

American Express Retirees Club



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Subject: Amex Retirees

Newsletter – Q3 – 2023

Editor's Welcome

A big welcome to the summer of 2023 !

My wife and I feel particularly grateful as we have relocated to Hove (you know) , in Grand Avenue, on the 8th floor of a new apartment block. It is so invigorating to wake every morning and sit on the terrace, drink my tea, and have my hair blow dried from the very 'enthusiastic' south-westerly winds. It's an amazing location and so convenient for a lazy life !

Our family continues to work on providing support to displaced people around the world and I urge you to visit www.freedom-id.com if you wish to help us do good.

Our dear friend Hazel has kindly sent us an update from France, and you are all going to share the delights of a West Ham supporter, in Prague !!

Our chairman, again, has come to the rescue with his great anecdotes and brain teasers.

I hope that you have the technology which allows you to access the on-line July 2023 e-newsletter. Ann and her sub-editor must spend many hours, deliberating how to keep their readers 'glued to the screen.' It is always a joy to receive and digest. My big thanks, on behalf of us all, to the editorial team.

It wouldn't be a 'welcome' unless I repeat my plea for our readers to take some time to share their thoughts with colleagues to help make these newsletters, newsletters ! My threat is that, as a West Ham season ticket holder, I can add a match report to cover unused newsletter space during the new season !!

I have included a couple of articles which may be of interest during the summer as we continue to fight the cost of living whilst also looking to get away for a summer break. We, as pensioners, are somewhat protected but I feel for our younger families who have more expense and less disposable income . Maybe share the articles/links with them.

Chairman's Report

I can't believe that three months have gone by so quickly since the last issue of this Newsletter. Thankfully, our Editor, Richard reminded me just in time so I could get my thoughts on paper.

It's been a busy time the last three months, personally I've had so many hospital and doctor's appointment (not all mine I hasten to add) that I'm thinking of applying for permanent parking spaces. My arms nearly worn out from having my blood pressure taken and if I was examined, I could be accused of drug taking I've so many holes in my arm. Most of them routine thankfully, plus on top there were the Covid top ups. Perils of getting old, especially as there are more dispatches, than matches and hatches occurring.

I don't know if any of you are involved in assisting someone in claiming benefits, I do for a family member. Quite frankly I think the entire process is a disgrace, just when people are experiencing difficulties the process adds more complications. I've been waiting nearly eight weeks for the Department of Work and Pensions (DWP) and the local District Council to respond to revisions to the payments. Phoning them is an absolute nightmare, they seem to respond quickly enough by an automatic response system which directs you to the correct area and then the line just rings and rings, with the occasional "Your call is please hold." The line sometimes times out, usually after two hours so you must start again. There are three different numbers to call so it's actually three times the effort, I still haven't managed to get a personal response. Resorting to emails doesn't work either as they keep saying there is a delay due to a change in the system causing a backlog. I desperation I visited the local Job Centre, not the best of experiences. Although they have access to the files and were helpful, but they can't provide any specific help, just tell you what has happened and what should happen. In order to record that I have asked for changes, I have resorted to recorded delivery letters. I feel a plea for help to my local MP coming on. I'm blaming the work from home culture.

My thanks to Chris Belton and John Lias for picking up the reins for the forthcoming Amex Reunion to be held in November. The signs are looking good from the number of Retirees who have expressed an interest. Full details are shown elsewhere in this Newsletter.

As the world slowly comes back to life after Covid hopefully more Retirees events can be organised. Please remember if you have any thoughts on these or want to arrange an event, let me know and we will try to provide any help you need, in some cases we may be able to offer some financial help.

And, finally, I am always willing to listen to ideas to help make the newsletter more informative and relevant. I await your email.
Warm regards.

Obituaries

Mr John Harwood on 8 February 2023, who lived in Gosport, Hampshire.

Mrs Nancy Ann Henry on 17 February 2023, who lived in Honolulu, Hawaii.

Mrs Jacqueline Reilly on 21 February 2023, who lived in Chester.

Mr James Victor King on 1 April 2023, who lived in Cuckfield, West Sussex and leaves a spouse, Elizabeth.

Mrs Margaret Cynthia Capelin on 10 April 2023, who lived in Brighton.

Mrs Hilda Maher on 11 April 2023, who lived in London.

Mr Mahmoud Bahrami on 12 April 2023, who lived in Brighton and leaves a spouse Debra.

Mrs Gillian Rosemary Anderson on 19 April 2023, who lived in Luton, Bedfordshire.

Mrs Toni Alice Wallace on 21 April 2023, who lived in Brighton.

Mr Edward Newbury Whiting on 6 May 2023, who lived in Littlehampton, West Sussex and was widowed.

Mr Anthony Rapley on 19 May 2023, who lived in Carshalton and leaves a spouse Pauline.

Mrs Barbara Alexandra Cheek on 24 May 2023, who lived in Peacehaven and was in receipt of a spouse's pension in respect of her late husband Cyril's membership of the Plan.

Mrs Freda Esme Slatford on 30 May 2023, who lived in Brighton.

Mrs Mary Louise Bolton on 9 June 2023, who lived in Iver, Buckinghamshire.

Summer Activity

Time on your hands ? Some potential sources of ideas that may help.

Hair Mineral Analysis Basics

Hair mineral analysis refers to the process of testing your hair to reveal its mineral makeup. This can be done in several diverse ways, depending on what the results will be used for. **Hair follicle tests** are commonly associated with testing for drug use, but other types of hair tests are more benign. Hair strands can be ground up, put under a microscope, or tested chemically.

What Hair Analysis Can Tell You

You can glean a lot of information from a single strand of hair. Your hair absorbs chemicals from the medications you take, the foods you eat, and environmental toxins, and this information stays in the hair shaft for several months. Hair analysis can reveal drug use habits, genetic diseases, heavy metal poisoning, and other conditions.

Providers use hair mineral analysis to get a better idea of your nutritional health. Your hair can show which minerals are in short supply in your body, as well as provide insights into:

- Stress levels
- Oxidation rate (metabolism)
- Heavy metal poisoning
- Thyroid activity

Heavy metals are one of the first things to show up in a hair mineral analysis. If your doctor suspects you might have been exposed to mercury, lead, arsenic, or cadmium, they might recommend a hair analysis to determine if they've affected your health.

Money Saving Expert

MoneySavingExpert.com is the UK's biggest consumer website, with more than 16 million users a month. The site's dedicated to cutting your bills and fighting your corner with journalistic research, innovative tools and a massive community – all focused on finding deals, saving cash and campaigning for financial justice.

The average person in the UK can give themselves the equivalent of a 25% pay rise by being an active, savvy consumer and shifting to the absolute best deals. This site's here to show you how. To get started, see the [Money makeover](#) guide.

Simon Calder – Travel Guru

Recommend that you visit his site (<https://simoncalder.co.uk>). You can contact him about travel, and find out where you can read and see his work. Twenty-first-century travellers are privileged to be able to see much of the world in greater safety and at a lower cost than any previous generation. The travel industry provides more choice and better value than ever – though sometimes things go wrong, and I do what I can to keep firms in line. In the UK, we are in the lucky position of enjoying the most competitive travel industry in the world. Most of the time, it works remarkably well and delivers formidable value. But with intense rivalry can come the pressure to cut corners or to treat customers with disrespect. So, whether it's pretending flights are available for £10 when the actual price is nearer £100, or the dismal treatment of passengers when trains are disrupted, I try to challenge the travel industry when necessary – and to give praise where it's due.

The best way to travel is ... cheaply. Partly this means you can travel more, and partly it means you're not isolated from the host community and can get closer to the soul of a place. The thickness of the mattress tends to be in inverse proportion to the proximity of the people. I have the strap-line "The man who pays his way" because I don't accept free transport or accommodation from the travel trade. As a result of this policy, I tend to meet a lot of very interesting folk. The people with the best stories to tell live life in the cheap seats.

Calling all Retirees



It's been a long time coming but we're excited to announce that we're planning to organise a reunion for all Retirees, ex-employees and Quarter Century Club Members!

Save the date : 18 November 2023 at a venue in Brighton and Hove

We're looking to arrange a private meeting room and provide some food and there will drinks at a cash bar. We estimate the price to be approximately £10 per person.

Before we get too far advanced, we need to have some understanding of how many of you would be interested in coming along. There will be no guest speakers and no music – just an evening of catching up with former colleagues and friends.

If you would be interested, please register your interest at : reunion@theretirees.co.uk.

We hope you can join us for this fun-filled event!

Chris Belton / John Lias / Peter Smith

A Moment in History

I just had to deliver my trip report on a sporting occasion that doesn't come round very often – in this case, 58 years ! Yes, as you have all guessed by now, it was the day that West Ham Utd carried off the Europa Conference League cup 2023, in Prague ! And I was there, well most of the time, to be part of the event.

So, settle down and be prepared to ooey and aaaah !

Just picture the backdrop; West Ham (the Irons) had successfully navigated their way through the various league and knock-out stages to merit being the finalists. Their opponents, Fiorentina, from Italy.

The cup final was held at the 'other' Prague football club, Slava, at a stadium with a capacity of under nineteen thousand. (The Irons, at London Stadium , can accommodate sixty-five thousand !). One of the consequences of this is that less than five thousand tickets were allocated to The Irons, although circa ten thousand were being sold through the UEFA organisers.

Rumours are that over twenty-five thousand West Ham supporters had made the trip, who never had tickets. Prague did an amazing job in organising a hospitality zone where refreshments and big screens were the order of the day. Prague also made all public transport available free to the visitors.

Diana, the boss, had a premonition that The Irons would get through at the beginning of the semi-final stage and so generously purchased an air ticket for me – it was very inexpensive but the flight wasn't scheduled to arrive until 20:15 on the night – the match starting at 21:00 – no matter; we have our son and his family living there and so I knew they would whisk me from the airport – or organise a taxi, or something.

The other planning issue is that we were due to fly back from Puglia , arriving at 01:30 on the morning of the match – no problem I'd get a few hours' sleep then go by rail to Luton (from Brighton).

Good plan ? Almost. I didn't have a match ticket. I am a season ticket holder but knew that I stood little chance of getting a ticket through the club. I joined UEFA and was able to be part of a ballot for tickets. And Stuart, our son, had friends who were members of the Slava club and knew the local providers. Worst case, I would join the fans at the hospitality site.

The Irons get to the final – hoorah- and Stuart manages to obtain four tickets so was able to join me and two close friends/ supporters- hoorah.

The day before we were due to travel back from Italy, we are told of a French air controllers strike – boohoo.

Our flight from Italy was expected to be delayed by at least two hours ! I negotiated with Diana who allowed me to buy a (very expensive) ticket with EasyJet, which was due to arrive at 18:30, making my travel easier from home and with more of a chance to get to the start of the match.

We arrived home at 03:30 on the match day. A few hours' sleep, collect my West Ham shirt and scarf, change of underwear and off to Gatwick. BUT EasyJet announce that the flight will be delayed by two and a half hours !! – but that I should be at the airport by 12:30 in case there are any changes !!

Now, I am at the airport, watching the flight departures board and seeing my flight gradually moving to the top position (most delayed). Why is my flight over two hours delayed when most other flights are on time or delayed a little ?

Finally get to the Gate and see that over half the passengers are West Ham supporters, and all of us concerned about this horrific delay. We eventually touch down in Prague at 20:30 and it's a forty-minute drive to the stadium. A West Ham wave of supporters rushes through the airport to the passport control – remember we are now aliens and so must have our passports checked and stamped. We turn the corner in sight of the police booths and – oh no – 150 Israeli passengers had arrived before us and were patiently and slowly being 'processed'.

In true Irons fashion many of the fortunate match ticket holders had a conflagration and decide to 'rush' the police booths, pushing in front of a now surprised queue ! Oh no, this could be a major incident !! Fortunately for everybody, the Israelis' appreciated the urgency of the matter and the police were being very accommodating and processing the panicked supporters. I, being a gentleman, stood at the end of the queue, tears in my eyes. A very polite Israeli lady in front of me suggested that I should also push to the front of the queue and would be forgiven ! So, I did .

Now, into the Arrivals area I see my daughter-in-law and two grandchildren , hands out ready to take my luggage and rush me to the car. So lucky !!

The match has now started, and we have a forty-five-minute journey to navigate-into unknown zones on the edge of Prague. After a terrifying drive, we managed to get to the stadium and I was dropped off , literally, outside the gate entrance. By this time, I was the only person trying to get into the stadium, so the tens of security people kindly whisked me through all the formalities. I arrived in the ticketed zone, popped my head up just in time to see Fiorentina score a goal ('sh..,' we are 1-0 down in the last minute of the first half). Thankfully, the goal is disallowed so I could continue my search through a very noisy and large crowd of West Ham supporters. I find the row in which my seat is and look up just as the half time whistle blows and see our son dashing off to buy half time refreshments.

I send him a selfie, just so that he knows I have arrived. Ten minutes later he and a friend arrive back at the 'post,' each carrying two pints of local brew . I have arrived! -hugs and greetings but all nervous with the lack of progress!

Our seats were literally ten rows from the pitch edge and immediately behind the goal. I could see the whites of the players eyes and hear the various inter-team shouts. And we scored twice into the goal that I was behind.

The final whistle – we have won. Hugs, tears, screams and singing. Such joy.

Friends and families of the team were in the zone to our left and so all the celebrations took place just below us. It was great to see the wives, girlfriends, and kids; so many adorned in West Ham shirts displaying the number on the back of their loved one.

The formal celebrations of medals and cup presentation at the centre of the stadium and then everybody flows back into our zone to really start the celebrations. Just so amazing.

Is anybody still reading ? Apologies to non-football fans but this really was a moment in history with West Ham, like Manchester City, winning a European competition.

That's it for this season 😊 – just to keep you interested, West Ham's win mean they will participate in next year's Europa League Cup !!

Hazel, France

At last, some time to write. It's been raining all day here and has been raining to some degree every day for the past week, with a forecast of at least 9 more days like it. Unfortunately, it isn't enough to keep the water levels high enough but is keeping the gardens watered! A very strange May. However, I digress

It is a long time since I made any contribution to the quarterly newsletter, and I can't remember when I last wrote, so sorry if anything is repeated.!

First, I would like to say that although I did not know Brian Vernon it was a very interesting read, and he was obviously quite a character.

I've now lived in my new abode in Roquebrune-sur Argens in France for almost 2 years and I'm very happy here. I feel safe within the Domaine with electric gates, and on one side I have 2 pairs of the best ever neighbours. All French, with some English spoken plus my not perfect but usually understandable French. They help me with so many things, like the smoke alarm going off, that I can't reach, one of the ladies helps me with the garden, although I do my bit by picking up all the cuttings, and the endless leaves and taking it all to the déchèterie (tip) One husband is my 'go to' when I can't get the lid off of a tin with a pull ring, and the other husband helps me with any jobs in the house. His wife is just as kind and looked after my cat twice a day for almost 6 weeks when I was in the hospital and the re-education centre for my knee replacement.

Therein lies another story. I'm now nearly 4 months on and it is getting better, but it is a very long and drawn-out process. I still have a lady physio coming to the house twice a week. However, the food at the re-education centre was a challenge and a nightmare all in one!!!

I do however have some concerns about how I will cope living where I do when I reach the stage where I can no longer drive. Living in the domaine is a problem for deliveries. There is the possibility for the delivery driver to press a set of buttons until they get to my house number which would alert me and I could then give them the gate code, but that is all well and good as long as the supplier tells them what to do - if not they leave a note in the outside post box saying that they couldn't deliver.

However, there is a strange thing here, where anyone young or old, can buy a specific small car that does not require even a driving license, but is limited to 50kph. I'm usually the one behind these cars shouting at it's an 80kph zone not 50! Hence, I will then be one of the ones being shouted at!!!

I have a great social life here too, including 2 international women's groups 1 local and one back in Lorgues where I lived before,

membership of the British Association , various lunches, and activities. A neighbourhood network, Canasta twice a month and a 'bring and share' lunch once a month at an old friend's house with her husband and a number of other waifs and strays that I organise.

I'm still travelling and was back in London for shows in December, including the panto at the Palladium (rolling in the isles hilarious) and again in April including the last tour of Elton John at the O2 arena, after waiting 4 1/2 years for him to fulfil the booking. My next trip is to Las Vegas in June to see Barry Manilow with friends for his 80th birthday. So I've rambled on long enough and hope I haven't bored you all rigid.

Quiz Time Quiz Fish and Chips

1. What % of potatoes are turned into chips? a. 25% b) 35% c) 50%
2. What is the most popular condiment for chips in the South, the North and Scotland? Three answers.
3. Who holds the UK record for the highest number of Fish and Chips sold in a day?
4. How many fish and chip shops are there in the UK? a) 10,000 b) 15,000 c) 8,000
5. An average portion of chip shop chips contains how many calories? a) 550 b) 1012 c) 686
6. How many portions of fish and chips are sold in the UK each year? a) 100 million b) 165 million c) 205 million
7. Who is popularly accredited with inventing the 'ultimate chip recipe' - the triple-cooked chip?
8. What is the second most popular take-away meal in the UK?
9. Until the 1980's what was the most popular way to wrap fish and chips?
10. What condiment do the Belgians and the Chinese prefer on their chips?

The World's most expensive.....?

Mushrooms - Matsutake - Grown on pine trees throughout Japan, China, and Korea. A kilogram of matsutake can set you back as much as £1,420.

Beef - Kobe - This prized meat comes from the Wagyu breed of cattle hand reared and daily massaged in Japan. The most highly sought after comes from the black Tajimi-ushi breed from the Hyogo area. You'll have to fork out over £418 per kilo to sample this.

Caviar - Almas - These golden eggs of the Beluga Sturgeon hail from the Caspian Sea and come from albino sturgeons that are at least 70 years old. The word "Almas" means diamond – fitting for a luxury that can cost around £16,000 per kilo!

Ham - Jamón Ibérico de Bellota: - Translating as Iberian acorn ham, the Black Iberian pig lives in forests along the Spanish/Portuguese border and eats, you guessed it, acorns. Retailing at more than £100 per kilo, best to keep it for a special occasion....

Truffles - White truffles - Originating in the Piedmont region of northern Italy, these funny knobbly looking things sell for between £1,980 and £4,180 per kilo. Notoriously difficult to find, truffle hunters must enlist help from their trusted pigs. The white truffle is the most highly prized of all – so much so that in a charity auction, a 1.5kg white truffle sold for £165,000!

Chocolate - Chocopologie truffle - This chocolate variety is the creation of Danish chocolatier, Fritz Knipschildt. The truffle ganache is made from French Valrhona chocolate blended with fresh cream infused with vanilla pods and truffle oil. Selling for over £3,520 a kilo.

Herbs - Saffron - Derived from the saffron crocus, this spice has been cultivated for over 3,000 years and at times, has been worth more than gold. One kilo of dry saffron requires between 110 and 165,000 flowers which goes a long way in explaining why it can cost between £770 and £7,700 a kilo.

Potatoes - La Bonnotte - With just a 10-day season this variety can cost up to £400 a kilo.

Coffee - Kopi Luwak - It isn't the most conventional cup of coffee you're likely to drink, seeing as it's harvested from the droppings of the Asian Palm civet. Produced primarily in Indonesia, the civets eat the coffee berries which then pass through their system undigested. It is said that the acid in the civet's stomach causes an enzymatic process that creates a complex and unique flavour. Given its questionable hygiene levels it's surprising it has a price tag of between £140 and £700 a kilo.

Tea - Tieguanyin - It falls somewhere between a black and a green tea and costs around £1,700 per kilo. Its leaves can be brewed several times before they lose their flavour. Practically a bargain then...

And finally

A very tired nurse walks into a bank, exhausted after an 18-hour shift and tries to write out a cheque with a rectal thermometer. Realising her mistake, she searches in her handbag and says to the counter clerk, "Oh no, I've just remembered where I've left my pen!"

"When I was a young lad, my mum would send me down the shops with £1 and I would come back with a loaf of bread, a bag of potatoes, a bag of flour, three bottles of milk a chunk of cheese a box of tea and six eggs. You can't do that nowadays..... There are too many security cameras!"

He "I want you upstairs?"

She "Oh you dirty beast. Shall I slip into something more comfortable?"

He "No! I really want you to go upstairs, the rugby is about to start on the tv."

Quiz Answers

1. 35%
2. Ketchup in the South, Curry Sauce in the North, Scotland prefers Chippy Sauce, vinegar, and brown sauce.
3. 12,406 at Marini's in Glasgow. The record was set in 1999.
4. 10,000 although this is forecast to halve over the next three to five years.
5. 686 calories
6. 165 to 167 million
7. Heston Blumenthal
8. Indian
9. Newspaper. The regulations in 1980 specified that greaseproof paper must be used as the first barrier. Using newspaper has not been banned as the outer wrapping. (Editor's note – but they don't necessarily taste the same)
10. Mayonnaise in Belgium and Sugar in China

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WE REGRET THAT THE RETIREES CLUB IS NOT ABLE TO DO THIS FOR YOU.

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Newsletters



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Quarterly Newsletter items only; please email the Editor Richard Watkins at the address above.

NEW RETIREES ONLY - If you are recently retired and seeing this Newsletter for the first time – welcome to The Retirees Club. You are invited to attend any of our events and this invitation is extended to your guests. Details of our events together with all other Retiree news can be found on our website www.theretirees.co.uk. Where you can also sign up for the monthly eNewsletter. **PLEASE NOTE THAT YOU MUST OPT IN IF WISH TO RECEIVE A COPY** after receiving your first copy.



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