

For information regarding pension details, change of address, notification of a Death & Newsletter distribution contact the pension administrators whose full contact details are in this Newsletter in the highlighted box. The Retirees Club cannot do this for you as we do not control the distribution.

Website: www.theretirees.co.uk
Contact the Editor
E-mail: Richard@theretirees.co.uk
Subject: Amex Retirees

Newsletter – Q4 – 2025

Editor's Welcome

The time has arrived for me to 'hang-up my boots' and pass the 'editor baton' to a younger, invigorated, smart and hungry new editor, Jonathan Pontin. I have enjoyed the, somewhat, lonely journey, attempting to create interest for our diverse audience in the form of good old, printed matter. I have many international colleagues to thank for their contributions over time – too many to list (but you know who you are 😊).

I continue to think that our newsletter is a beneficial link to our previous times – but it would be so much more beneficial if more retirees contributed with their stories.

Regarding this quarter's newsletter, Autumn is looking over us and so I asked my AI 'mate' to provide some insights to help us make the most of the coming weeks and months.

And Jonathan has kindly opened up his treasure trove of anecdotes to provide some insight into what treats are yet to come !

In addition, we have an annual reunion to enjoy and out thanks to Chris Belton and team for making this happen, please join us. It's always fun !

Chairman's Report

My mind was wandering over a multitude of topics I could write about in this publication, it's not helped by the difficulties of fitting everything into my life, which despite being fully retired and no hobbies etc and that every month I also contribute to our Clubs eNewsletter, but I never seem to have enough time to fit everything in.

I hope you are all signed up for the eNewsletter, if not visit our website www.theretirees.co.uk and complete the form,

its free and full of interesting topics and articles from other Retirees and it's sent to your personal email address on the 1st of every month. After trying it, if you find it's not for you it's easy to unsubscribe.

The topic I did decide on was about the delights of Autumn; I love the warm summer days when I get the chance to relax in my lounge and armed with a cold beer or a few sun-warmed plums the time just slips by. But there is something about the crisp slightly chilly mornings of Autumn with clear skies and a freshness in the air. Of course, there is also those blasted dead leaves to contend with that reappear as soon as you have cleared them. Then I received the draft copy of Richards, our Editor, Newsletter for me to add my contribution and I saw his article on Autumn, how could I possibly compete with the elegant prose.

Of course, the other not mentioned delight of the year at this time is the new crop of English apples those bland tasteless varieties supermarkets sell just aren't me, so over the summer I don't really eat apples. I must admit to not being up with all the hundreds of varieties available but I do have a few favourites of my own. Unfortunately for some reason I can't grow apples in my garden; I've tried lots of times with numerous varieties, all have failed.

Codling moths, ants and every other disease known to apple growers have attacked my trees, so I gave up, now plums I can grow. Many years ago, when I lived in Burgess Hill, I had a Spartan tree that produced large crops of the most delicious apples, so they became a favourite if I can find them. I also like Discovery, another one that seems to have declined over the past few years. Of course, the traditional Cox is a favourite but once again they aren't always easy to find as the trend seems to be for small apples and they just aren't the same. My absolute favourite in the Egremont Russet, although it's not for everyone especially because of the rough skin but I find the just off-white flesh delicious, especially the large sized ones. It will soon be time to go on the hunt for this year's crop.

If you haven't done so already, please sign up to attend the Reunion in October, a chance to meet up with ex colleagues, full details are in this publication. If you are friends with other Retirees who don't receive this Newsletter or our eNewsletter please try to encourage them to come along as well.

Obituaries

Mr Gerald Sidney Woodhams on 9 August 2025 who lived in London and leaves a spouse, Mrs Maria Woodhams.
Mrs Pamela Stafford on 7 August 2025 who lived in London and leaves a spouse, Mr Peter Stafford.
Mrs Suzanne Marie Theresa Paige on 5 August 2025 who lived in Ipswich and was single.
Mr Robert Dixon Wilkinson on 18 July 2025 who lived in Blyth, Northumberland and was single.
Mr Mark Stormont Hays on 15 July 2025 who lived in Cambridgeshire.
Mrs Sheila Mary Todd on 1 July 2025 who lived in East Sussex.
Mr Peter William Allen on 20 June 2025 who lived in Hemel Hempstead.
Mrs Valerie Back on 10 June 2025 who lived in Pulborough and was in receipt of a spouse's pension in respect to her late husband, Anthony's membership of the Plan.
Mr Stephen Forster on 4 June 2025. He was single at the time of his death and lived in Hitchin.
Mrs Ingrid Gertrud Myall on 29 May 2025 who lived in Germany and was in receipt of a pension from her own membership and a spouse's pension from her husband, Richard's membership in the Plan.
Mr Colin Woodrow on 25 May 2025 who lived in Dorset and was in receipt of a spouse's pension in respect to his late wife, Anne's membership of the Plan.
Mr John Francis Marks on 7 May 2025 who lived in Brighton.
Mr Christopher Keirby on 24 April 2025 who lived in Northamptonshire and leaves a spouse, Mrs Anne Keirby.
Mr Brian Dudley Partridge on 10 April 2025 who lived in North Lancing, and leaves a spouse, Sylvia.
Mrs Susan Karrouze on 14 March 2025 who lived in Brighton and left a partner, Greg Thirtle.
Mrs Ann Barbara Littleton on 3 March 2025 who lived in San Martin in the United States and was widowed.



We are pleased to announce that the next Reunion is to be held on Friday 24 October in The Terrace at The AmEx Stadium. Agreement on the date and venue were made after the 3rd Quarter edition was published and we could not guarantee this edition would be with you in time. However, if you get this in time and would like to attend, immediate payment is due.

All the details you need are below.

The starting time is 1900 and we want to make this an even bigger and better event than last time. The price is £20 per person There will be a chicken and chips buffet along with a vegetarian option. If you have dietary requirements or need easy access parking email us at the address below. A full bar service, taking payment only by credit or debit card will also be available.

Please pay by bank transfer to :

Sort Code - 20-20-62, Account number - 53725146, account name - American Express

Retirees Club. Include your SURNAME as a reference, and if paying for more than yourself please email : reunion@theretirees.co.uk with their name(s) and email address(es)

Nature's Grand Finale: The UK's Autumn Transformation (Editor and Mate !)

As the lazy, hazy days of summer recede into memory, a palpable shift occurs in the British air. The light softens to a rich, honeyed gold, the mornings carry a crisp, refreshing edge, and a sense of purposeful activity begins to hum through the natural world. Autumn in the UK is not a slow decline into slumber, but a spectacular, vibrant, and strategic preparation for the winter ahead. It's a season of breathtaking beauty and fascinating change, a grand finale performed by trees, animals, and birds right on our doorsteps.

For those of us with the time to stop and observe, this transformation offers a daily theatre of wonder. Let's take a gentle stroll through the changes unfolding in our gardens, parks, and countryside.

The Artist's Palette: Trees and Plants

The most obvious sign of autumn is, of course, the glorious colour displayed by our deciduous trees. This spectacle is a beautiful byproduct of a vital survival strategy. As daylight shortens, the trees receive the signal to begin shutting down for winter. The green chlorophyll, which has been busy converting sunlight into food all summer, breaks down and vanishes, revealing the glorious yellows and oranges (xanthophylls and carotenes) that were there all along. Some trees, like maples and dogwoods, produce anthocyanins, creating the stunning fiery reds and purples we so admire.

But this isn't just for show. By shedding their leaves, trees conserve precious water and energy. The broad leaves would act like sails in the winter winds, potentially uprooting the tree, and the frozen ground would make it impossible to replace water lost through them. The fallen leaves themselves create a vital, insulating blanket on the forest floor, protecting the roots of trees and the bulbs of spring flowers like bluebells and daffodils, which are already waiting silently underground for their moment.

In our hedgerows, the focus shifts from flowers to fruit. Brambles offer up glistening blackberries, rosehips glow like scarlet jewels, and hawthorn trees are heavy with haws. This bounty is not for us alone; it is the vital larder for the animal kingdom.

The Great Migration: Birds on the Move

The UK becomes a grand central station for birds in autumn. For many species, the dwindling supply of insects, fruits, and seeds is their cue to embark on incredible journeys.

Look and listen to the skies on a clear autumn day and you might see skeins of pink-footed geese flying in their iconic V-formation, arriving from Iceland and Greenland to spend a milder winter on our shores. Meanwhile, our summer visitors—the swallows, house martins, and swifts—gather on telephone wires, chattering excitedly before making their long, perilous flight south to Africa.

But it's not all about departure. We also welcome winter visitors. Fieldfares and redwings, colourful thrushes from Scandinavia, arrive to feast on our berry harvest. The charming little goldcrest, the UK's smallest bird, flits through conifer trees, some having crossed the North Sea to escape the harsher Scandinavian winter.

For the birds that stay, like robins, blue tits, and blackbirds, life becomes a constant search for food to build up fat reserves. Our gardens become crucial refuelling stations for these resilient residents.

The Busy Foragers: Mammals and Insects

The animal world is a frenzy of activity. Squirrels, both the native red and the introduced grey, are the most visible entrepreneurs of autumn. They can be seen scampering, leaping, and burying nuts and acorns with frantic urgency. This behaviour, known as scatter-hoarding, is a memory game they play with themselves to ensure a food supply through the lean months. A single squirrel can bury thousands of items, and while they won't find them all, those forgotten seeds often grow into the next generation of trees.

Hedgehogs, too, are on a critical mission: to eat as much as possible. They need to reach a sufficient weight—generally over 600 grams—to have the fat reserves to survive their winter hibernation. A pile of leaves left in a quiet corner of the garden or a purpose-built hedgehog home can provide the perfect, safe haven for them to sleep through the frosts.

For insects, strategies vary. Many butterflies, like the peacock and small tortoiseshell, will find shelter in sheds, garages, or hollow trees to hibernate. Bumblebee colonies die off, leaving only the new, mated queens to burrow into the earth and wait for spring. The rest of the insect life cycle turns to eggs, larvae, or pupae, hidden away in bark, soil, or plant stems, pausing their development until the warmth returns.

A Season for Us to Savour

This entire natural performance is a gift for us to enjoy. It's a season that invites us to wrap up warm, pull on our wellies, and take a mindful walk. It's the crunch of leaves underfoot, the stark beauty of a spider's web jewelled with morning dew, the haunting call of migrating birds at dusk, and the satisfying snap of a fresh apple from a local orchard.

Autumn reminds us of the cycles of nature, of letting go, and of preparation. It teaches us about resilience and the quiet, hidden promise of renewal that lies beneath the surface, waiting for the spring. So, let's step outside and enjoy nature's most spectacular show.

Some Favourite Anecdotes (Thanks to Jonathan Pontin)

Lord George Russell on Children...

If the essence of the *Enfant Terrible* is that he or she causes profound embarrassment to the surrounding adults, the palm of pre-eminence must be assigned to the children of a famous diplomatist, who, some twenty years ago, organized a charade and performed it without assistance from their elders. The scene displayed a Crusader knight returning from the wars to his ancestral castle. At the castle gate he was welcomed by his beautiful and rejoicing wife, to whom, after tender salutations, he recounted his triumphs on the tented field and the number of paynim whom he had slain. "And I too, my lord," replied his wife, pointing with conscious pride to a long roll of dolls of various sizes— "and I too, my lord, have not been idle."

Winston Churchill on going to Examinations...

I had scarcely passed my twelfth birthday when I entered the inhospitable regions of examinations, through which for the next seven years I was destined to journey. These examinations were a great trial to me. The subjects which were dearest to the examiners were almost invariably those I fancied least. I would have liked to have been examined in history, poetry and writing essays. The examiners, on the other hand, were partial to Latin and mathematics. And their will prevailed. Moreover, the questions which they asked on both these subjects were almost invariably those to which I was unable to suggest a satisfactory answer. I should have liked to be asked to say what I knew. They always tried to ask what I did not know. When I would have willingly displayed my knowledge, they sought to expose my ignorance. This sort of treatment had only one result: I did not do well in examinations.

This was especially true of my Entrance Examination to Harrow. The Headmaster, Mr. Welldon, however, took a broad-minded view of my Latin prose: he showed discernment in judging my general ability. This was the more remarkable, because I was found unable to answer a single question in the Latin paper. I wrote my name at the top of the page. I wrote down the number of the question 'I'. After much reflection I put a bracket round it thus '(I)'. But thereafter I could not think of anything connected with it that was either relevant or true. Incidentally there arrived from nowhere in particular a blot and several smudges. I gazed for two whole hours at this sad spectacle: and then merciful ushers collected my piece of foolscap with all the others and carried it up to the Head-master's table. It was from these slender indications of scholarship that Mr. Welldon drew the conclusion that I was worthy to pass into Harrow. It is very much to his credit. It showed that he was a man capable of looking beneath the surface of things: a man not dependent upon paper manifestations. I have always had the greatest regard for him.

Repartee from Dorothy Parker...

Dorothy Parker tells of the last time she encountered Playwright Clare Boothe. The two ladies were trying to get out of a doorway at the same time. Clare drew back and cracked, "Age before beauty, Miss Parker." As Dotty swept out, she turned to the other guests and said, "Pearls before swine".

Lord Kelvin outwits his pupils...

The famed physicist William Thomson (later Lord Kelvin) was a professor of natural philosophy at Glasgow University for some fifty years. Unable to meet his class one day, he posted a note on the door of his lecture room: "Professor Thomson," it said, "will not meet his classes today." As a joke, some of his mischievous students erased the "c," leaving a message reading: "Professor Thomson will not meet his lasses today." The following day when the pranksters assembled in anticipation of the effect of their joke, they were chagrined to find that the professor had outwitted them. The note was now found to read: "Professor Thomson will not meet his asses today."



A Pensioner's Guide to Preparing for and Enjoying the Season (Editor and Mate!)

While nature is busy preparing for winter, it's the perfect time for us to do the same. A little bit of planning during the autumn can make all the difference to our comfort, safety, and enjoyment throughout the colder months. Think of it not as a chore, but as crafting your own cosy hibernation nest. Here's our guide to preparing for winter and discovering the unique joys the season has to offer

Preparing Your Home: Fortifying Your Castle. A warm, safe, and secure home is the foundation of a good winter.

1. **Beat the Drafts:** Draught-proofing is one of the cheapest and most effective ways to save energy and keep heat in. Check around windows and doors for gaps. Simple self-adhesive draught excluder tape is easy to apply and makes a huge difference. Don't forget the letterbox and the gap at the bottom of external doors—a classic 'sausage dog' draught excluder is both practical and charming.
2. **Service Your Heating:** If you haven't already, book a service for your boiler. It's far better to discover a fault on a mild autumn day than on a freezing Christmas morning. Also, familiarise yourself with your thermostat and timer settings to ensure you're heating your home efficiently.
3. **Be Insulation Aware:** Ensure your loft insulation is thick and effective. If you have water tanks or pipes in the loft, lag them to prevent freezing. Draw your curtains as soon as it gets dark to provide an extra layer of insulation at the windows.
4. **Safety First:** The risks of fire and carbon monoxide poisoning increase in winter. Test your smoke alarms and carbon monoxide detectors. If you have an open fire or wood burner, ensure the chimney has been swept. Keep heaters away from curtains and furniture and never dry clothes directly on them.

Preparing Yourself: Health and Wellbeing Staying healthy in winter is paramount, especially with the increased presence of colds, flu, and COVID-19.

1. **Get Your Jabs:** The flu vaccination is free for everyone over 65, as are COVID-19 boosters for eligible groups. They are your best defence against serious illness and are strongly recommended.
2. **Stock a Winter Wellness Kit:** Keep a small stash of essentials so you don't have to venture out if you're under the weather. This includes simple pain relievers, cold and flu remedies, lozenges, a digital thermometer, and plenty of tissues. Don't forget to restock your prescription medicines.
3. **Stay Nourished:** Warm, hearty meals are not just comforting; they fuel your body. Soups, stews, and porridge are perfect. Consider batch-cooking and freezing portions for days when you don't feel like preparing a meal. Keep your cupboard stocked with long-life milk, tinned goods, and biscuits—just in case.
4. **Keep Moving:** It's tempting to hibernate, but staying active is crucial for maintaining strength, balance, and mood. When the weather permits, a short daily walk in the fresh air is invigorating. Many community centres and local groups offer indoor activities like seated exercise, yoga, or dancing specifically for older people.

Preparing for Outings: Safe Travels Icy paths and shorter days require extra caution.

1. **Footwear is Key:** Invest in a pair of shoes or boots with a good grip sole. This is the single most important thing you can do to prevent a fall on slippery surfaces.
2. **Let There Be Light:** Carry a small torch in your pocket or bag for those darker afternoon outings. A personal alarm can also provide peace of mind when you're out and about.
3. **Plan Your Journeys:** Check bus and train times in advance, as winter timetables often change. Let a friend or family member know where you're going and when you expect to be back.

Embracing the Joys: What to Look Forward to Winter in the UK has a magic all of its own. Here's how to enjoy it:

1. **The Great Indoors:** This is the season for hobbies. Reacquaint yourself with your library, finally tackle that jigsaw puzzle, learn to knit, write letters to old friends, or delve into family history. It's a time for cosy afternoons with a good book and a pot of tea.
2. **Community Spirit:** Winter is a time for coming together. Look out for events at your local community centre, church, or pub. From Christmas fairs and craft workshops to weekly coffee mornings, these gatherings are vital for combating loneliness.
3. **Winter's Beauty:** The landscape takes on a stark, elegant beauty. A frosty morning walk in the park, when the world is silent and sparkling, is a truly enchanting experience. Wrap up warm and enjoy the crisp air and low winter sun.
4. **The Festive Build-Up:** From late November onwards, the country twinkles with festive lights. Enjoy a trip to a local market, see a pantomime (a truly British tradition!), or simply enjoy the festive decorations in your town with a friend over a mince pie.

Winter can be a challenging season, but with a little preparation, it can also be one of the most rewarding—a time for reflection, relaxation, and enjoying the simple, cosy pleasures of life. Stay warm, stay safe, and savour the season.

Quiz Time (Editor)

1. The 1948 Summer Olympics were held in London. For which unique reason are these games particularly notable in Olympic history?
a) They were the first to be televised. b) They introduced the starting blocks for sprinters. c) They were the first and only games to include an arts competition as an official medal event.
2. The "Beeching Axe" of the 1960s is infamous for cutting Britain's railway network. Who was the Chairman of the British Railways Board who authored the report?
a) Sir Stanley Raymond b) Dr. Richard Beeching c) Sir Reginald Wilson
3. Before the Clean Air Act of 1956, London was notorious for its "peasouper" fogs. What was the specific name for these thick, polluted fogs?
a) Smirrs b) Smogs c) Vapes
4. The 'Great Train Robbery' of 1963 famously took place at Bridego Bridge, near which village in Buckinghamshire ?
a)Mentmore, b)Linslade, c)Cheddington.
5. The "Butskellism" era of the 1950s referred to a post-war consensus on economic policy. The name was a portmanteau of which two Chancellors of the Exchequer?
a) Rab Butler & Hugh Gaitskell b) Harold Macmillan & Aneurin Bevan c) Iain Macleod & James Callaghan
6. The "Pink 'Un" was a famous, long-running sports newspaper. What was its proper title?
a) The Sporting Times b) The Racing Gazette c) The Football Post
7. In 1965, the Murder (Abolition of Death Penalty) Act was passed as a temporary measure. For how many years was this abolition initially made temporary before being made permanent?
a) 3 years b) 5 years c) 10 years
8. Which now-defunct British high-street chain was famously founded by a Lithuanian-born entrepreneur who arrived in Britain in the 1890s?
a) Littlewoods b) British Home Stores c) Marks & Spencer
9. The "Lady Chatterley's Lover" obscenity trial in 1960 was a landmark case for censorship. Which famous question, posed by the prosecution to the jury, encapsulated the case's central argument?
a) "Is this a book you would wish your wife or your servants to read?" b) "Would you be happy for your children to find this on your bookshelf?" c) "Does this book have any redeemable literary merit whatsoever?"
10. Before the Betting and Gaming Act of 1960, which was the only legal form of off-course cash betting in the UK?
a) Betting at a greyhound stadium b) Football pools c) Credit betting with a licensed bookmaker over the telephone

And Finally (Our chairman)

Teacher to young boy. "How old is your father?"

"Seven years" replied the boy

"Surely that's not right, he must be older than seven?" said the Teacher

"No, I'm seven and he wasn't a father until I was born," said the boy

Teacher to young girl "How do you spell Calcutta?"

"K - A - L - L - K - U - T - A" replied the young girl.

"No that's wrong," said the teacher.

"But you asked how I spelled it," said the young girl.

Boss to assistant on a Friday "We've got a lot of work to do and a deadline to make, so I need you to work all the weekend."

"Ok boss" replied the assistant "but the public transport over the weekend is very poor so I might be late in"

"Any idea when you will be able to get in?" said the boss.

"Yes Monday" replied the assistant.

Answers

1. b) They introduced the starting blocks for sprinters. While arts competitions were part of the early Olympics, they were discontinued after 1948 but had been medal events before. The introduction of starting blocks at the 1948 London games is a key sporting innovation specific to those games.
2. b) Dr. Richard Beeching. He was the author of the "The Reshaping of British Railways" report.
3. b) Smogs. The term is a blend of "smoke" and "fog".
4. c) Cheddington. The robbers stopped the train at Sears Crossing and unloaded the money near Bridego Bridge.
5. a) Rab Butler (Conservative) & Hugh Gaitskell (Labour). The term highlighted how similar their moderate economic policies were.
6. a) The Sporting Times. It was famous for printing its results on pink paper.
7. b) 5 years. The abolition was enacted as a five-year experiment, after which Parliament voted to make it permanent.
8. c) Marks & Spencer. It was founded by Michael Marks (a Polish Lithuanian refugee) and Thomas Spencer in 1884.
9. a) "Is this a book you would wish your wife or your servants to read?" This question, asked by prosecutor Mervyn Griffith-Jones, highlighted the class-based and moral attitudes of the establishment at the time.
10. c) Credit betting with a licensed bookmaker over the telephone. Cash betting was illegal of course, creating a loophole for the wealthy who could bet on credit. The 1960 Act legalised betting shops for the first time.

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 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@ajg.com

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

Retirees Club Committee - Contact Details

Chairman: Peter Smith

e-mail: Chairman@theretirees.co.uk

Tel: 07780 901696

E Newsletter Editor: Ann McNorvell

e-mail: Ann@theretirees.co.uk

Tel:

Newsletter Editor: Richard Watkins

e-mail: Richard@theretirees.co.uk

Tel: +447502516408

Website: www.theretirees.co.uk

Facebook: www.facebook.com/groups/AmericanExpressRetirees

Events TBA

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 sign up 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.



American Express Retirees Club – Facebook

Enter www.facebook.com/groups/AmericanExpressRetirees in your browser or scan the QR code on the right-hand side with your smartphone or tablet for immediate access to the Clubs 'Facebook' page.

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!**

