

# American Express Retirees Club



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Subject: Amex Retirees

## Newsletter – Q2 – 2025

### Editor's Welcome

Just finishing Easter celebrations and so planning where to go and what to do for the rest of the year ? Read On ! I have collaborated with my dear friends Peter Smith and Deepseek to bring to you an exhilarating second quarter newsletter which we hope you enjoy. I am not allowed to make any political observations, but my energies are definitely more leaning East rather than West. We absolutely love Canada and Canadians; such a beautiful , caring country.

I owe a profuse apology to Ann Noble, whose valuable contribution has taken over two years to find its way into your newsletter. We are starved of material generally and so Ann really didn't deserve the cold shoulder-my lack of filing ability being no excuse. Despite this failure I would be so grateful to receive more stories that we can share

### Chairman's Report

With the weather being the most popular subject mentioned in the UK, I suppose it would be a bit strange not to mention it. The month of March was very mild for most of us, ending in a relatively warm week and the first couple of days lovely, sunshine from early on until late, at least in the South. Just at the right time to welcome BST, personally I love BST although I know some people really hate it and are trying to stop it. I can't see what the issue is as we are working to the same time and the brighter evenings are welcomed, I even find it easier to get up in the mornings as a result. I hope it isn't dropped. None of us know how long we have in this life, and most don't want to leave earlier than we need but I'm beginning to think that things are starting to leave me. I have mentioned in the monthly eNewsletter that some modern technology is leaving me behind, like telephone voicemail, chatbots and our complicated room thermostat but it seems that normal businesses are determined to make my life more complicated.

It all started I suppose with self-service petrol stations, many of us didn't like them, me included because working the pumps in my teens was a way of earning a few extra bob, when they came in it was just a cashier that was needed. Eventually we accepted them, no choice actually and nowadays it's rare to find a pump attendant. Slowly self-service supermarkets came in eventually they started getting us to work the tills ourselves. In our local Sainsbury's you must ask for a till to be opened, they do it but with a hidden scowl. Along the way came self-selection screens in fast food outlets.

Now all these shops etc are finding new ways to frustrate us more mature.

On a recent trip to visit our son in Bristol and having one day when he was at work, we decided to visit Cribbs Causeway a vast shopping area containing most of the well-known major chains and stores etc plus a huge modern shopping mall. Quite apart from the huge distances involved in walking around with no idea where to go, we couldn't find any guides, maps it seems that many places have a determination not to serve you face to face. Looking for somewhere to have a light lunch we decided eventually on M and S, burgers, pizzas weren't what we were looking for. Now having probably, the oldest age profile of customers you would expect a bit of customer service. No, even they had touch screens to order your meal, snacks etc. eventually seeking the help of a 'helper' we ordered our coffees and snacks and eventually paying by credit card, the sandwiches arrived pre boxed so tightly it was difficult to separate the sections and had mayonnaise on them, our pet hate of an ingredient. Not our happiest experience and no return for us.

My wife bought a top in New Look, where they don't issue receipts unless you have an email address, she doesn't. On our return journey we stopped at a motorway service area to get a coffee, no tills, just a touch screen again.

I suppose it's a way of reducing staff costs but where will it end.

No wonder I don't go out much.

### Obituaries

**Mr Robert Andrew Smith** on 22 February 2025 who lived in Chepstow and did not leave a spouse, we were notified by his sister.

**Nichola Janice Sinnott** on the 12 February 2025 who lived in Haywards Heath, West Sussex.

**Mrs Joyce Hooper** on 8 February 2025 who lived in London.

**Richard Henry Coleman-Wood** on 30 January 2025 who lived in Gloucester and did not leave a spouse  
**Mr Malcolm Lawrence** on 28 January 2025 who lived in London.  
**Mr Raymond Michael George Burchett** on 25 January 2025 who lived in East Sussex and was in receipt of a spouse's pension in respect to his late wife Pamela's membership of the Plan  
**Ms Hilda Winifred Davies** on 20 January 2025 who lived in Brighton.  
**Mrs Marguerita Lewis** on 19 January 2025 who lived in East Sussex and did not leave a spouse  
**Mrs Pamela Margaret Ralphs** on 16 January 2025 who lived in Bridport She was in receipt of a spouse's pension in respect to her late husband Edward's membership of the Plan.  
**Jane Caroline Millwood** on 15 January 2025 who lived in Shoreham-By-Sea.  
**Mrs Carol Booth** on 6 January 2025 who lived in Preston.  
**Ms Jeanette Dawn Denton** on 31 December 2024 who lived in Wisbech.  
**Mr Philip Dann** on 26 December 2024 who lived in North Yorkshire. We were notified by a friend, Mr Anthony Blenkinsopp. He did not leave a spouse  
**Ms Colette Antliff** on 23 December 2024 who lived in West Sussex.  
**Mrs Kamalam Francis** on 13 December 2024 who lived in London and was in receipt of a spouse's pension in respect to her late husband Appavu membership of the Plan  
**Mr Dorio Edward Melfi** on 19 December 2024 who lived in West Wickham in Kent and leaves a spouse Shelia Melfi.  
**Mrs Pauline Maund** on 15 December 2024 who lived in Torquay. She was in receipt of a spouse's pension in respect of Mr Rex Maund. The executors of her estate notified us.  
**Mrs Shirley Isobel Edwards** on 10 December 2024 who lived in East Sussex.  
**Mr Geoffrey Douglas Marley** on 22 November 2024 who lived in Dorset.  
**Mrs Patricia Ellen Keeble** on 17 November 2024 who lived in Purley, and was in receipt of a spouse's pension from her late husband Edward Thomas (Ted) Keeble membership in the Plan  
**Mr John Leach Bell** on 15 November 2024 who lived in Dorset and was widowed  
**Rosemary Bartels Ogoe** on 31 October 2024, who lived in Brighton.

## **GREAT NEWS**

In November 2023 Brighton & Hove Albion Football Club generously hosted a hugely successful Amex Retirees Reunion at The American Express Stadium with nearly two hundred attendees.  
 There has been an overwhelming desire communicated ever since for a repeat of such an event.  
 We are therefore delighted to be able to announce that BHAFC, who remain very mindful of the strong links between the football club and American Express, have once again kindly offered to host another Reunion Party later this year. Moreover, the evening will take place in The Terrace, the brand-new area within the stadium that has only just opened.  
 More details of the precise dates etc. will follow over the next couple of months or so but we wanted to make people aware of this exciting event which, with your support, will be even bigger and better than the last one !

## **Time to Read! (Editor)**

Here are six book recommendations, featuring uplifting stories, nostalgic settings, and themes of resilience, community, and adventure:

1. "The Secret Garden" by Frances Hodgson Burnett

A timeless classic about rediscovery and the healing power of nature. Orphaned Mary Lennox uncovers a hidden garden at her uncle's Yorkshire manor, learning to nurture both the garden and her own spirit. Perfect for: Fans of lush countryside settings and heartwarming tales of second chances.

2. "The Unlikely Pilgrimage of Harold Fry" by Rachel Joyce

Retiree Harold Fry impulsively walks 500 miles from Devon to Berwick-upon-Tweed to visit an old friend, reflecting on life, regrets, and hope along the way. Set in quintessential UK landscapes, it's a touching story of late-life purpose. Perfect for: Anyone who's ever wondered, "What if I just kept walking?"

3. "Dear Mrs. Bird" by AJ Pearce

A charming WWII-set novel about Emmeline Lake, a plucky young Londoner who secretly becomes an agony aunt for a struggling magazine. Full of wit, wartime spirit, and camaraderie. Perfect for: Nostalgic readers who enjoy stories of everyday heroes and British resilience.

4. "The Salt Path" by Raynor Winn

A true story of a couple in their 50s who lose their home and hike the 630-mile Southwest Coast Path with nothing but a tent. Inspiring and raw, it celebrates nature's power to heal even in bleak times. Perfect for: Armchair adventurers or those seeking motivation to embrace life's unexpected turns.

5. "A Man Called Ove" by Fredrik Backman

A grumpy yet lovable widower finds his solitary world upended by a lively new neighbour. This bittersweet tale of community, friendship, and rediscovering joy is both funny and deeply moving. Perfect for: Anyone who's ever felt "out of step" with the modern world—and secretly craved connection.

Bonus : Light-Hearted Mystery

"The Thursday Murder Club" by Richard Osman

Four retirees in a Kent retirement village solve cold-case murders with wit and charm. A cozy, clever whodunit that pokes fun at ageist stereotypes.

These books are widely available in UK libraries, bookshops, or as audiobooks. Happy reading—and perhaps a perfect excuse to

start a retirees' book club!



## **Ann Noble from Guisborough**

I thought how sad it is that many Amex Retirees, including myself, do not heed your plea to submit an article for publication in the Retirees Magazine. In fairness it is not something many people enjoy doing. Some, like me, have every intention of doing so but keep putting it off. So, I've taken the bull by the horns, or rather the pen in the hand, and have decided to have a go at writing a few memories down about my connection with Amex.

It started way back in the 1980s. My husband, Peter, worked for ICI at the Wilton Headquarters in the North East and was chatting one day to June Coyle who was the Manager of Travel and Visitors. She said she was looking for a part-time receptionist to help in the terribly busy reception area, so I offered my help. Although June was the ICI manager, American Express was under contract to run the system – i.e.: front of house reception; organising travel, hotels, and hire-cars etc. for all staff and Sandra Milton was the Amex manager in charge of her staff. I loved the job and worked alongside the lovely Cath Berger for several years working for Amex but employed by ICI on a part-time basis. My daughter Jennie also worked for Amex for a brief time, and she left to get married and move to Madrid in 1993. I left for a short time around that time, but Amex asked me if I would come in and run the hire-car side of things. At this stage Amex employed me so, on leaving in 1998 to spend more time with my daughter and grandchildren in Madrid, I became an AMEX

Retiree and the recipient of a (very) small pension and the Retirees Magazine. I have always enjoyed reading the articles (written by the Editor and Chairman mostly!) and laughed heartily at the "and finally," but rarely recognise any names as most seem to have been based in the south of England!

So, there you have it, not much scintillating info I'm afraid but at least I have made the effort. So come on you Retirees, put pen to paper or fingers to computer and send in a few articles to take the pressure off our dedicated Editor and Chairman - they deserve our support!

## **Staying Active and Connected: UK Clubs and Adventures for Retirees**

Retirement is the perfect time to dive into hobbies, meet new friends, and explore the UK's vibrant communities. Whether you're in a bustling city or a quiet village, here are local clubs, resources, and activities, designed with retirees in mind:

### 1. Embrace Creativity

- Art and Craft Workshops:- Check out classes at local councils, libraries, or adult education centres (many offer discounted rates for seniors).

- Organisations like Age UK or The University of the Third Age (U3A) often host creative groups, from watercolour painting to knitting circles

- .- Write Your Life Story:- Join a memoir-writing workshop (try The Guardian's Masterclasses online or local U3A groups)

### 2. Get Moving

- Gentle Fitness:- Walking for Health (a UK-wide initiative) offers free, sociable group walks tailored to all abilities.

- Try aqua aerobics at your local leisure centre or chair yoga sessions (many are NHS-recommended).

- Gardening Bliss:- Join the Royal Horticultural Society (RHS) community gardens or volunteer with the National Garden Scheme to explore stunning private gardens.

### 3. Connect and Give Back

- Volunteer Locally- Help at National Trust properties, support the British Red Cross, or assist at local charity shops (Oxfam, British Heart Foundation)

- .- Become a Community First Responder or library reading volunteer for schools.- Social Clubs:- The U3A (University of the Third Age) has over 1,000 UK branches offering everything from book clubs to science lectures

- .- Probus Clubs (for retired professionals) host regular talks and outings.

### 4. Explore the UK (and Beyond) on a Budget

- Senior Travel Deals:- Use your Senior Railcard (1/3 off train fares) or National Express Coach Card for discounts.

- Join National Trust or English Heritage for free entry to historic sites and walking tours.- Group Adventures:- Companies like Riviera Travel or Saga Holidays cater to retirees with UK and European trip

- Try a Shearings coach holiday for budget-friendly UK breaks.

### 5. Tech Help for UK Retirees

- Free Digital Skills Courses:- Age UK offers free online or in-person workshops on video calls, online banking, and avoiding scams.- Libraries often host "Tech Tea Parties" to troubleshoot smartphones or tablets.

- Stay Safe Online:- Bookmark Action Fraud UK for scam alerts and Get Safe Online for security tips.

Final Thought: Retirement in the UK is brimming with opportunities—no passport required! Whether you're tending roses in a community garden, debating books with U3A friends, or exploring Cornwall by coach, there's something here for every interest. What will you try first?

## **Travelling Abroad-what you should know !**

Since Brexit, UK residents traveling to the EU, Schengen Area, and some associated European countries (e.g., Iceland, Norway, Switzerland) face new rules. Below is a clear, retiree-friendly explanation of the current requirements, including visa-free limits and upcoming changes like the ETIAS authorization. I'll also clarify start dates and key tips to avoid issues.

### 1. The 90/180-Day Rule

What is it?

UK passport holders can travel to the Schengen Area visa-free for up to 90 days within any 180-day period. This applies to tourism, family visits, or business (but not working or living abroad).

Key details:

- The 180-day window is rolling—it counts backward from your most recent entry/exit date.
  - Example: If you spend 90 days in France from January–March, you can't return to the Schengen Zone until July (after 90 days outside).
  - Applies to: All 27 Schengen countries (e.g., Spain, Italy, Greece) plus Iceland, Norway, Switzerland, and Liechtenstein.
- Start date: In effect since January 1, 2021 (post-Brexit transition).

## 2. Passport Validity Requirements

- Your passport must be:
- Less than 10 years old on the day you enter the EU.
- Valid for at least 3 months after the day you plan to leave the EU.
- Tip: Renew your passport early if it's close to expiring.

## 3. ETIAS Authorization (Coming Soon)

What is ETIAS?

The European Travel Information and Authorisation System (ETIAS) is a new digital visa-waiver system (like the US ESTA). UK citizens will need to apply online for approval before traveling.

Key details:

- Cost: £7 (free for those over 70).
- Validity: 3 years or until passport expiry.
- Processing time: Most approvals granted within minutes.

Start date: Delayed multiple times—now expected mid-2025 (originally planned for 2024).

Action for retirees: No need to apply yet, but stay updated via the [official ETIAS site]([https://travel-europe.europa.eu/etias\\_en](https://travel-europe.europa.eu/etias_en)).

## 4. Longer Stays Require Visas

If you want to stay in the Schengen Area longer than 90 days (e.g., for retirement), you'll need a:

- National visa (e.g., France's long-stay visitor visa).
- Residency permit (requirements vary by country; often requires proof of income, health insurance, and accommodation).

## 5. Country-Specific Rules

Some countries have extra requirements:

- Spain/France/Portugal: May ask for proof of sufficient funds, return tickets, or travel insurance.
- Croatia/Slovenia: Part of the Schengen Area as of 2023—counts toward your 90-day limit.

## 6. Tips for Retirees

1. Track your days: Use the EU's [90/180-day calculator](<https://schengenareacalculator.com/>) to avoid overstaying.
2. Plan multi-country trips carefully: Time in any Schengen country counts toward your 90-day total.
3. Consider non-Schengen EU destinations: Ireland, Cyprus, and Bulgaria/Romania (joining soon) have separate visa rules.
4. Watch for ETIAS updates: Bookmark the [UK Government Travel Advice](<https://www.gov.uk/foreign-travel-advice>) page.

## Key Takeaway

While the 90/180-day rule limits extended European holidays, careful planning ensures smooth travels. For retirees dreaming of longer stays, explore national visas or split your time between Schengen and non-Schengen countries (e.g., Ireland, Cyprus, or the Balkans).

## **Quiz Time**

1. Which British Prime Minister served the shortest term in office during the 20th century, lasting just 209 days?
2. What was the 'Plimsoll Line,' introduced in 1876?
3. In 1952, a catastrophic smog event in London killed an estimated 12,000 people. What unique meteorological and industrial factors combined to create this deadly 'Great Smog'?
4. What was the 'Eureka Stockade'?
5. Which groundbreaking 1947 British invention, developed at the University of Manchester, is often called the 'birth of computing' but is frequently overshadowed by later American innovations?
6. What is 'Droit de Seigneur'—a mythical medieval custom often cited in literature—and which British author famously debunked its historical legitimacy in a 19th-century essay?

## **And Finally**

A lawyer runs a stop sign at a junction and gets pulled over by a constable in a police car.

Thinking he's smart being a lawyer and has a better education than an ordinary police constable, when he's asked for his driving licence and registration he asks; 'What for?'

The constable responds, 'You didn't come to a complete stop at the junction'

The lawyer says, 'I slowed down, and no one was coming.'

'You still didn't come to a complete stop. Licence and registration please'

The lawyer says, 'If you can show me the legal difference between slow down and stop, I'll give you my license and registration and you can give me the ticket. If not, you let me go and don't give me the ticket.'

The constable says, 'That sounds fair, please exit your vehicle'

The lawyer steps out and the constable takes out his truncheon and starts beating the lawyer with it.

The constable says, 'Now do you want me to stop or just slow down?'

## Quiz Answers

1. Sir Alec Douglas-Home (1963–1964). His brief tenure followed Harold Macmillan's resignation due to the Profumo Affair, a scandal involving a minister sharing a mistress with a Soviet spy. Douglas-Home, a hereditary peer, had to renounce his earldom to become PM under archaic parliamentary rules. His government collapsed after a narrow election loss to Harold Wilson's Labour Party.
2. The Plimsoll Line (or Plimsoll Mark) was a compulsory loading gauge painted on ships' hulls to prevent overloading. This ended the practice of "coffin ships" (overloaded, unseaworthy vessels) and saved countless sailors' lives.
3. Anticyclone weather: Cold, windless conditions trapped pollutants: Coal burning. Post-war reliance on low-quality, high-sulphur coal in homes and factories: Diesel fumes, Untreated emissions from buses replacing electric trams.
4. The Eureka Stockade was a gold miners' revolt in Ballarat, Victoria, against oppressive British colonial policies, (e.g., expensive mining licenses, lack of voting rights)
5. The Manchester Baby (officially SSEM), the world's first stored-program computer. Built by Frederic C. Williams, Tom Kilburn, and Alan Turing, it ran its first program on 21 June 1948.
6. The Droit de Seigneur (or "Lord's Right") was the alleged feudal privilege allowing lords to sleep with serfs' brides on their wedding night. Sir Walter Scott perpetuated the myth in his novels, but historian William Blackstone debunked it in his Commentaries on the Laws of England (1765–1769), calling it a "vulgar fiction." The term remains a literary trope despite lacking historical evidence.

### **PENSION ADMINISTRATION - PLEASE NOTE THE ADDRESS BELOW**

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The Retiree Club **does not** keep any records; you need to use the contact details shown immediately below.

To reduce any delay; All change of address requests and, matters pertaining to the distribution of the Newsletter or any other items pertinent to a pension payment must quote a pension payroll number, an authorized signature is required, and be referred to.

American Express UK Pension Plan, Gallagher, PO Box 319, Mitcheldean, GL149BF

Helpline 0330 123 9584. Non-UK Residents +44 1179 101100. Or e-mail: [amexadmin@buck.com](mailto:amexadmin@buck.com)

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

### **Retirees Club Committee - Contact Details**

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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](http://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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