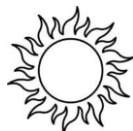


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Website: [www.theretirees.co.uk](http://www.theretirees.co.uk)  
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Subject: Amex Retirees

## Newsletter – Q3 – 2025

### Editor's Welcome



Into the summer we go! Those of us who live in the UK are managing through highs and lows, as usual, but with extra stress being created by the world around us. Diana and myself have decided to escape to the sun, courtesy of one of those last-minute offers (that usually are not!). Pasta, fresh fruit, sun, vino, and family - here we come!

I am very privileged to include this quarter an article from Muriel Fleming, and my attempt to add photographs that Muriel kindly sent to us. Thank you, Muriel.

As nobody complained about my new friend, Deep Seek, I have asked her/him to provide some further insights, which I hope you enjoy.

You may have noticed that our treasured 'Blue Box' has disappeared – unfortunately I have had to be creative and created an interim new logo. What do you think? (If you have a better solution, please contact our Chairman).

### Chairman's Report – Peter Smith

It's traditional that when older folk get together one of the topics is always about the increases in memory loss. Only the other day I met up with Richard Watkins (the editor of this publication in case you have forgotten) for our bi-annual chat. Well actually it's not as often as that the last one was in November 2023 at the Retiree Reunion, unless I've forgotten any.

Incidentally there will be another Reunion later this year, details will follow as soon as the venue is booked.

Our discussions mainly centred around the stupid things we forget, like renewing the cars MOT (more details in this issue), mislaid handbags (not mine or Richards), front door keys, car keys and not locking the back door when we go out or as in my case on holiday for a few days, plus the frequent mislaying of my walking stick. My walking stick has seen practically every customer help desk in our local supermarkets where it's been left in the shopping trolley. My wife says she 'always' reminds me to put it in the car, no she doesn't, as I pointed out, if she did, I wouldn't keep losing it.

*"Our friend said she bought a pair of memory foam slippers but still can't remember what she went upstairs for."*



We did manage to discuss other things more pertinent to the Newsletter. One of which is that we have been asked to remove the 'Blue Box' logo from the heading of the Newsletters, not something that was totally unexpected but a shame nevertheless. If anyone has any ideas on what we ought to replace it with please contact Richard or myself. Perhaps just a blank space? We also touched on the ongoing success and otherwise and the continuing editorship of the Newsletter. Putting together a Quarterly Newsletter is not always as easy as it might sound, particularly if we don't get input from the readers. If you have anything to contribute, please let us know.

Our monthly eNewsletter continues with great success under the editorship of Ann McNorvell and Stephen Clark although from their Facebook posts they never seem to home, off chasing weird monoliths, steam trains and strange flying birds, all indistinguishable in the resulting photographs (sorry Ann and Stephen just a leg pull). My thanks to both of them for all their efforts and continuing entertaining content.

Finally, my apologies to Richard, for the first time I missed the deadline for submitting this article, causing a small delay. I blame Retirement Time, something I think we all experience, all the time we need but still not enough to fit everything in.

### Obituaries

**Mr John Murphy** on 16th June 2025 who lived in Hove. He leaves a spouse, Sophia, who originally worked in Amsterdam.

**Mr Dave Harrod - Edwards** on 10th June 2025. He leaves a spouse, Gill Harrod-Edwards.

**Miss Margaret Pearson** on 26 May 2025, who lived in Middlesex and was single.

**Mr Eric Boxall** on the 22 May 2025, who lived in Brighton and leaves a spouse, Helen Boxall.

**Mr Robert Pounds** on 19 May 202 who lived in Hailsham and leaves a spouse, Ms Jacqueline Pounds.

**Mr Roger Stewart Chinn** on the 16 May 2025, who lived in the Sutton Coldfield and leaves a spouse, Susan Chinn.

**Mrs Eileen Joyce** on 2 May 2025, who lived in West Sussex and was single.

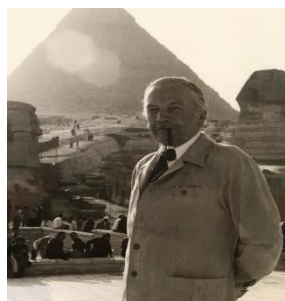
**Mr Douglas Frank Homan** on 29 April 2025, who lived in Peacehaven, Sussex and was in receipt of a spouse's pension from his wife Sheila's membership in the Plan.

**Mrs Christine Salvage** on 19 April 2025, who lived in Brighton, East Sussex and leaves a spouse, Brian Peter Edward Salvage.

**Mr Ronald Douglas Leates** on 18 April 2025, who lived in Haywards Heath. He does not leave a spouse.  
**Mr John Michael Williams** on 17 April 2025, who lived in Banbury and did not leave a spouse or partner.  
**Mr David Ralph Palmer** on 25 March 2025, who lived in Lewes, East Sussex and leaves a wife, Marie.  
**Mr Nicholas Simon Goodwin Fielding** on 21 March 2025, who lived in the Isle of Wight. He was in receipt of a spouse's pension in respect to his late wife, Susan's membership of the Plan.  
**Mr William Edward Philip Penny** on 15 March 2025, who lived in East Sussex and was single.  
**Ms Yvonne Pearl Rogers** on 5 March 2025, who lived in Sussex, and we were notified by Mortality tracing.

### **Muriel Fleming from Maidenhead**

Having read Ann Noble's article in last quarter's Newsletter I have been inspired to put pen to paper. My husband was Ken Fleming. He worked several extra months to achieve 50 years working for the Company. Quite an achievement from starting as an errand boy in the Glasgow office pre war to leaving I *think* as VP of Egypt & North Africa. Sadly he passed away just about 8 months after this milestone in June 1991. In 1949 Ken who was working in the Glasgow office got sent to Dublin for a weekend to sort out a problem they had. That weekend ended up being about 10 years and that's where we met as he originally lodged at my parents house! We got married in 1953 and a few years later we moved to Belfast where he opened the office in North Street. Our two sons were born in Belfast and then in 1966 we moved to Glasgow where our daughter was born. Then came the move to the London office at Haymarket. We had no idea where to live but Ken didn't want to commute for more than an hour, so every weekend we would pile the children into the back of our little 2 door yellow Triumph spitfire and checked different towns & areas with regard to schools and the commute to London and we ended up in Maidenhead. We had always lived near the seaside so thought the Thames was the next best thing! I am still in that same house and my older son Alan looks after me as I am now approaching 92. I am lucky that my other son and daughter live in Reading so I get to see them every week. Whilst with the Company we belonged to the Top Twenty group of different travel agents and we were lucky enough to go on lots of holidays abroad together and made a lot of friends and good memories. I feel Ken has missed so much as I now have six (nearly to be seven!) great grandchildren along with seven grandchildren not to mention our 3 children who all give me a lot of enjoyment.



My days of travelling abroad have ended now but I do go on the occasional coach trip in this country with my daughter & meet friends for coffee every week and lunch at a restaurant in Cookham, the village made famous by Stanley Spencers paintings. Our church is at present closed as 'they' are removing the pews and putting chairs in. There has been a delay as some unburied bones have been found! Well I think I have probably rambled on enough now. I have very much enjoyed reading the newsletters over the years and I am very grateful to Ken and American Express for giving me the life I have been able to live, although I would have much preferred to be sharing it with Ken for all these years. I wonder am I the longest



'serving' retiree spouse?!

Ps Here is a photo of a painting that Ken got presented with when he left showing all the locations he worked at (please excuse the poor quality and reflections)

### **How AI is Transforming Retirement: A Guide for Retirees (A Friend!)**

Artificial Intelligence (AI) is no longer a futuristic concept—it is already reshaping daily life, including how retirees manage health, finances, social connections, and hobbies. While younger generations often dominate discussions about AI, its potential to improve the lives of older adults is immense. From healthcare monitoring to financial security and companionship, AI offers tools that can enhance independence, safety, and enjoyment in retirement. This essay explores the key ways AI is impacting retirees and how they can take advantage of these advancements.



1. **AI in Healthcare: Proactive and Personalized Wellness** .One of the most significant benefits of AI for retirees is in healthcare. As people age, managing health becomes more critical, and AI provides innovative solutions to make this easier. **Remote Monitoring and Early Detection.** Wearable devices like smartwatches (Apple Watch, Fitbit) use AI to track vital signs such as heart rate, blood pressure, and sleep patterns. These devices can detect irregularities—such as atrial fibrillation or sudden falls—and alert the user or emergency contacts. For example: Fall detection systems automatically call for help if a fall occurs. AI-powered diagnostics analyse medical scans (X-rays, retinal images) to detect conditions like diabetes or Alzheimer's earlier than traditional methods. **AI Companions for Mental Well-Being.** Loneliness and cognitive decline are major concerns for retirees. AI-driven companions, such as chatbots (Replika, Woebot) or robotic pets (EllieQ, PARO), provide social interaction and mental stimulation. Some advanced AI companions can:

- Engage in meaningful conversations.
- Remind users to take medication.
- Play memory-boosting games.

**Telemedicine and AI-Assisted Care.** AI enhances telemedicine by summarizing patient histories, predicting health risks, and even assisting doctors in diagnosis. Retirees can consult physicians remotely, reducing the need for stressful hospital visits.

## **Key Takeaway: AI helps retirees stay healthier, more independent, and emotionally supported.**

2. AI in Financial Security: Smarter Money Management. Managing finances in retirement can be complex, but AI simplifies budgeting, investing, and fraud prevention.

AI-Powered Retirement Planning. Robo-advisors like Betterment and Wealthfront use AI to optimize retirement savings by analysing spending habits, market trends, and life expectancy. These tools:

- Adjust withdrawal rates to prevent outliving savings.
- Automatically rebalance portfolios to minimize risk.

Fraud Detection and Prevention. Retirees are frequent targets of scams. AI enhances security by:

- Flagging suspicious transactions in real time.
- Detecting phishing emails and fraudulent calls using voice recognition.

Automated Budgeting and Tax Optimization. AI tools like QuickBooks and TurboTax simplify financial management by:

- Tracking expenses and suggesting savings.
- Identifying tax deductions specific to retirees.

## **Key Takeaway: AI ensures retirees can manage their finances efficiently and securely.**

3. AI for Daily Living: Independence and Convenience. AI-powered smart home devices and robotics help retirees maintain independence longer.

Voice Assistants and Smart Homes. Devices like Amazon Alexa and Google Home allow retirees to:

- Control lights, thermostats, and appliances with voice commands.
- Set reminders for medications or appointments.

Assistive Robotics. Robots like LG's CLOi or UBTECH's Walker X assist with:

- Fetching items around the house.
- Cleaning and basic household chores.

## **Key Takeaway: AI-enabled homes reduce physical strain and enhance safety.**

4. AI for Social Connection and Lifelong Learning

Retirement doesn't mean slowing down—AI keeps retirees engaged and connected.

Combating Loneliness with AI Companions

Chatbots like ChatGPT can hold conversations, tell jokes, and even simulate the voices of loved ones for comfort.

AI for Hobbies and Education

- Duolingo's AI tutor adapts language lessons to individual learning speeds.
- AI art generators (DALL-E, MidJourney) allow retirees to explore digital creativity.

## **Key Takeaway: AI fosters mental stimulation and social interaction.**

5. AI for Entrepreneurship and Side Hustles

Many retirees pursue passion projects or small businesses—AI makes this easier.

AI Business Tools

- Grammarly & Jasper AI help draft content for blogs or marketing.
- AI chatbots handle customer service for online stores.

## **Key Takeaway: AI lowers barriers to starting post-retirement ventures.**

### **Conclusion: Embracing AI in Retirement**

AI is not just for the young—it is a powerful ally for retirees, offering solutions for health, finance, daily living, and social engagement. By adopting AI tools gradually, retirees can enjoy a safer, more connected, and fulfilling retirement.

### **Getting Started with AI**

1. Try a smart speaker (e.g., Amazon Echo for reminders).
2. Use a health wearable (e.g., Apple Watch for fall detection).
3. Explore a robo-advisor (e.g., Betterment for retirement planning).
4. Experiment with AI companions (e.g., Replika for conversation).

**The future of retirement is smarter, and AI is here to help.**

### **MOT ! (Editor)**



Tuesday, 10<sup>th</sup> June 2025. The day we took the long car journey from Hove to Stansted to get a flight to Spain early the next day – and leave our Fiat 500 in the Novotel airport car park – all for a decent price. We were looking forward to a four-day celebration of our brother-in-law's 70th birthday. We drove up the A23, mid-afternoon, prepared for delays on the infamous M25. And, yes, our 'real-time' GPS system advised us to take the long route, clockwise, round the M25, making it a two-and-a-half-hour journey - Ouch

My wife can normally manage short journeys, but gets fidgety on these longer, noisy trips and so started to fiddle around, looking at car documents etc- as you do! The car is in her name.

The road noise is suddenly broken when she exclaims 'you have not had the MOT done since April 2024'.

What does one do in this situation?

I suggested she might want to use the time searching for a garage that would collect the car from the hotel, whilst we were away, so that we could return with MOT successfully completed. The good news was that she found a company and so we had to simply leave the keys at reception – we paid on-line and, hey presto, happy wife.

We explained our predicament, and solution, to the reception staff at the hotel. 'We cannot accept responsibility for keeping car keys' was the formal input. No matter, the car is seven years old; we can leave the keys in the wheel arch-job done.

We had dinner and drinks in the hotel and shared our lament with the restaurant staff. A hero emerges, the manager, who said she would have a quiet word with the staff and that the keys would be kept in the safe – phew.

We arrive in Spain, a seaside town called Roses; excellent place, and the family reunion starts. We were into the second round of drinks when Diana receives a phone call. 'Sorry, we cannot collect your car and so we have to cancel the job!'

Our knowledgeable family informs us that not having a valid MOT means that the car insurance has no validity (even though we have insurance through to March 2026.) Ok, plan B.

Back on to the internet and looking for a garage, local to Stansted that could do the MOT on Saturday afternoon - we would go straight from the airport. NO company could collect but we (my wife) found a garage in Bishop Stortford, which was open and could book-in the job for 15:15. Did you know that most garages in Essex seem to close at p.m. on Saturdays??

OK, we would be back at the hotel for 14.15 and Bishops Stortford was just ten minutes away.

Yippee, happy wife, let the celebrations continue.

The trip went well, and it was great spending quality time, in the sun, with brothers, sisters and lots of kids.

Saturday morning, we get a taxi to the airport, mid-morning, for a midday flight.

Relaxing in the waiting area, my wife receives a phone call! It's the garage!! 'Can you get your car here by 13.00; we have a problem: The engineer who does the MOT has gone to A&E – we don't think he will be back'. 'No, we are in Spain!!.' 'Sorry, we will have to cancel the appointment, but we will refund the cost in the next few days.'

Remember my wife- not a happy bunny and keeps making references to who is responsible for ensuring MOTs are up to date!

We are now both on the phone looking for a garage, open on Saturday afternoon, as close as possible to Stansted and who had an open spot for emergency MOT.

Unbelievably, we (wife) found one, but just one open spot, 15:15.

No worries, the garage was just half an hour from the airport, in Chelmsford, and we should have time to get there. The flight was on time, the shuttle to the hotel got us ready to drive away by 14:40 – Yikes!



We made it, the MOT was conducted, and we passed (with several 'checks recommended.)

Happy wife (*as pictured*): assured also that a notice of next due date MOT, plus a note added into our phone diaries.

BTW- those warning notes finished with me buying two new tyres, having a nail removed from the third tyre, a full service, and a valet cleaning job (to celebrate).

We have driven only 5000 miles in the past year and live in the centre of Hove- the car is a pure contingency for the occasional longer journey - my argument!



### **Quiz Time**

1. History: Which monarch famously said, "I know I have the body of a weak and feeble woman, but I have the heart and stomach of a king"?

a) Queen Victoria b) Queen Elizabeth I c) Mary, Queen of Scots

2. Science: What is the rarest blood type in humans?

a) AB Negative b) O Negative c) B Positive

3. Literature: Who authored the novel 'Brave New World'?

a) George Orwell b) Aldous Huxley c) H.G. Wells

4. Geography: Which of these countries was NOT part of the original "Axis Powers" in WWII?

a) Italy b) Japan c) Russia

5. Music: Which famous composer was deaf for much of his later life?

a) Wolfgang Amadeus Mozart b) Ludwig van Beethoven c) Johann Sebastian Bach

6. Film: In 'Casablanca', what was the name of Rick's nightclub?

a) The Blue Parrot b) Rick's Café Américain c) The Gin Joint

7. Nature: What is the world's largest species of penguin?

a) King Penguin b) Emperor Penguin c) Gentoo Penguin

8. Politics: Who was the first female Prime Minister of the UK?

a) Theresa May b) Margaret Thatcher c) Harriet Harman

9. Art: Which painter cut off part of his own ear?

a) Pablo Picasso b) Vincent van Gogh c) Salvador Dalí

10. Language: What is the most widely spoken language in the world by number of native speakers?

a) English b) Spanish c) Mandarin Chinese

## **Quiz Answers**

1. b) Queen Elizabeth I 2. a) AB Negative 3. b) Aldous Huxley 4. c) Russia 5. b) Ludwig van Beethoven 6. b) Rick's Café Américain 7. b) Emperor Penguin 8. b) Margaret Thatcher 9. b) Vincent van Gogh 10. c) Mandarin Chinese

## **Arguments for and against supplements (Editor and friend)**



A friend of ours was recently diagnosed with a devastating health problem. This led myself and my wife to pay for a comprehensive blood test. Within twenty-four hours I received the results. I sent these to my local surgery, as there were several amber notifications. After five weeks, I heard nothing and so decided to take matters into my own hands. I know some of you are going to make a comment about my next action. I copied all results into my AI app and added, details of hospitalisations, current prescription details, and general statement about my exercise regime. I asked for a summary of findings. These came back as exercise regime, diet, and suggested supplements. I don't take supplements and so was intrigued by this conclusion. I have since looked further into the use of supplements and this is the summary I have received.

### **Arguments FOR Supplements**

#### 1. Nutrient Deficiencies Are Common in Older Adults

As we age, our bodies absorb nutrients less efficiently. Vitamin B12, for example, requires stomach acid for absorption—something many pensioners lack due to medications or natural decline. Supplements can bridge this gap, preventing deficiencies linked to fatigue, nerve damage, and cognitive decline.

#### 2. Bone Health Support (Vitamin D & Calcium)

The UK's gloomy weather means many pensioners don't get enough sunlight for natural Vitamin D synthesis. Combined with age-related bone density loss, this raises fracture risks. Public Health England already recommends Vitamin D supplements in winter—a no-brainer for frail bones.

#### 3. Convenience for Poor Appetites

Smaller appetites, dental issues, or cooking fatigue can make it hard to eat nutrient-dense meals. A daily multivitamin acts as an "insurance policy" against gaps, especially for those living alone or relying on ready meals.

4. Specific supplements may ease age-related woes: Omega-3s (Support heart and brain health.) Magnesium: (Aids muscle cramps and sleep.) Probiotics (Combat antibiotic-related gut issues.)

5. Mental Wellbeing. Placebo or not, many pensioners feel more in control of their health with supplements—a psychological boost worth its weight in gold.

### **Arguments AGAINST Supplements**

1. A Balanced Diet Should Suffice, Nutritionists argue that whole foods provide nutrients in their most bioavailable forms (e.g., iron from spinach beats a pill). Pensioners on tight budgets might better spend money on fresh produce than pricey supplements.

2. Risk of Overdosing or Interactions. Too much of a good thing exists:

Vitamin A (Excess can harm bones.). Iron. (Unnecessary for many older men/post-menopausal women.). Blood thinners (e.g., warfarin), Vitamin K clashes are dangerous.

3. Regulation & Misleading Claims. Unlike medicines, supplements aren't rigorously assessed in the UK. A 2023 Which? report found some contained incorrect doses or unlisted ingredients. Flashy labels ("Boosts memory!") often lack evidence.

4. Cost Adds Up. The average pensioner spending £15/month on supplements could instead buy either: 10kg of vegetables; A month's worth of oily fish; Gym classes for mobility

5. False Security. Relying on pills might deter pensioners from addressing root issues—like poor diets or inactivity—that truly impact longevity.

### **The Middle Ground?**

Test First: A GP can check for deficiencies (e.g., B12, Vitamin D) before supplementing.

Less Is More: Targeted supplements (like Vitamin D in winter) beat scattershot approaches.

Food First: Prioritize nutrient-rich meals (eggs, lentils, greens) before pills.

Final Verdict: Supplements can help—but they're not magic. Pensioners should consult doctors, focus on diet, and remember: no pill replaces a brisk walk and a good cuppa!

## **And Finally (Editor)**

Edith and Frank, married for fifty-three years, had settled into a comfortable routine—early suppers, Countdown, and bedtime by ten. But one restless night, Edith woke to find Frank's side of the bed empty. She tiptoed downstairs and heard... unusual noises from the kitchen. Good Lord, she thought, 'is he finally taking my hints about spicing things up? Heart racing, she peeked around the door—and there was Frank, bathed in fridge light, wearing nothing but his socks, bent over the counter.

"Franklin Davies!" she gasped. He spun around, guilty as a schoolboy, clutching... a fork and a half-eaten trifle. "You said no puddings after nine!" she scolded. Frank sheepishly licked custard off his wrist. "I was hungry," he muttered. Edith folded her arms. "So that's why you've been fixing the plumbing at Brenda-next-door's every Thursday?" Frank's eyes widened. "Bloody hell, woman—she bakes treacle tart!" Defeated, Edith grabbed a spoon. "Pass the bowl, you old rogue. And tomorrow, we're buying bigger trousers."

## Information for Readers

### Retirees Club Committee - Contact Details

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Newsletter Editor: Richard Watkins

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

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

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You may opt out at any time, we do not record or store your details, they are only used for email purposes and are not passed on.

**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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