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Newsletter – Q2 – 2024

Editor's Welcome

In my welcome note I always attempt to convey my thoughts coming out of the current quarter and looking forward to the rest of the year. The sad consequence of our age is that we must report on the passing of colleagues some of whom we shared some time with. This quarter is no exception. We said goodbye to Colin Reeve, the first person I met who was comfortably wearing a 'dapper' mohair suit; shirt and tie always manicured as was his hair style. A home-grown professional who made a difference to so many lives and was a true Amex professional. And our wonderful official headquarters receptionist (and much more), Audrey. Always there with a smile, immaculately dressed and so polite, but affirmative !

Our hard-working, special chairman, Peter Smith, has dedicated many years to keeping our retiree's 'family' informed and enlightened. His input to this newsletter every quarter is a 'Godsend' to me. He has recently worked hard to bring the club's constitution into line with current needs. He also, like Klupp, feels he deserves time to observe rather than drive ! He is such an inspiration but thinks it is time for another colleague to take our Group forward. See below.

We also owe so much to our editor 'supremo', Ann McNorvell and her editing team, vice Deputy Assistant sub-editor, Stephen Clark ! They create an interesting, funny, extensive, informative e-newsletter as a monthly delight for us all to enjoy. May your strength continue to keep us entertained.

Chairman's Report

Another three months gone by so quickly and here we all are, even if we do not feel as strong and healthy as we would wish to. I am looking forward to getting out to my garden after all those long cold and wet and windy days of Autumn and Winter. Lots of plants are coming up which reflects the relatively warm winter, although it was not a good one for being outside. My fruit trees, plums mainly, my favourite, are coming into blossom, hopefully it's not too early and they won't be damaged by heavy frosts. Time to think about my other plant passion, tomatoes, planting the seeds, then the small seedlings followed by the planting out (I do not have room for a greenhouse) and then watching them grow and develop, finally the glut of tomatoes and wondering what to do with them all.

All my trials with Sky seem to have been resolved, five months to get it cancelled with numerous letters and phone calls with them finally agreeing that the account was cancelled back in late September and that they have been charging me in error. Not that they got the money, I stopped the direct debit much to their disgust that they threatened me with legal action and all because of a glitch in their system (their words). Despite their constant notes to me asking me to go back I will not be.

However, it is not just them that have kept me entertained and warm with anger over the Winter. I might have mentioned elsewhere that I run the financial affairs of a relative, I took over on a Court Order in May last year. It has not been easy to get all the person allowances and benefits sorted out, I had to resort to appealing to the local MP for help. This was Claire Coutinho now a Minister and I have to say she was brilliant, within three days matters were resolved. Then out of the blue the local authority sent an overpayment advice of over £9,400. I was quite shocked as we had only agreed the figures a few weeks before and we had not received anything like that amount. More phone calls letters emails and zero response from the local authority, they were too busy with installing a new system by their admission, causing a 6-week delay in replying.

If I had been a vulnerable person, it would have been very distressing and possibly dangerous. Then, unexpectedly, I received a letter saying the amount had been reduced by the amount they claimed had been overpaid. No apology no explanation they did not even apologise or say that there had been a mistake. What a shower!

Rant over!

Can I repeat from the last issue, soon I will be giving up the Chair of the Club, so if anyone is interested in taking over, please contact me and I would be happy to discuss the matter. One of my last acts as Chairman (now to be referred to as The Chair) has been to update the Clubs Constitution. The current one was introduced some ten years ago and no longer reflects the activities of the Club, which then used to meet up for regular meetings. This is no longer possible, plus with the eNewsletter and Facebook presence a number of non-Retirees are showing continued interest in the Club.

The revised Constitution has been published on the Club's Website .It came into force on the 31st of March 2024. Please take the opportunity to read it as it also introduces a new popular name of 'The American Express Retirees and Employees Club'. Although we do not intend making any further changes for the time being any comments to me would be welcomed.

I hope Spring and the early Summer are good for you, thanks for reading this.

Obituaries

Mr Colin Reeve, on 13 December 2023, who lived in Nice, France and leaves a spouse, Danielle.

Ms Margaret Petherick, on 14 December 2023, who lived in Portsmouth, and was in receipt of a spouse's pension in respect of her late husband Roy's membership of the Plan.

Mr Trevor Mark Plowman, on 16 December 2023, who lived in Peterhead, Aberdeenshire and was in receipt of a spouse's pension in respect of his late wife Wilma's membership of the Plan.

Mr. Albert Edwin Stopp, on 26 December 2023, who lived in Worthing and was in receipt of a spouse's pension in respect of his late wife Jean's membership of the Plan.

Mrs Valerie Mary Smith, on 27 December 2023, who lived in Hadlow Down, East Sussex and was in receipt of a spouse's pension in respect of her late husband Bernard's membership of the Plan.

Mr John Reginald Davis, on 29 December 2023, who lived in Longfield, Kent and leaves a spouse, Kathryn.

Mr Peter England, on 31 December 2023, who lived in Hove.

Mr David John Vickers, on 17 January 2024, who lived in Kingsley, Cheshire and leaves a spouse, Helen Brown.

Mr Kenneth Axford, on 20 January 2024, who lived in Bournemouth and was in receipt of a Single Life pension.

Mrs Edna Louise Robinson, on 28 January 2024, who lived in Woking and was widowed.

Mr Kenneth Saxon, on 30 January 2024, who lived in Brighton and was in receipt of a spouse's pension in respect of his late wife Diane's membership of the Plan.

Mr Richard Martin Hart, on 4 February 2024, who lived in Milton Keynes.

Mrs Patricia Mann, on 6 February 2024 who lived in Newhaven and leaves a spouse, Roy.

Mrs Maureen Kirby, on 8 February 2024, who lived in Portslade and was a widow.

Mrs Frances Jenkins, on 11 February 2024, who lived in Brighton and was single.

Mr John Brendan Walshe, on 13 February 2024, who lived in Tullamore, Co Offaly, Ireland was in receipt of a spouse's pension in respect of his late wife Martha Tonra-Walshe's membership of the Plan.

Mrs Kathleen Groves, on 18 February 2024, who lived in Hove and leaves a spouse, Paul.

Mrs Audrey Mary Waite, on 26 February 2024, who lived in Berwickshire, Scotland and was single.

Mr Kenneth David Perkins, on 2 March 2024, who lived in Broxbourne, Hertfordshire and leaves a wife, Pamela.

Ms Angela McLaren on 14 March 2024.who lived in Preston and was married.

Mr Bernard William Hammond on 17 March 2024.who lived in Bucks and was not survived by a spouse.

Mr Robin Hutton Walker on 18 March 2024.who lived in Stonehaven, survived by his spouse, Hazel Walker.

Pension News

As many of you will be aware there are regular posts on the Retirees Facebook group about the 'UK pre-97' pension, as there has not been an increase since 2014 (Increases for this pension are discretionary only and are actioned by the AXP board.)

You are probably also aware that The Retirees Club itself is not constituted to advise on this or represent impacted Retirees, and does not campaign or involve itself in these matters.

Since the Facebook content generates a lot of conversations and questions, it is a more appropriate medium than a monthly newsletter. However, from time to time there is news suited to the newsletter in its role as a communicator of information which may be of interest to readers. This occurred in February, sadly too late for inclusion in last month's newsletter.

An informative article appeared in the Times on 22nd February 2023. The article has been published in the April monthly newsletter.

A Facebook Group has also been created, specific to this topic –

Amex UK Pensioners Justice <https://www.facebook.com/groups/374127345563792>

For those interested in this topic but are not on social media, please contact amexukpensionersjustice@outlook.com

Time for Reflection, (editor)

The 'quarter-end' has always been a momentous time in my life.

And this morning, as I 'ask' Alexa to remind me when six minutes has passed (when our porridge will be sufficiently cooked), and Alexa replies in her typical American accent 'good morning, Richard; six minutes!', I regurgitate moments in our lives and do some comparisons ! Hope you enjoy (or at least be patient) as I delve back into our history ! I will also refer to extensive analysis of facts as recorded in, <https://ourworldindata.org>.

Oh yes, I also check my smart phone to see overnight notifications, including the one that advises the dishwasher has finished and that no cleaning maintenance is required !

In finalising the preparation of the newsletter, this morning I turned on my computer, waited for the start-up to go through the cyber-security checks and complete a check on potential overnight attempts at malware infection !

On 25th March 1972 Diana finally relented and agreed to marry me. It was important timing as I could get a married man's allowance for the whole financial year ,if we married prior to 5th April. One negative, I had to miss playing in a football match. One year later, 'my' timing was even more impeccable ! I spent the week before year-end driving Diana along bumpy roads to try to lure out our first obstinate child ! Not much luck but on 2nd April managed to get Diana into hospital. The poor ma-to-be suffered three days of 'gas and air, excruciating pain' but, thankfully, in the evening of 5th April our 'chilled' Sarah was finally born . A year of child allowance subsequently contributed by HMRC !

In my early days of computing at an investment bank in London, I recall that the whole team worked 24-hour shifts at the end of each quarter to 'coax out' the quarter-end statement production and preparation for delivery to our rich clients. Those clients probably just forwarded the statements to their accountants not thinking about the toil, the broken print runs, the spoiled statements, the errors in 'franking postage' on the envelopes – and the exhaustion 'to serve'. Today everything I want to see from my bank for the past many years is available on-line !!

In those early days, we lived in Chelmsford. I had to travel for ninety minutes to get into London. No M25 or elevated 'feeder roads' into the City – but no traffic jams, no £17.50 congestion charge, no 'spy cams' checking speed, insurance, tax, mot validity ! Just a drive from 'A' to 'B'

We drove to Devon for our holiday in 1976. It was very hot and very dry. Our daughter suffered convulsions during our return journey. We stopped at a public telephone box and phoned 999. Within 5 minutes an ambulance arrived and took us to the local hospital where she was 'cooled down'. That summer was the hottest in recent years. One quote 'The drought was at its most severe in August 1976 and in response Parliament passed the Drought Act 1976 to ration water. Parts of the south west went 45 days without any rain in July and August. As the hot and dry weather continued, devastating heath and forest fires broke out in parts of Southern England. 50,000 trees were destroyed at Hurn Forest in Dorset. Crops were badly hit, with £500 million worth of crops failing. Food prices subsequently increased by 12%.' In fact , the year 1976 , on average, was as warm as 2021/2.

In 2015, countries across the world adopted the Paris Agreement, agreeing on a goal to limit global warming "well below 2°C" above pre-industrial temperatures while "pursuing efforts" to limit warming to 1.5°C. These targets are set based on the rise in the **global average temperature**. This was a global initiative and highlights just how serious the global situation is. We now rely on dictators, politicians, billionaires, etc., having a conscience and demonstrating a conviction to the global future . Will they though ? Last year was the hottest on record. A global survey in 2023 asking whether people believe in the need for climate change and whether it is a global threat had the following, positive results. The majority of contributors supported climate policies, with an average global score of 72%. "Policy support" was measured across nine interventions, including carbon taxes on fossil fuels, expanding public transport, more renewable energy, more electric car chargers, taxes on airlines, and protecting forests. In the country with the lowest support, there was still a majority (59%) who supported these policies. 89% wanted to see more political action. 86% think people in their country "should try to fight global warming". And 69% said they would be willing to contribute at least 1% of their income to tackle climate change. Do you think that those around you are like-minded ?

Over the years, I have been very fortunate in having the opportunity to live and learn in six of the seven Continents ; lived in Europe (UK, Germany, Italy), Asia (Hong Kong) , Africa (South Africa). We have visited (or worked in), Oceania, North & South America- but not Antarctica. The famous six contribute 100% of the world's population, and 100 % of the world's disturbances. We can't discuss politics, I know, but I am so disappointed in the polarisation in many countries; we look at the frightening, almost opposing views of Democrats and Republicans and the potential harm their policies will do to our world's future; In Africa, based on data compiled by American researchers Jonathan M Powell and Clayton L Thyne, at least 45 of the 54 nations across the African continent have experienced at least a single coup attempt since 1950. Six of those, spreading from East to West, have been since 2020.

We witness daily the horrific tragedies of war in Ukraine and Gaza and the atrocities of 'cleansing' in several countries. These disasters consume our news headlines and make us feel redundant , with no possibility of bringing some better humanity to these troubled countries and peoples.

Again, I would thoroughly recommend the weekly podcasts ' The Rest is Politics' where Alistair Campbell and Rory Stewart invite listeners to share their knowledge and organise interviews some very exclusive guests to provide us with better insights into what is happening in our world. I feel like I am sitting in their lounges with them, it is such a relaxed and informative experience.

BUT, we must also look at the positive things happening in our world, for our future generations. I am reading an exhilarating book of real facts, 'Not the End of the World-How We Can Be the First Generation to Build a Sustainable Planet' by Hannah Ritchie. Extracts from one review (by Bill Gates),-- '(she tackles) a word I don't usually love, sustainability, head-on. As she explains it, there's a misconception that the world was once sustainable, and that it's been getting less and less so over time. But from the UN's definition—"meeting the needs of the present without compromising the ability of future generations to meet their own needs"—it's clear that there are two parts to this concept. Sustainability requires making sure everyone today can live a good, healthy life *and* not degrading the environment in a way that takes away opportunities from people tomorrow.

Ritchie makes the case, convincingly, that the world has never been sustainable because both halves of the definition have never been achieved simultaneously.

The first half has never been achieved, period: For most of human history, half the population died before adulthood; while that statistic has improved drastically, five million kids a year still don't make it to their fifth birthday.

Still, the progress that has been and will continue to be made on child mortality—along with six other measures of human well-being including hunger, maternal mortality, life expectancy, education, extreme poverty, and access to basic resources like clean water, energy, and sanitation—is why Hannah argues there is no better time to be alive than the present. That doesn't negate the violence and instability we see around the world. But compared to the past, we're closer than we've ever been to meeting the needs of people today and achieving the first half of the definition.

As for the second half, Ritchie analyses seven big environmental problems we face today: air pollution, climate change, deforestation, food, biodiversity loss, ocean plastics, and overfishing. On most of these fronts, things are worse today than they were in the distant past. But on all of them, progress has been made recently, and we're on a better trajectory than most people assume—even though that rarely makes the end-of-the-world headlines dominating the news.

In the United Kingdom, where Ritchie lives, individual carbon footprints are down to 1850s levels after peaking in the 1960s thanks to much more energy-efficient technologies and much less coal. In rich countries, per capita emissions are falling, and worldwide, we hit peak per capita emissions in 2012. The other "peaks" that people have been told to dread—peak population, peak fertilizer and agricultural land use, peak whaling, peak deforestation of the Amazon—are either already behind us or will be soon. Across many regions, threatened wildlife species are repopulating. Electricity, which too many of the world's poorest live without, was cheaper across the board in 2019 than it was in 2009—and in that decade, solar and wind went from the priciest per unit to the cheapest. And on, and on, and on.

That doesn't mean things aren't bad, or there is no reason to worry. For example, air pollution globally still kills nine million people a year. And if we don't get serious about combating climate change and *dramatically* reducing emissions, the consequences for people and the planet will be disastrous. The world is bad, but much better: Those two things can be true at once. So can a third: "The world can be much better."

In each chapter, Ritchie provides tangible action that people, companies, and governments can take to build that better world—one where trade-offs between human well-being and environmental protection, between life today and life tomorrow, no longer have to be made. She also assigns responsibility to rich countries, the ones that built their wealth on fossil fuels, to continue investing in clean energy, making it cheaper, eliminating [Green Premiums](#), and deploying those innovations to poor countries that otherwise can't be expected to "leapfrog a long fossil-powered development path." I couldn't agree more.'

I've written my own book on climate change, and I work on clean solutions daily with [Breakthrough Energy](#). Still, I was surprised by how much Ritchie's book—filled with all the numbers and charts a math nerd could dream of—managed to surprise me. I think everyone who reads it will feel the same, even those who consider themselves tuned in to environmental issues.

I thoroughly recommend this book to all our colleagues. As a minimum, it will arm you with extensive factual statistics that will help you in your arguments with 'doubters' that things are not all bad. That there is hope for future generations. I think there is an audio version coming out later in the year which will make your journey even more simple !

So, coming back to today with a thud ! I am now managing the day to day frustrations of living with prescription drugs. I had a unfortunate health 'blip' in mid-February. I fell prey to another dose of atrial fibrillation 9 (the first was four years ago). I was instructed to start using beta blockers to help reduce my heart rate (which they did by 30%). Unfortunately, the crazy uncoordinated heart rhythm continues to be an irritation. I had spent a couple of years slowly getting fitter. I have a training regime where, twice a week, I do 'cardio' work to get my heart working at over 140 bpm (for a few minutes). Our daughter took me to a cardiologist and 'negotiated' with him to define that the hardest I can work my heart will be 110 bpm until I have had the cardioversion intervention. The other irritant is that I feel generally uncomfortable. Find it difficult to have a restful sleep with my 'heart region' gurgling, pacing, pushing'- all of which doesn't promote relaxation. However, more permanent treatment is on the horizon and I must thank medical progress for diagnosing, countering and overcoming this and so many other modern ailments which we all face from time to time. We say that the NHS is broken, but each time I am forced to visit a centre, I find the staff, technology and general professionalism something to be proud of. I know that a great majority of people in the system are there to help and make a difference. How lucky we are. Again – we all benefit from the enormous investment that successive Governments dedicate to making our lives easier, for longer.

Looking forward, we will celebrate our daughter's birthday with a visit to a local 'karaoke booth', then we will take a trip to Prague to spend a week with our other set of grandchildren in May. In June we fly to Puglia for a holiday by the sea- with a warm sun ! As pensioners, we have a good life.

We are generally in good form and so can continue to build experiences for subsequent reflection.

Time for a smile

What is the difference between a man and a computer ? You only have to tell a computer to do something once !

The Rivers of London (Ann McNorvell)

A while ago I was wondering when the next book in Ben Aaronovitch's 'Rivers of London' series was due to be published. For those of you who haven't heard of Ben, he wrote for Doctor Who, or the Rivers of London series - they are 'urban fantasy' novels and graphic novels about a policeman and trainee wizard, Peter Grant. I love the novels, but don't really get graphic novels. Anyway, the last novel (or really novella) was published in June 2023 and there's nothing due until September this year. The series title comes from the appearance in the story of various 'genius loci' or river spirits, because London is not just the Thames, but many, many other rivers.

And now I have 6 months to wait for a new book, and a mind permanently searching for things that might interest Retirees in the monthly e-newsletter which I edit. Would something on London's rivers be interesting? So I did a bit of initial research, but in the end I didn't need anything right away for the e-newsletter. It's a shame to waste the research, so I thought it might be something Richard could use in the Quarterly newsletter.

The River Thames is the second longest river in the UK, being 215 miles long. It rises in Gloucestershire and flows into the North Sea via the Thames Estuary, and is tidal up to Teddington Lock. The Thames has 38 tributaries and 25 of these are in the London area. Sadly only 7 are still mainly above ground, the remainder have been buried and most of these are part of the London sewer system.

The river most commonly known is, of course, the Fleet, which gave its name to Fleet Street. It rises on Hampstead Heath before becoming a sewer which discharges into the Thames at Blackfriars Bridge. You might have heard of Tyburn, the site of the infamous gallows and many public executions. But the name is a hint that it is also on the course of another lost river, as burn means river. Other lost rivers include the Walbrook, on whose banks the Romans built a temple to Mithras which can be visited today, the Neckinger and the Wandle. There are still over twenty more rivers to find out about

Perhaps I will do some more research on the lost rivers, and maybe feature them in one of the newsletters in the future?

Beating the Corporate Beast(editor)

I did it !

I have been in 'dialogue' with Vodafone for many months regarding a bill I pay each month, for a service I do not receive ! So many phone calls , chats, visits to retail outlets - all fruitless. I finally decide to dedicate an afternoon to, at least, obtaining some compensation. It started with a message to a 'machine', eventually finding a way to get to a human voice. A representative from a technical department to whom I explained my sad tale. Thankfully I had proof that a service I had been paying for over three years had only just been activated. The issue is boring, but the compensation process was truly admirable.

My position, they had charged me in excess of £300 over three years. Their response, no documentation in their records.

I sent copies of my documents. Their response, 'I am able to compensate you immediately £100 to close the matter. My response 'no way' it is not my fault that you cannot find the audit trail. After another 45 minutes into my three-hour call. 'I have referred the issue to my supervisor, who will sanction a £250 credit to your account'. My response - 'no way , you need to pay me what you owe me ' . Finally, another response ' we have charged you £349 over the period which we will fully compensate you ! How would you like the monies recredited?'

Why did it take so many months to resolve something that they clearly knew was a mistake ? Anyway, funds eventually credited. Phew.

Quiz Time (Peter Smith)

"Over the Moon"

1. What is the name given to the darker areas of the Moon as seen from Earth?
2. Which area in the south-southwest shows the brightest and most extensive ray system?
3. What is the distance from Earth to the Moon?
4. Into which area of the Moon did the first manned landing take place in 1969?
5. After which goddess did the ancient Romans name the Moon?
6. Where on the Moon has water ice been detected?
7. Which spacecraft was the first to reach the Moon in 1959?
8. What is the strength of the Moon's gravity as a fraction of the Earth's?
9. After which goddess did the ancient Greeks name the Moon?
10. Which lunar features can be 'terraced', 'ghost' and 'ray' in type?

And finally (Peter Smith),(Part One)

The other day I went into that new bar that has opened up in the High Street.

I said to the barman "What's the Wi Fi password?"

"you need to buy a drink first." He replied.

"OK" I said, "I'll have a double whiskey".

"That'll be £8 then sir," said the barman.

When he came back with it and I paid, I said "Ok what's the Wi Fi password then?"

"you need to buy a drink first; all lowercase no spaces" he said.

And Finally (Part Two)

I was talking to my friends and asked.

"Do you remember the days before Smartphones and WhatsApp, when we used to take photos of our dinner and we could not wait to go round our friend's house to show them?"

"No" they said.

"What makes you think I want to do it now, then?" I replied.

Sometimes fate presents you with a golden opportunity.

Wife "Does this dress make me look fat?"

Husband "Do you promise not to get angry at anything I say?"

Wife "Yes I promise, just be honest."

Husband "I slept with your sister."

Quiz Answers

1. Maria (seas)
2. Tycho
3. 239,000 miles
4. Sea of Tranquillity
5. Lunar
6. Under the surface of the north and south polar regions.
7. Luna 2
8. One sixth
9. Selene
10. Craters

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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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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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