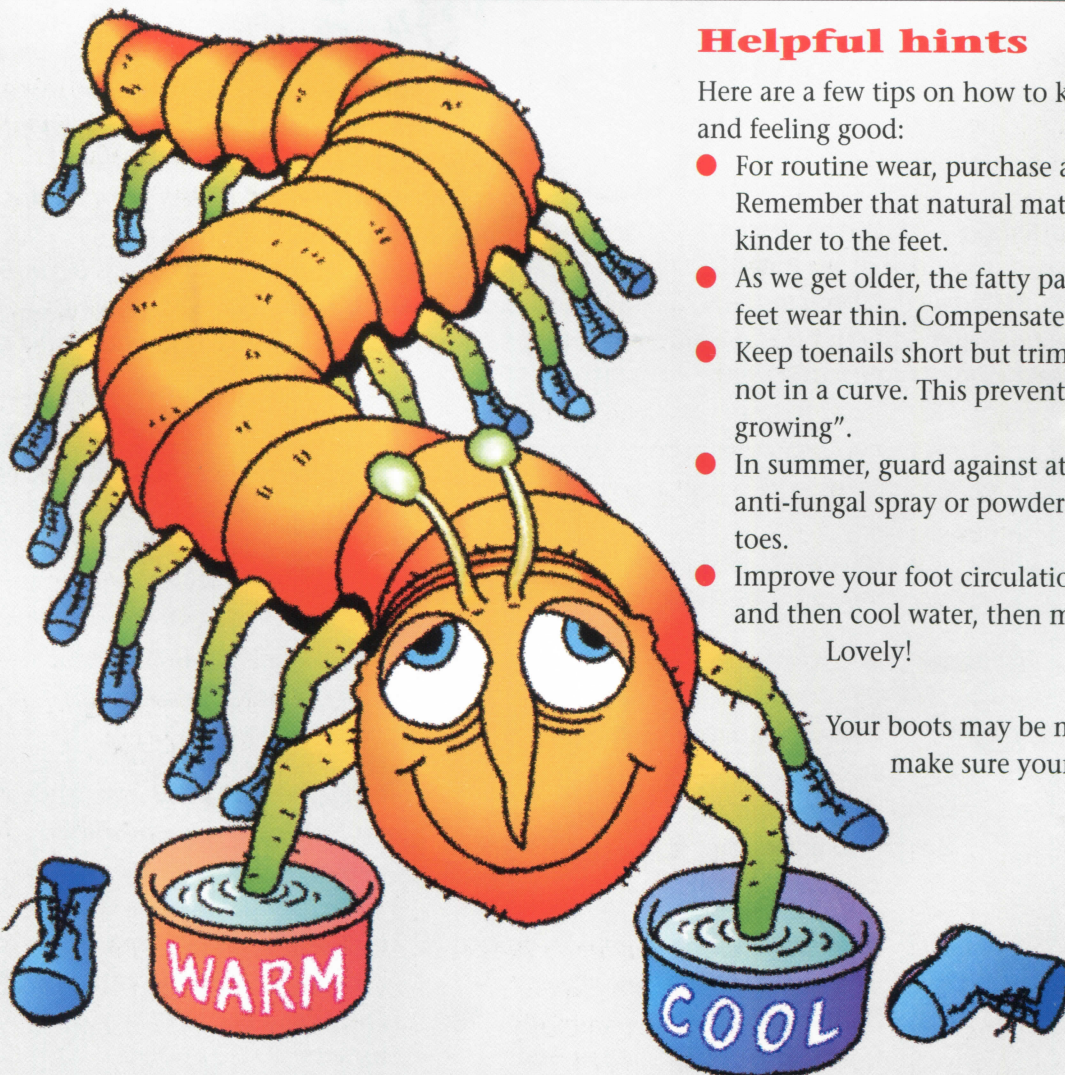
Helpful hints

Here are a few tips on how to keep your feet looking and feeling good:

- For routine wear, purchase a comfortable lace-up. Remember that natural materials "breathe" and are kinder to the feet.
- As we get older, the fatty pads on the soles of our feet wear thin. Compensate with a cushioned sole.
- Keep toenails short but trimmed straight across, not in a curve. This prevents toenails from "in-growing".
- In summer, guard against athlete's foot by using an anti-fungal spray or powder applied between the toes.
- Improve your foot circulation by dipping in warm and then cool water, then massaging the toes.

Lovely!

Your boots may be made for walking but make sure your feet are too!



GETTING GOOD ADVICE

Despite the introduction of the Financial Services Act in 1986, intended to regulate the financial services industry in this country, we still hear all too frequent reports of pressurised selling and unsuitable investments being offered, often with older people as the victims. That's why it's so important to get sound financial advice. But where from?

Choosing an adviser

It's not hard to find an investment adviser; what's more difficult is finding one that's right for you. Some general advisers, such as solicitors and accountants, normally give such advice as a sideline to their main business. Others may be interested in your business only if you've got a lot to invest – £50,000 or even £100,000, say. Some firms which call themselves money shops or financial consultants may be simply insurance and mortgage brokers operating under a new name. So it's worth doing some homework before deciding on an adviser.

Before you start, you should be clear what your investment needs and aims are. A good financial adviser will try to establish these at the outset by asking you lots of questions about your personal circumstances, your existing investments, your reasons for investing, how long you want to invest for, what degree of risk you are prepared to take, and so on. Be wary of any adviser who doesn't ask the right questions; he won't be in a position to give you good advice.

Check authorisation

Under the Financial Services Act, financial advisers must be authorised. There are two types of advisers:

- **Tied advisers** – These include most building societies and banks. They can advise only on the products of the company to

which they are tied. They are usually paid by commission.

- **Independent advisers** – They can choose from the whole range of financial products available in the marketplace but in practice normally advise on a more limited range of financial products known to them. When giving advice, independent advisers must tell you how they are remunerated: some work on a commission basis, others charge a fee.

When you've found the financial adviser you want, check that he is authorised, either by the Securities and Investment Board (SIB) or by one of the Self-Regulatory Organisations (SROs) or Recognised Professional Bodies (RPBs). You can check your adviser's authorisation by contacting SIB at Gavrelle House, 2-14 Bunhill Row, London EC1Y 8RA; telephone 071-638 1240.

You should also check what compensation scheme your adviser is covered by and whether he has professional indemnity insurance which will cover loss of money through fraud or negligence.

Useful reading

For more information on investments and investment advice, the following may be helpful:

- *"Which? Way to Save and Invest"*, Which? Books, £13.99.
- *"Your Taxes & Savings 1994-95 – a Guide for Older People"*, Jennie Hawthorne and Sally West, Age Concern, £4.95.

Guide to advisers

Banks: Useful if you want advice on smaller sums of money (under £10,000). For larger amounts, you may have to contact the bank's trust company or a merchant bank.

Building societies: The obvious (though rarely independent) choice for mortgage advice and also worth contacting if you want advice on their own products.

Independent financial advisers: Worth trying if you want general advice or someone to manage a lump sum for you (£10,000+).

Insurance brokers: Worth trying if you've already decided you want investment-type life insurance, pensions or unit trusts.

Insurance company representatives: Give advice on only one company's products.

Stockbrokers: Good if you want advice on shares, British Government stocks or unit trusts. Worth considering for management of a lump sum (£10,000 +), although some are only interested in very large sums.

Accountants: Worth trying if you want advice on overall investment strategy.

Solicitors: Worth considering for general discussion of investments.

Merchant banks: Only for the rich! Main emphasis is on stocks and shares.

Life After RX

THE NOVELTY OF DOING NOTHING

It is still early days in retirement for **Les Jones**, Director of Human Resources at Rank Xerox (UK) and Managing Director of RX Pensions, who retired at the end of April.

Les joined Rank Xerox (UK) in 1973, having previously worked at GEC Marconi and before that held a commission in the Royal Navy, specialising in radar and aircraft control. He served as Personnel Operations Manager for Europe with Rank Xerox Ltd, reporting to **Henri Debuissier**, and as Region Personnel Manager, Region 1 (France, Germany, Italy, United Kingdom), reporting to **Nick Nicholson**.

Here Les describes how he is coming to terms with his new-found leisure time:

"It may not be everyone's ideal, but I must confess to having harboured secret thoughts of being able to retire at 50 – such thoughts having sustained me over recent years during the less attractive moments of modern life! In fact it



Les Jones

*was the sole 'handover' from my predecessor, **Ken Saltrese** (I was 42 at the time). Ken also escaped*

shortly after his 50th birthday and loudly proclaimed that I should start planning likewise.

"I did insofar as putting all available cash into AVCs etc but at the time it all seemed a long way away. However tempus fugit, especially when you're having fun –

although that has been in short supply more recently – and, as the possibility drew closer, so its attractiveness increased. So when the 'opportunity' eventually materialised, so did the multitude of advice and opinions from friends and colleagues alike – biased I am bound to admit in favour of long golden days of relaxation, leisure, travel and whatever takes your fancy. After just 30 days in retirement at the time of writing this, it is a mite too early to pronounce on who got it right but one thing is already clear; being busy is not a problem.

"It is of course difficult to let go of a 'family' you have lived with for 21 years and to change a work ethic that has occupied you for over 30 and I have no illusions that it will take many months of adjustment (I still can't stop waking up at 5.45 a.m.) Indeed there are some quite frightening aspects to being truly 'on your own' – not least having to buy and insure your own car! – but there is something about Monday mornings that I am beginning to enjoy and the weekend weather is no longer quite so important.

"So what of the future? Well, it's too early to tell and I am still enjoying the novelty of doing nothing (some of my less kind ex-colleagues would say that I've had plenty of practice!!). But the odd bit of consultancy is already being offered and, who knows, when the wet cold winter days return, I may want something more mentally stimulating than hitting a golf ball, tending the garden, swimming, exploring Europe, cycling to the pub and generally just doing what pleases me. Alternatively, I may spend those dull winter months beachcombing on some tropical island!"

??? COMPETITION ???



Photo Competition

Don't forget that you still have time to enter our annual Photo Competition; the closing date is **31st August**. The three categories are: Autumn/Winter Scene; By the Sea; and Transport.

Black and white and colour entries are both acceptable. Prints should be between size "EN" and 10" x 8" and you may also submit transparencies.

All entries should be sent to RXPA Secretary, **Barbara Keech**, and the following details should be attached to your entry: your name, address, telephone number, payroll number (to be found on your pension payslip) and the category you are entering.

The winners will be published in the next issue of the Newsletter, with a £25 prize for each category. All entries will be returned after judging by the Mitcheldean Camera Club.

WORDSEARCH

Another Wordsearch for you! As one member said recently, *"I like these competitions but they cause my blood pressure to rise!!!"* We had a good response last time, including one entry faxed from Jamaica! The winner was **Bob Teague** from Harbury, Leamington Spa. The missing word, to be found on page 10 of the last issue, was "familial".

Life After RX

BUSIER THAN EVER!

In a recent letter, **Ron Coleman**, ex-Rank Xerox Pension Scheme Trustee, echoed a comment which we hear from many of our busy pensioners:

"I seem to do far more now than when I was working!" Here he explains why:

"I have been connected with various uniformed youth organisations since 1939 and in 1984 was appointed Deputy Commandant of Avon for the Army Cadet Force with the Territorial Army rank of Lt-Col. Now I continue to serve, albeit in a retired capacity, by organising sporting activities in the seven counties of south-west England."

"Since 1983, I have been a local magistrate in Bristol and, since retiring in 1989, I have undertaken additional training and now serve as the Bench Chairman on the majority of sittings I undertake – a very rewarding job."

"In 1986, I founded a local Neighbourhood Watch, covering 2,500 homes in the Bromley area of Bristol. The scheme receives the support of the local police, MPs, and local councillors. I stood down

as Chairman at the last AGM but continue to guide matters financial as Treasurer."

Army connections

"My army connections flourish in other directions. I am the Accountant for the Military Museum of the Gloucestershire Regiment at Gloucester and the Treasurer and Membership Secretary for the Friends of the Museum."

"As an ex-member of the Gloucestershire regiment, I am Secretary/Treasurer of the Avon branch of the Gloucestershire Regimental Association and work closely with the British Legion and SSAFA in arranging welfare support for old soldiers and their dependants."

"You may ask whether I get time to do anything else! Well, the

answer is 'Yes'! I build and run my own model railway and have become an enthusiast for the electronic organ. I am now playing a Technics E66, quite a powerful machine with two built-in computers. So you can cheat and sound like the poor man's Reginald Dixon!"

"Holidays too have moved to the forefront. My wife, Eileen, and I have had several visits to Jamaica and Tenerife and last year, to celebrate 40 years of marriage, we spent a month in Canada, taking the big East to West trek, absolutely marvellous. This year, we are off to Ibiza."

"So, what more can I say? It really is a happy retirement. Life is great. So, as Wilfred Pickles, used to say, 'Go on, have a go' – enjoy your retirement!"



Ron Coleman

CORNER

The format for this Wordsearch is the same as for previous ones. Once again, all the words except one which are contained within a particular paragraph in this issue of the Newsletter are hidden in the grid. The words may appear in any direction. All you have to do is discover the missing word!

Write the word and the page number on which it appears on a postcard or the back of a sealed envelope and send it to **Sandra Williams** by 31st August. Please include your name and address. £25 prize for the first correct entry out of the bag.

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

Shopmobility

Jim Hindley, former Special Materials Production Manager at Welwyn, now retired, is Co-ordinator of Hatfield's "Shopmobility" scheme. Here he explains how the scheme works.

"Shopmobility is a service set up in shopping centres, large stores, city centres and seaside resorts by councils, volunteer groups, and retail centre managements to help people with walking difficulties.

"The range of services supplied may vary but usually involves the loan of equipment such as a powered wheelchair or scooter or a manual wheelchair. Some schemes charge a deposit or membership fee but generally the service is free. The schemes are mainly staffed by volunteers with salaried personnel carrying out the duties of co-ordinator or manager. Most schemes belong to the Federation of Shopmobility, which now has 90-plus members from Aberdeen to Plymouth."

Hatfield scheme goes from strength to strength

Our own scheme started with four manual and five powered wheelchairs and three scooters, housed in an open-fronted unit of about 10 feet square in the main mall of the Asda store in Hatfield. It was not ideal as, in order to store the equipment, we had to collapse the chairs at night and open them every morning.

"After discussions with the store manager, we were allocated a new area. It was an old tyre-fitting bay which had not been used for over 12 years but, as it was more than nine times the size of the old area and had its own toilet, we accepted it gratefully and set about



Jim Hindley (standing second from left) assists some of the satisfied customers of Hatfield's Shopmobility scheme.

converting it into a unit to be proud of, with the help of office partitioning kindly donated by Rank Xerox at Welwyn.

"We soon had a facility which boasted a workshop, reception area, changing-room, office, kitchen and disabled toilet. Then we could really let our imagination run wild! So now, as well as continuing to loan scooters and wheelchairs for shopping, we also supply a number of manual wheelchairs which can be borrowed for holidays, visiting relatives, or whilst awaiting a chair from the DSS.

"We also offer advice on benefits and our workshop is able to carry out repairs on our equipment. An agreement has been reached with a local disability firm which will send a qualified engineer to our unit to overhaul a chair or scooter for a nominal £5 fee and give a written report on his findings. Above all, though, we offer a friendly retreat where you can come and have a cup of tea or

coffee and share your troubles and laughs with a friend.

"Spurred on by the success of our first scheme, we have now opened a second unit in the Galleria in Hatfield and are in the process of opening a third in the Howard Centre in Welwyn Garden City."

The National Federation of Shopmobility publishes a directory of all Shopmobility schemes in the country. For a copy, please contact Ms Joyce McCleod, 54 Priory Walk, Clowngate Centre, Worcester WR1 2LE; telephone: 0905 610523.

Anyone interested in starting their own Shopmobility scheme is invited to get in touch with Mrs Isabel Bracewell, Helmsdale, 80 Hilton Street, Aberdeen AB2 3QS; telephone: 0224 484957.

Membership File

NEW MEMBERS

We are pleased to welcome the following new members:

Aylesbury

John Phillpot
Roger Ridler

Marlow

Mick Duffield
Sheila Fox
Barry Greenwood
David Little
Colin Maun
Angus Roberts

Mitcheldean

Fred Bach
Ivan Baldwin
Geoffrey Beard
Allan Bird
Gordon Bowkett
Michael Bradley
Raymond Brain
Clive Burford
Colin Butler
Michael Cassidy
Roy Chamberlain
Timothy Coldrick
Sydney Cooper
Shirley Coopey
Arthur Davies
Jean Davies
Joan Davies
Maisie Davies
William Delahay

John East
Harold England
Walter Evans
Robert Farnham
Ian Forster
John Gurney
Glanville Haines
Geoffrey Hale
Barry Hall
George Halsey
Joyce Hardy
Mervyn Hawkins
David Hemsley
David Higman
William Holloway
Roger Hughes
Eric Jenkins
Gordon Jenkins
Haydn Jones
Ivan Jones
Jeffrey Jones
Malcolm Jones
Trevor Jones
Brian Kear
David Mahar
Brian Malpass
Walter Manns
John Marchant
Eileen Marshall
Michael Meredith

Nora Miles
Pauline Morgan
John Overbury
Tom Parker
Eric Payne
Malcolm Pearce
John Perkins
John Phillips
Rosemary Powell
William Poyner
Maurice Prout
Clive Reid
Josephine Reid
Michael Salmon
Roy Salmon
Margaret Sharpe
Albert Sheers
Sally Smith
William Smith
Terrence Tate
Bruce Toomer
Margaret Treherne
Norman Treherne
David Turner
Bruce Wallace
Graham Weaver
Graham Welch
Marie Wheatstone
Jean Whittington
Derek Wicks

Peter Wilby
Max Williams
Eric Woodman
UK Co.
Alan Abbott
Latif Ahmad
James Anderton
Ron Angus
Keith Baillie
Mick Barnes
Robert Barnett
Terry Bayley
Frederick Benson
Douglas Boardman
John Bowater
Gordon Bradshaw
Dorothy Brain
Kenneth Brain
Christopher
Bramsdon
Brian Canavan
David Carter
Joseph Clegg
John Cooke
Joan Crampton
George Davey
Alan Davis
Albert Demarco
Grant Farquhar
Geoff Farr

Alan Foggie
Neil Forrest
Douglas Gibb
Jim Gillespie
Alan Gooch
Colin Griffiths
David Hancox
Eryl Hannaby
William Heath
Peter Hewitt
Norman Holford
Peter Humphries
Jean Jackson
Raymond Jackson
Les Jones
Patrick Kennedy
Michael Knight
Brian Lacey
John Lessels
Gerda Manser
Albert Marshall
Donald McLean
John Milligan
Dave Newton
John Noble
Edward Pereira
Norman Pilbeam
Jo Oakes
Johnathan Oliphant
Ian Ollier

John Powell
Peter Pradey
John Pratt
Sandra Quayle
David Rackley
David Richmond
David Rogers
Tom Shanks
Fred Sixsmith
Donald Smith
Dave Somers
Leonard Thomas
John Thornhill
Brian Tyers
Michael Wainwright
Maureen Windmill
Carole Wingrove
David Wingrove
John White
Betty Whyte
William Wright

Welwyn

Ernest Dunk
Colin King
Nizar Rhemtulla
David Sproson

XES

Alan Young

IN MEMORIAM

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

Ginn & Co

Tony Finnigan

Mitcheldean

Edgar Adams
William Barrell
Keith Burris

Vic Dawson
Bruce Essex
Iris Gibbs
Cliff Green
Raymond Hale
Ken Hook
Fred Hopkinson

William Inkster
William Jones
Bernard Marshall
Ian Morris
Charlie Murrell
Donald Partridge
Fred Powell

Jim Sleeman
Ralph Tyler
Bertie Welch
Violet Wenderling
Edward Williams

UK Co.

Ian Chalmers
Robert Murray
Edith Newman
Joseph Simpson
Ray Thorburn
Roe Watts

Welwyn

Peter Bergs
Samuel Hayes
Florence Sutton

RXPA News

KEYHOLDING SERVICE

If you have a burglar alarm but don't want to trouble neighbours or friends by asking them to act as keyholders, you may be interested in a service offered by Blue Circle, an established private security company based in High Wycombe and covering Reading, Aylesbury, Berkhamstead, Uxbridge and Windsor. Blue Circle's keyholding service

provides routine checking and securing of premises and a 24-hour emergency and alarm response. The company will register with the police and with alarm monitoring stations as principal keyholders and will provide emergency attendance at premises as and when required. It will also organise the re-securing of premises if this should be necessary.

The cost of the service is normally £250 a year + VAT but RXPA members living in the area covered are offered a discounted price of £180 a year + VAT, with no call-out charges. For more information, contact Blue Circle Keyholding at Brook Street, High Wycombe, Bucks HP 11 2EQ; telephone: 0494 464546.

Pleased to meet you!

We are very pleased to welcome **Dave Giles** as a new Visitor in the Central Region. We leave it to Dave to introduce himself:



Dave Giles – looking forward to more contact with other members as a Visitor.

"It was the halcyon days of 1974 and I was a mere 24-year-old whipper-snapper when I joined Rank Xerox as a service engineer covering the Coventry area. This was after spending seven years as an engineer with what was then known as the GPO, fixing teleprinters and switchboards (days of leisure, long gone).

"My career in Rank Xerox was very unusual by the standards of most people who appear in print. Instead of the mind-bending speed of my meteoric path to promotion, I remained an engineer for most of the next 15 years!

"After being with the Company for 12 years and not a clean pair of hands for all that time, I was unfortunately involved in a serious car accident. This was when I came to know the benefit of working for a company like Rank Xerox. I was off work for 12 months with major injuries, after which the Company helped with my long-term recovery by giving me a desk-job for a while. Due to the re-organisation of 1988 (as against the re-organisations of 1980, 81, 82, 83, 84, 85 etc), the job I was doing disappeared and I went back to trying (some say I always was) to be an engineer.

"My return to the toner mines of the West Midlands lasted for about eight months but, with a rapid deterioration in my mobility, I was retired on medical grounds. That has been the state of play for five years now (keep smiling and make the best of it).

"Finding myself with limited contact with the rest of the world, I decided to try to pay back a little of the compassion that I had received from others during trying times. So, here I am. Pleased to meet you."

Cheaper phone calls

Members may be interested to know about a new "Friends and Family Scheme", introduced recently by British Telecom. For a one-off set-up fee of £4.99, this allows residential customers to nominate five telephone numbers of their choice and get a 5% discount on all calls made to those numbers.

Advice on care

A new booklet produced by Age Concern on "Getting and Paying for Care" gives a broad outline of the community care arrangements which came into effect on 1st April 1993. It is available, free of charge, by sending a 9" x 6" SAE to: The National Council on Ageing, Age Concern England, Astral House, 1268 London Road, London SW16 4ER.

HOLIDAY COTTAGE IN FRANCE



Alan Young's French rural retreat.

RXPA member, **Alan Young**, offers a 200-year-old cottage to rent 30 miles east of Cahors. The accommodation comprises two double bedrooms, toilet, bathroom, kitchen and lounge/diner. The cottage has its own pool and secluded garden and is situated in a quiet farming hamlet. It is within easy reach of all amenities but you do need a car.

The cost is £200 a week for September and October this year. 1995 prices and more information available from Alan at 16 Tennyson Close, Warminster, Wilts BA12 8HL; telephone 0985 218410.

Keep your contributions coming!

We have been very pleased by the recent response to our requests for news and letters. Please keep them coming!

All correspondence should be directed to our Secretary, **Mrs Barbara Keech**, at 84 Swakeleys Drive, Ickenham, Uxbridge, Middlesex UB10 8QG; telephone 0895 235081. Alternatively, you can get in touch with **Mrs Sandra Williams**, our main point of contact at RX Pensions, who can be reached at Compton Court, 20-24 Temple End, High Wycombe, Buckinghamshire HP13 5DR; telephone 0494 461700.