

American Express Retirees Club



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Newsletter – Q4 – 2024

Editor's Welcome

Welcome from your editor and my new friend, 'ChatGpt.' Yes, we may be restricted to six pages of black and white hard copy, but I have partnered with AI to produce our newsletter. I will be interested in your feedback. Also, please let me know of any subject you would like referenced in future newsletters, and I will ask my friend to help.

Peter gets a well-deserved rest this time round – but it sounds as though he is not being given that chance ! Our warmest best wishes to you, Peter

Aren't you all looking forward to promising economic growth ? What we can do is look inward and think about ourselves and our loved ones – one of our articles addresses this. Also, as a salute to our previous employer, I asked ChatGpt to make them feel good !! I can feel the glow !

We now move into the winter months; prescription drugs ordered, various vaccinations scheduled, and hoping and praying that we all have a healthy, loving winter with family and friends. I salute you all !

Chairman's Report

Having edited this publication for a few years, a few years ago, before Richard took over, I can appreciate the hard work, dedication and time Richard puts into it.

Had it been me responsible for it this time I might have struggled a bit. For several reasons, it has been a difficult time for me. Before you might start to feel sorry for me, I guess a lot of it is an age thing; things seem to get pushed into the background and I take things much more slowly than before. I can remember my dad taking all day to cut the grass and it was quite a small garden, because he did not need to rush, cut some of grass, cup of tea, do a bit more, well you get the idea.

Unfortunately, the past couple of weeks of taking time and things easy for me, have been for a different reason.

Our car was in for service and my wife could not drive the loan car, well it was a manual not automatic like ours, changing gears what is the point of that, so I decided to go shopping with her.

Getting dressed, I put my left foot up on the bedroom chair to put my left sock on, no I cannot bend down that far, as I did this my right knee just collapsed under me. It has happened before but usually I have both feet on the ground not just one. This time I just collapsed onto my back smashing into everything in reach. My wife came running in to find me with one leg in the air up on the chair and the other one lying awkwardly to the side. Luckily nothing seemed broken although getting up from the floor is not something I excel at as I can't kneel due to my dodgy knee. With a bit of help and contortions we managed to get a big cushion under my knees and I managed to get on all fours and holding onto the drawer set pulled myself upright. I staggered to the bed and thankfully laid down.

I was then the pain in my back started, actually quite excruciating, I really could not move much up down or side to side, so I had to just lie there and dose up on paracetamol. I was pretty sure I had not broken anything just torn a few muscles and slightly dislocated my left thumb on top of the embarrassment. The next day I called the doctors who were very good, sending a surgery paramedic round within an hour who confirmed I had not broken any bones, I was prescribed three days diazepam and codeine. (The codeine might be tiny but boy, they do have a definite affect on parts of the body.)

After 11 days rest and doing nothing, I feel much better and have been able to go out for a short walk, admittedly on crutches, and a walking stick other times, slow progress but as you get older it takes longer to recover.

One good thing is that I have had a bit of time to catch up on some personal matters. Following a close family bereavement, I have been trying to sort out some issues with official departments.

One is with the Probate Office, although probate was not strictly necessary in this case, due to the financial value, I was advised by one firm of solicitors that they definitely did require probate. Some 20 years ago, when my dad died, a quick visit to the Probate Office in Brighton sorted everything out and it was issued in a couple of weeks. With everything centralised now, it took four weeks for them to acknowledge receipt and now they have quoted 16 weeks for a decision. (WFH I suspect).

Prior to this I had problems with overpayments from the DWP as they had misread the date of death on official documents. I pointed this out to them, but they said it would probably take two weeks to correct it. I asked how I could return the overpayments, amounting to over £900, they said I could not but had to wait for them to claim it. Asked how long that might be they said, up to two years and often not at all, I just had to wait. Amazing eh!

It is a way off but as there is not a publication until January 2025 !; Happy Christmas to all our colleagues !

Obituaries – Personal Notes

Mrs Mary Milne died peacefully aged 85 years, on 4th September 2024, after a short stay at St Peter & St James Hospice, Lewes, East Sussex. She always enjoyed the Amex Newsletter and there may be some other 'younger' Retirees who will still remember her. (Sandra Andrews)

Dennis Trayton Hall was Secretary to the Trustees of the American Express UK Pension Plan for over 17 years, until his retirement in 1993. (Margaret Ellis)

Obituaries

Mr. Nicholas Jensen, who lived in Shoreham by Sea, on 5th September 2024.

Mrs. Mary Ann Eliza Milne, who lived in Burgess Hill, on 4th September 2024.

Mrs. Linda Jane Kelly, who lived in Beverley, East Yorkshire, on 12th August 2024, and leaves a spouse, John.

Mrs. Candace Homewood, who lived in Hove, on 5th August 2024, and was single.

Mrs. Marie Louise Griffin, who lived in Sweden, on 8th August 2024, and leaves a spouse, Mr. John Charles Griffin.

Mrs Sharon Pratt, who lived in Worthing, West Sussex, on 8th August 2024, and leaves a spouse, Geoffrey Pratt.

Mr. Dennis Trayton Hall, who lived in West Sussex, on 28 July 2024, and was widowed.

Mrs. Doreen Lily Knight, who lived in Devon, on 19th July 2024, and was the spouse of Mr. David Knight.

Mrs. Kathleen May Meldon, who lived in Barnet, on 13th July 2024.

Mrs. Margaret Kathleen Croucher, who lived in Brighton, on 13th July 2024.

Mr. Anthony Keith Hobden, who lived in Brighton, on 25th June 2024, and was single.

Mr. Robert Charles Saunders, who lived in Amersham, on 25th June 2024, and leaves a spouse, Betty.

Mr. Robert Griffin Pelham, who lived in Brighton, on 21st June 2024.

Mrs. Hasumati Patel, who lived in Surbiton, on 17th June 2024, and was in receipt of a spouse's pension in respect of her late husband, Mr. Jagat Manubhai Patel.

Mrs. Marjorie Smith, who lived in Suffolk, on 15th June 2024, and was in receipt of a spouse's pension from her late husband, Charles John Smith's membership in the Plan.

Miss Christine Hazel Russell, who lived in London, and we do not have a date of death as yet, just a reject from the bank, reason "beneficiary deceased."

"American Express in Europe: A Journey of Innovation and Community"

Since its establishment in Europe in the 1970s, American Express has carved a remarkable path of growth and innovation. With a mission to provide exceptional service and foster lasting relationships with customers, the company embarked on a journey that would reshape the financial landscape for retirees, travellers, and businesses alike. The 1970s marked a significant expansion for American Express into key European markets, such as the UK, Germany, and France. Establishing regional offices allowed the company to tailor its offerings to meet the expectations of a diverse clientele. Under the leadership of visionaries like Ronald H. Smith, American Express laid the groundwork for robust growth in Europe, securing its reputation for reliability and excellence.

Tomasso Zanzotto: One of the notable figures in this journey was Tomasso Zanzotto, who played a crucial role in American Express Travel. Known for his innovative spirit and exceptional customer service, Zanzotto helped redefine luxury travel for European customers. His efforts in promoting American Express Travel as a premier travel agency elevated the customer experience and displayed the importance of personalized service. Zanzotto's influence extended beyond just travel. He was instrumental in popularizing the American Express Travelers Cheque, which became a trusted method of carrying money abroad. In the era before widespread credit and debit card usage, travellers' checks provided a secure way for individuals to access funds

while minimizing the risk of theft. The stories behind travellers' checks are filled with heartening anecdotes of customers who found peace of mind while exploring new destinations, knowing that they had a reliable financial safety net.

American Express's commitment to innovation became a hallmark of its operations in Europe. The introduction of the first credit card in the European market revolutionized consumer behaviour, enabling customers to enjoy the flexibility of cashless transactions. Further innovations appeared with the launch of rewards programs that rewarded loyalty and enhanced customer engagement. Moreover, technological advancements such as the emergence of online services in the late 1990s allowed American Express to meet the demands of a rapidly changing digital landscape. Mobile payment options became prominent, ensuring that American Express remained at the forefront of financial services as customer preferences evolved.

American Express has also been a steadfast supporter of community initiatives across Europe. Its commitment includes a range of charitable endeavours, promoting financial literacy, and supporting local businesses. The American Express Foundation has funded various projects aimed at empowering communities, fostering entrepreneurship, and enhancing social welfare. A prime example of this commitment is the collaboration with local charities focused on financial education. Programs that emphasize budgeting, savings, and investment skills have enriched the lives of countless individuals, helping them make informed financial decisions.

One inspiring story involves an American Express retiree who participated in the financial literacy program offered by the company. Armed with knowledge on managing money, this retiree transformed their passion for cooking into a successful catering business. This personal journey highlights the profound impact American Express has on individual lives and the power of community empowerment. Another heartening anecdote comes from an employee who initiated a project aimed at teaching local youth essential financial skills. This initiative not only benefited the young participants but also instilled a sense of purpose within the team, highlighting the company's dedication to fostering a culture of giving back. This act of community service inspired a new generation to approach their finances with confidence and foresight.

As American Express continued to grow and adapt, it embraced change and promoted diversity within its workforce. Celebrating multiculturalism not only enriched the company culture but also led to a better understanding of the customer base. Investing in diversity and inclusion initiatives ensured that American Express stood as a model for corporate responsibility. Over the years, various teams initiated programs to support underrepresented communities, focusing on mentorship and networking. By empowering diverse voices within the organization, American Express created a vibrant workplace culture that resonated with both employees and customers.

Reflecting on the journey of American Express in Europe, from its inception in the 1970s to its current status as a leader in the financial services industry, the company's success is built on a foundation of innovation, customer service, and community engagement. Leaders like Tomasso Zanzotto exemplify the spirit of American Express's commitment to excellence and personal connection. As the company continues to evolve and adapt to the changing needs of its customers, it remains steadfast in its mission to enrich lives through exceptional service, fostering a sense of pride and belonging among its employees and clients alike. As American Express looks to the future, it does so with a renewed focus on its legacy and a passionate commitment to not only meet but exceed the expectations of those it serves. Through innovation, community involvement, and a deep-seated dedication to customer care, American Express has positioned itself as a beacon of trust and reliability in the financial services industry. The company's unwavering dedication to quality and service has fostered loyal relationships with customers throughout Europe. Whether navigating the complexities of international travel with travellers' checks or enjoying the rewards of exceptional travel experiences, American Express has consistently provided the tools and support that empower individuals to pursue their personal and professional goals.

The heartwarming stories—the retiree who transformed a passion into a thriving business, and the employee who inspired youth to embrace financial literacy—are not just isolated instances; they reflect the broader impact of American Express in the lives of real people. Each story resonates with a common theme: empowerment through education, support, and community connection. As American Express Europe embraces technological advancements and continues to innovate its offerings, it also remains grounded in its core values of integrity, respect, and doing what's right for its customers and communities. Initiatives focused on sustainability, financial empowerment, and inclusivity underscore the company's forward-thinking approach, ensuring that it meets the needs of future generations.

In a world that constantly evolves, American Express remains steadfast in its mission to forge connections—between travellers and their experiences, between employees and their aspirations, and between the company and the communities it serves. Looking forward, the goal is not just to be a leader in financial services, but to be a trusted partner in the lives of individuals, helping them navigate their journeys with confidence and ease.

In conclusion, the story of American Express in Europe is a testament to the power of innovation and community engagement. As it continues to write its narrative, it does so with the understanding that at the heart of every transaction, every product, and every relationship, it is the human connection that truly matters. With a proud past and an exciting future, American Express is not just a company; it is a vital part of the lives of millions, inspiring individuals to pursue their dreams and promising to stand by them every step of the way.

"Embrace the Joy of Retirement: A Celebration of Life's Opportunities"

Retirement is not an end, but the beginning of a beautiful new chapter filled with possibilities. For those of us who dedicated our careers to American Express, we have spent years cultivating relationships, facing challenges, and achieving success. Now is the

time to reflect on that rich history and embrace the joys of life ahead. Let us celebrate this wonderful phase of life and explore how we can make the most of it!

As we step into retirement, it is vital to reconnect with what truly brings us happiness. Here are some heartfelt ways to nurture joy in your daily life:

1. **Cherish Relationships**
 - Take time to appreciate family and friends. Schedule regular catch-up calls, plan family gatherings, or simply go for coffee with an old colleague. Building and nurturing relationships is the heart of a fulfilling life. Share anecdotes from your time at American Express and relive the laughter and camaraderie that defined your career.
2. **Explore New Friendships**
 - Do not hesitate to meet new people. Join local clubs or groups, attend community events, or look for classes that pique your interest. Building new friendships can provide fresh perspectives and exciting experiences.

Staying active—both physically and mentally—will enhance your quality of life and invigorate your daily routine.

1. **Discover New Hobbies**
 - Retirement offers the perfect opportunity to pursue hobbies you have always wanted to explore. Whether it is painting, gardening, writing, or photography, find a passion that excites you. Engaging in creative pursuits can bring joy and fulfillment.
2. **Stay Physically Active**
 - Incorporating regular exercise into your routine does not have to be daunting. Consider activities like walking, swimming, or joining a dance class. Aim for at least 30 minutes of movement a day to boost your energy and mood, and do not forget the opportunity for social interaction in group activities, making exercise more enjoyable!
3. **Embrace Lifelong Learning**
 - Challenge your mind by enrolling in classes or attending workshops. Many community centres offer courses in everything from history to technology. Learning keeps our minds sharp and sparks curiosity about the world around us.

As we age, our physical and mental well-being becomes increasingly important. Prioritizing self-care can truly impact how we enjoy life.

1. **Nourish Your Body**
 - Eating a healthy, balanced diet is essential. Incorporate plenty of fruits, vegetables, whole grains, and lean proteins to keep your energy levels up. Do not forget to treat yourself occasionally! Enjoy a favourite dessert or meal; life is about balance.
2. **Practice Mindfulness and Relaxation**
 - Consider mindfulness techniques such as meditation or yoga. These practices can help reduce stress and promote a sense of peace and well-being. Take time each day to breathe deeply and reflect on what you are grateful for—whether it is a sunny day, a friendly conversation, or a delicious meal.

Staying engaged in your local community can provide a profound sense of belonging and purpose.

1. **Volunteer Your Time**
 - Now is a fantastic time to give back! There are countless organizations looking for volunteers. Whether it is helping at a local food bank, tutoring children, or assisting in community events, your time and skills can make a substantial difference in the lives of others.
2. **Attend Local Events**
 - Keep an eye on local events, festivals, and workshops. Participating in community gatherings is a wonderful way to meet new people, try new activities, and stay connected to the world around you.

Our mindset shapes our experiences, and a positive perspective can transform how we perceive retirement life.

1. **Celebrate Small Victories**
 - Acknowledge your accomplishments, no matter how small. Whether it is completing a puzzle, finishing a book, or trying a new recipe, every achievement is a step toward a fulfilling day.
2. **Practice Gratitude**
 - Each day, take a moment to reflect on what you are grateful for. Keeping a gratitude journal can help you focus on the positives in your life and increase your overall happiness.
3. **Stay Open to Change**
 - Retirement brings change and embracing it can lead to unexpected joy. Allow yourself to dream about your future and set new goals—whether they are travel, learning a new skill, or deepening friendships. Life is full of adventures waiting to be discovered!

As retirees of American Express, you have spent years creating enduring memories and strong connections. While you may have said goodbye to the professional world, this is just the beginning of a new and exciting journey. Embrace each day as an opportunity to explore, connect, and enjoy the life you have built.

Remember, it is about savouring the little moments—like sharing a laugh with a friend, enjoying a walk in nature, or finally tackling that book you have always wanted to read. Surround yourself with positivity, seek out new experiences, and lean on loved ones. You are not alone; you are part of a vibrant community of fellow retirees who are exploring this chapter alongside you. As you move forward, let the lessons learned during your time at American Express guide you. Embrace change, celebrate relationships, and take pride in the resilient spirit that has brought you here. Share your stories, wisdom, and encouragement with one another—because together, we can inspire and uplift each other. This phase of life is as rich and rewarding as you choose to make it. So, rise each morning with an adventurous spirit, ready to make the most of every opportunity that comes your way. Your journey is far from over—it is just beginning! Here is to a future filled with joy, connection, and endless possibilities.

Quiz Time

Question 1: Which British physicist is known for the discovery of the electron in 1897?

a) James Clerk Maxwell; b) J.J. Thomson; c) Isaac Newton

Question 2: The Magna Carta was signed in which year, marking the beginning of constitutional governance in England?

a) 1066; b) 1215; c) 1453.

Question 3: Who was the first woman to serve as a Member of Parliament in the UK?

a) Nancy Astor; b) Millicent Fawcett; c) Emmeline Pankhurst

Question 4: Which famous British economist wrote "The General Theory of Employment, Interest and Money" in 1936?

a) John Maynard Keynes; b) Adam Smith; c) Milton Friedman

Question 5: What was the name of the ship that famously sank after hitting an iceberg on its maiden voyage in 1912?

a) RMS Britannic ;b) RMS Lusitania; c) RMS Titanic

Question 6: William Shakespeare was born in which English town in 1564?

a) Stratford-upon-Avon; b) Bath; c) London.

Question 7: The 1960s musical "Oliver!" is based on a novel by which author?

a) Charles Dickens; b) Thomas Hardy; c) E.M. Forster

Question 8: What is the name of the underground railway system in London that is the oldest of its kind in the world?

a) The Docklands Light Railway; b) The London Underground; c) The Tube

Question 9: Which UK city is known as the birthplace of the Industrial Revolution?

a) Birmingham; b) Manchester; c) Liverpool.

Question 10: Which English author is known for creating the fictional detective Hercule Poirot?

a) Agatha Christie; b) Arthur Conan Doyle; c) P.D. James

Just Time for a Smile

1. **Aging Wisdom**

- **Q:** At what age do you think it is appropriate to tell someone they are not a kid anymore?
- **A:** At age 11, when they stop believing in Santa and start believing in taxes.

2. **Retirement Plans**

- **Q:** I told my wife she should embrace her mistakes.
- **A:** She gave me a hug!

3. **Time for a Change**

- **Q:** Why don't retirees mind being called senior citizens?
- **A:** Because the term comes with a 10% discount!

4. **Everyday Observations**

- **Q:** Did you hear about the new restaurant on the moon?
- **A:** Great food, but no atmosphere!

5. **A Cheerful Reminder**

- **Q:** What does an optimist say when they wake up in the morning?
- **A:** "Another day to shine—and I've got a lifetime of experiences to prove it!"

6. **Classic Confusion**

- **Q:** How do you know you are getting older?
- **A:** When "happy hour" means your afternoon nap!

Answers

1,b) J.J. Thomson :2,b) 1215 :3,a) Nancy Astor :4,a) John Maynard Keynes :5,c) RMS Titanic :6,a) Stratford-upon-Avon
7,a) Charles Dickens :8,b) The London Underground :9,b) Manchester :10,a) Agatha Christ

And Finally

As Bob strolled into the local chemist, he was on a mission to find some more "excitement" for his evening with Linda. He confidently approached the counter and asked the young clerk for the most "intimate" items he had. The clerk, a bit taken aback, handed him a box of novelty herbal supplements and winked, saying, "This should keep things lively!" Bob blushed, chuckled, and replied, "Perfect! Just tell Linda they are vitamins... we both need a little boost in our 'golden years'!" With a cheeky grin, he made his purchase, leaving the store with more than just a smile on his face, ready to spice up their evening!

PENSION ADMINISTRATION - PLEASE NOTE THE ADDRESS BELOW

Contact address for retiree's, relatives & Opt-Out Policy

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 roll number, an authorized signature is required, and be referred to.

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

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

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

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Newsletters



Monthly eNewsletter by email, items only; please email the Editor Ann McNorvell at address above.

To receive your regular monthly eNewsletter in your email inbox signup on the website – www.theretirees.co.uk or scan the QR code to the left with your smartphone or tablet and then complete the form. 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. 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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Many Club Members post their comments on the Club and on current events. You too can participate; all you need to do is to register with one of the administrators on the site. Membership is for anyone who is a current, past employee or who has past connection with American Express. **Please join us on Facebook!**

