

The magazine for retired Co-op pension scheme members

Autumn 2016



evergreen

Win

LUXURY HOTEL
STAYS & KITCHEN
ESSENTIALS

SEE INSIDE

INSIDE

Stay safe and sound
this winter

Enhance your
TV experience

Co-op Academies

Puzzle time

**Our Co-op
reinvented**

Welcome

It's hard to believe we're once again approaching the end of a year. Looking back, things have changed a lot for the Co-op, as the article on page 8 explains.

Our new Co-op Membership offer – 5% for you, 1% for your communities – passed a landmark only 13 days after it was launched, when we gave back our first £1 million.

Another thing that has changed is the design of *Evergreen* – we hope you like our new look. Our contact details have changed too – so please make a note of the following if you ever want to get in touch with us. Our new email address is evergreen@coop.co.uk, and when you write to us please note that we are now just plain old 'Co-op' rather than 'The Co-operative Group'.

Looking at this issue, we have packed it with lots of your letters and photographs.

We love to hear from you, so please do keep sending your stories in.

We have the usual mix of stories from different areas of the Co-op, so you know what's going on in the business. On page 16, Co-op Electrical give some top tips on buying a telly – and they have very kindly provided a range of electrical goodies as prizes for our puzzle pages (36-37).

We also have not one, but two competitions to win a hotel stay – one in Bournemouth and one in a choice of UK locations. Why not have a go – you could be a winner. You can find these competitions on page 10 and page 29.



Have a wonderful festive season and when you next hear from us the daffodils will be out and summer will be on its way.

Brian

Brian Green
Pensioner Welfare Manager

Jackie

Jackie Carr
Pensioner Welfare Officer
0843 7511701

CONTENTS

IN THIS ISSUE

Awards for Co-op WW2 veterans	5
Fundraising for the British Red Cross	7
Profile – product developer	11
Protect your estate from care home fees	12
Food Property	15
Lord-Lieutenant of Manchester	21
Funeral music	24
Comfort & Joy	26
Product recalls	28
UK Care Guide	30
Winston Churchill Memorial Trust	31
Claim the support you're entitled to	32
Co-op Archives	33

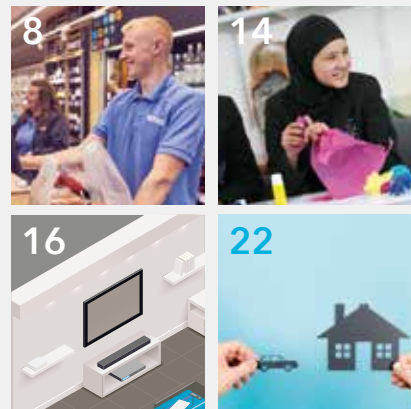
REGULARS

Postbag	4
Snapped	18
Time to celebrate	20
Doctor's Corner	34
Noticeboard	38
Puzzle time	36

PRIZES & OFFERS

Classic Lodges competition	10
15% off Trust Wills	13
£20 off a NEW Co-op TV	16
Home insurance offers	23
Carlton Hotel competition	29

FEATURES



On the cover:

Our Co-op reinvented	8
Co-op Academies	14
Enhance your TV experience	16
Stay safe & sound this winter	22

Hello

By now I am sure you'll have seen that we have relaunched our Membership offer. With all Co-op Members receiving 5% back on our own brand products, plus a further 1% contribution being made by the Co-op to local community projects, this is a fantastic example of us going back to 'Being Co-op'.

Colleagues have been trying out the new Membership offer over the summer and I felt really proud going onto the website, www.coop.co.uk/membership, to see how much money had already been raised for my favourite local community project.

We're all hugely excited about it and given that all readers of *Evergreen* have a great connection to the Co-op, I hope that you'll share my enthusiasm.



We're also making great progress in supporting the British Red Cross in their campaign against loneliness and over £1.5 million has been raised so far. The Pensions Team has been playing their part too by volunteering to help improve the surroundings at a local Manchester school. Some of the team found that they have a skill in painting and decorating (although we found some were much better at pensions), but the important thing is that they were willing to give their time to make a difference.

On the pensions front we're continuing to do our very best to look after the interests of all scheme members -

whether they retired 25 years ago or have just joined us. The UK referendum vote for Brexit is likely to make for some choppy waters ahead for most pension schemes but we're well equipped to deal with it.

I can't help but notice the dark nights drawing in. However, rather than bemoan the darkness (like I usually do) and in keeping with the optimism sweeping through the Co-op, I'm making sure I'm grateful when it's light and making the most of it whenever I can.

On behalf of everyone in the pensions team I would like to wish you a Happy Christmas and I hope the New Year brings you everything you wish for.



Gary Dewin
Director of Pensions,
Reward and Benefits

Birds of a feather

David and Sheila Quantrill recently won First Open Le Mans - a once-in-a-lifetime achievement in the sport of pigeon racing.

Sheila worked at our canning factory in Lowestoft, in the labelling department, for 10 years.

Their racing pigeon (number GB13D00871) beat more than 3,000 entrants from all over the country by racing from Le Mans (famous for its 24-hour endurance motor race) back home to Lowestoft in under seven hours. The pigeon recorded a velocity of 1,360 yards per minute over the 315-mile course.

David has kept pigeons since 1971, although initially they were purely

pets and not raced. David's racing career started in 1973, and he and Sheila now keep 24 racers and 15 young birds.

Looking after the birds is a full-time hobby. All birds are fed by hand on a mixture made up of farm beans and barley, with birds being fed slightly more as race day approaches. The racers are not forced to fly around at home but are left to do as they please when out at exercise.

Old birds are mated in January and are allowed to select their own mates. The Le Mans winner was separated from his



mate for a short period just before the commencement of the channel race programme, and then shown his hen for two hours the day before they departed for Le Mans. This simple form of motivation certainly did the trick.

Congratulations.

Image courtesy of Archant Norfolk

POST Bag



Smashing feedback on Food

I thank you for your nice magazine for the Spring. I would like to express my honest view on Co-op Food shops.

The meat is first class and also the ready meals are a very good choice.

I love to cook for my grandsons - their favourite meal is your barbeque pork ribs and Maris Piper chips... lovely grub.

Nobody today should go hungry as the prices are, in my opinion, very good.

So I thank you for making my life easier with your smashing, tasty food.

John Brooks - Middlesex



Here's a copy of a photo which I took in 1960 of Picardy Street, Belvedere (Branch No 7) where I worked for the first six years of my 27 years of employment. Look at the prices.

I've also sent you a picture of my Rule Book when I first started work.

I look forward to the next issue of *Evergreen*.

P Aslett - Kent

The Perfect name

My first job was in 1968 as a 'Saturday girl' at what was then The Greater Nottingham Co-op Society department store on Parliament Street, Nottingham.

One of the managers was a gentleman called Ted Perfect who introduced himself with the words: 'Perfect's my name, Perfect's my nature.'

I see from my *Evergreen* magazine that a gentleman of that name is the Greater Nottingham secretary of the REA and I wonder if it is indeed the same man?

I had a brief spell working in local government before returning to the Co-op in 1977.

I worked myself up to be green grocery manager at the 'Toton Superstore' before eventually moving on to the stock-taking department and then retiring in 2015.

Not bad for a girl who left school with not a clue as to what she wanted to do.

Patricia Welch

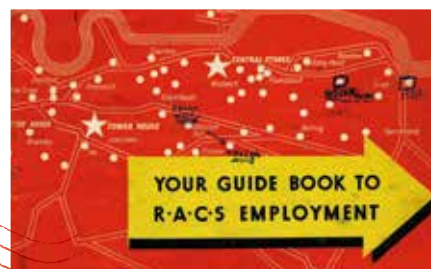
“Patricia, it is indeed the same Mr Perfect. Ted is very involved with the Nottingham Retired Staff Association who meet on the fourth Tuesday each month at Stadium Leisure, Basford Road, Nottingham. Why not drop in and say hello - he would be pleased to see you.”

Self-service in '60?

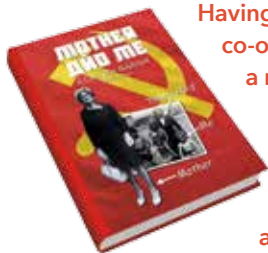
I was interested in reading your article that 2015 marked the 50th anniversary of self-service shopping.

I worked for the Royal Arsenal Co-operative Society Ltd from 1958 to 1985 and I can remember moving from old premises in Sheridan Road, Belvedere, Kent to a brand-new store in Picardy Street, Belvedere - and I am sure this was in 1960.

This was a self-service store with a one-way barrier (to stop customers going out the wrong way), and also self-service baskets for customers to use.



They say *everyone* has a book in them



Having spent a lifetime in co-operatives, starting as a management trainee with CWS at New Century House in 1966, I'm now writing a book about my experiences.

After a period as shift production manager at Irlam Margarine Works, in 1970 I went overseas as a co-operative society's officer in what was then the British Solomon Islands Protectorate.

On my return to the UK, I was appointed manager of the CWS regional distribution centre in Longridge. From 1979 to 1984 I joined a consultancy unit at the Co-operative College in Loughborough. This was followed by some 20 years as a co-operative adviser in many developing countries.

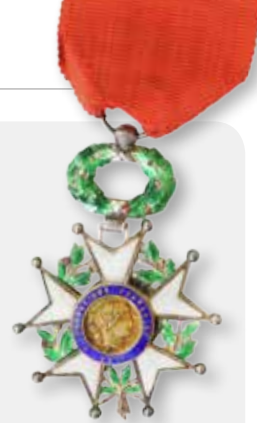
A member of several co-operatives in the UK, for a while I was on the member's council. As a young man I was chair of YMO (Young Members Organisation), based at the Co-operative College, and leader of the co-operative youth club in Old Trafford. An account holder with the Co-operative Bank for 50 years, I obtained my first mortgage from the then Co-operative Building Society. Quite a Co-operative pedigree I'm sure you'll agree.

I'm writing to *Evergreen* to try and make contact with old colleagues who might remember me and be able to help with my book. In fact, I've already published the first volume entitled *Mother and Me: A Cold War Boyhood*, which was positively reviewed recently in the *Co-operative News*.

I can be contacted on roy.kershaw@reproweb.co.uk or 01509 554889. The book is available on Amazon UK.

Roy Kershaw - Leicestershire

Top honours for WW2 VETERANS



Former Co-op employees Horace Hodgson (91) and Geoff Cooper (90) were recently awarded the Legion d'honneur, France's highest military medal, for their role in the liberation of Europe.

Geoff Cooper (pictured on the right) was called up as a private in the Hallamshire Battalion in the York and Lancaster regiment shortly after his 18th birthday in February 1944 and was plunged into action on the front line in July.



His battalion landed on Sword beach just below Versur-Mer and was 'stuck there for five weeks'. They then moved inland to the front line at Caen, which took 56 days to capture.

Pvt Cooper's regiment moved up to Holland, where he was taken from the front line action after he injured his foot. After he was demobbed in 1947, he returned home to Huthwaite where he continued his long career with the Co-op. He married Irene in 1948.

Horace Hodgson (pictured below) enlisted in the Kings Royal Corps in September 1943 and transferred to Rifle Brigade. Two weeks after his 19th birthday, he embarked on Normandy Gold beach and fought with the 7th Armoured Division through Normandy, north east to Liseux and then on

towards the River Seine, where he was wounded. He was operated on in a field hospital for a fractured skull and then flown to Oxford Military Hospital.

In November 1944 he was allowed home. After a short time, he was able to resume his employment with the Leeds Co-op, eventually becoming manager of several grocery branches.

On the day he received the award, Horace and his wife Margaret also celebrated their 65th Wedding Anniversary - and it was Margaret's birthday on the same day. A triple celebration.



A *royal* affair

Co-op Funeralcare welcomed royalty to their stand at the New Forest and Hampshire county show in August, as Sophie, Countess of Wessex visited the team.

Tom Bailey, Funeral Director, had just finished talking to members of the public when a lady approached and asked if he wished to talk to the Countess. Looking over the lady's shoulder, Tom saw Sophie (accompanied by her significant entourage) inspecting the wool coffin that was on display.

The Countess asked Tom several questions about the coffin, showing interest in its construction and whether the Co-op designed and produced the coffin themselves. Tom explained that the coffin was made from 100% British Wool over a cardboard frame and that although we didn't make the coffin ourselves, it was one of the many styles we offer to clients across the UK.

Tom was well aware of the reporters taking his picture but remained calm and spoke to the Countess the same he would with any client.



20,000 SHOPPERS VOTE FOR US TO WIN AGAIN



The Co-op was a double winner in the annual CTP (Convenience Tracking Programme) awards, which celebrate all that is convenience retailing.

Not only did we pick up the award for 'Best Overall Convenience Retailer' for the second year running, we were double winners on the night by also picking up an award for 'Best Managed Retailer'.



The awards are based on face-to-face interviews with over 20,000 shoppers in convenience stores across the UK. Questions on service, quality as well as customer actions and behaviours in store brought us out on top for the award of the night.

TWO WINS for Co-op Insurance at the YourMoney.com Awards

Co-op Insurance has won the title of Best Online Car Insurance Provider and Best Online Breakdown Insurance Provider in the YourMoney.com Awards.

The YourMoney.com Awards are now in their 19th year and are the longest-standing consumer personal finance awards in the UK.



Ed recommends

Every issue, Co-op wine buyer Edward Robinson picks his favourites for *Evergreen* readers.

VILLA MARIA PRIVATE BIN SAUVIGNON BLANC
Christmas promotion: £7.49 (usual price £9.99)

Sauvignon Blanc from New Zealand's Marlborough region is an ongoing success story – as a nation we simply can't get enough of it, it seems. Produced on flat, fertile land right at the northern tip of New Zealand's South Island, this is very much a cool climate wine with plenty of gentle sunshine to ripen the grapes fully. Villa Maria is one of the most highly regarded producers out there and its racy, intense, gooseberry-laden aromas have proven phenomenally popular with Co-op customers. The high acidity of this wine is particularly attractive when paired with fish dishes, especially with a creamy sauce.



CO-OP CHATEAUNEUF DU PAPE
£10.99

An enduring classic of the wine world, 'Châteauneuf' emanates from the baking hot southern Rhône valley where it's made with a blend chosen

from more than a dozen grape varieties (although it's principally Grenache).

Deceptively elegant and relatively light compared to many other reds from this region, this is a wine which will definitely pair well with the Christmas roast turkey. Chosen discerningly by the Co-op's fine wine expert, the producer of

this wine is one of the very best in the region. Surely one of the bargains of the Christmas season, this is a wine to look out for.



Resplendent in *red*

It's been just over a year since we officially kicked off our Charity Partnership with the British Red Cross and we're proud to say we have raised over £3 million for our joint campaign to tackle loneliness in communities across the UK

Our colleagues across the business have thrown themselves into a range of fundraising activities from raffles and bucket collections in stores to dog walks, exercise classes and pop-up shops at our support centre in Manchester.

Here are some of our highlights:

Big *red* Weekend



An incredible 2,145 Co-op Food stores took part in our Big Red Weekend which coincided with British Red Cross Week. It also saw activities happening in our offices and distribution centres across the country. Together we raised a fantastic £450,000.

MEMBER'S AGM VOTE

To help encourage our members and colleagues to vote in this year's AGM we pledged to donate 50p for every member voting, which meant £55,000 for the British Red Cross.



Challenge events

Across the UK, over 530 colleagues and members have signed up to take on a challenge to tackle loneliness with the British Red Cross. This includes abseils, marathons, treks and bike rides.

The *red* shoe walk



On 12 May, 14 members of the Pensions Department joined over 100 colleagues to walk from 1 Angel Square to the Co-op Museum in Toad Lane, Rochdale - a distance of more than 13 miles.

To avoid traffic, they walked much of the way along the canal - so they took in a lot of our heritage and a lot less car fumes.

It was a beautiful day, the sun was shining and the walkers all looked resplendent in the red T-shirts.

The team made it safely with a few blisters but plenty of laughs on the way. And together, colleagues raised over £15,000 for the British Red Cross.

Bollywood Bash



Among a whole host of ongoing fundraising activities, our colleagues from Co-op Insurance based in Manchester held a 'Bollywood Bash Day' with Bollywood dancing, henna and delicious food raising £250 for the British Red Cross.

➡ What happens next

We're not just fundraising, handing the cheque over, and moving on to the next thing. We're doing things differently, in a Co-op Way. We've carried out brand new social research to allow us to have the most impact, and in December we'll release our findings and set out how we'll use the millions raised to begin to tackle loneliness in our communities.



Our Co-op reinvented

2016 has been a momentous year for our Co-op

We're already over halfway through an ambitious three-year Rebuild programme - one that will transform our business and place us right back at the heart of the communities we've been serving for the last 170 years.

Our AGM announcements in May were the beginning of what will be an exciting period in our history. We explained to the world how we're putting members back at the centre of our business

with a new and more rewarding Co-op Membership. We're also changing our look and bringing back the iconic blue clover-leaf logo to once again focus people on all we stand for.

To support these changes, all 70,000 of our colleagues have been invited to a 'Back to Being Co-op' experience which will remind them why the Co-op is different and how our history is shaping our future (see panel on the next page).



MEMBERSHIP

By now five million new member cards will have landed on doormats across the UK. Hopefully you'll have started to experience our new Co-op Membership and the great rewards it offers.

Here's a reminder of what it's all about: 5% for you, and 1% for your community.

Our new Co-op Membership is the biggest innovation in our membership for decades:

- **5% for you.** Every time you buy Co-op branded products or services - from a loaf of bread to a funeral plan - and swipe your Membership card, we'll give you back 5% of what you've spent. You can then use that reward against your next purchase or save it for another time.
- **1% for your community.** On top of this we're going to add something that will bring to life our commitment to communities. We'll give 1% of the value of the Co-op branded products you buy to local causes that you've chosen.

And finally, when we've completed our investment in rebuilding our Co-op and when we have surplus profit, we'll bring back the much loved 'Divi' - our annual share of profits to our members.



£100M A YEAR TO MEMBERS AND COMMUNITIES BY 2018

We've identified around 1,500 local communities, based around our Food stores and Funeralcare homes. Local community groups in each area have the chance to benefit from the new 1%. That means up to 4,500 local causes will be supported by our new Co-op Membership. By 2018 we expect to give £100m a year back to you, our members, and your communities, through the 5% and 1% rewards.



MEMBER VOICE

We want to give you, our members, opportunities to work together with our Co-op to create and improve products and services. We also want to hear about the things that matter most to you as a Co-op Member. Alongside the 5% for you and 1% for your community, it's a crucial

part of what makes our Co-op different. You know what's important to you, so we've been improving the ways to get you involved and engaged in the business we all co-own.

Over the past few months we've found out more about how you want to be involved and

we've been busy designing, testing and building a new digital platform to help us reach millions of our members.

Make sure you log on to www.coop.co.uk/membership as there are lots of ways to 'join in' with our Co-op.



But it's not all about digital. This is only the start of how we improve the ways you can get involved and will keep growing over the coming months as we continue to listen and learn what matters most to you.

AN ICON FROM OUR PAST

We're sure you've already heard, and probably seen, that we've changed our look and brought back the iconic blue clover-leaf logo to once again draw attention to all we stand for.

Already we've rebranded 300 food stores and 120 Funeralcare homes across the country in the new look, with many more to come. Most of our estate will have the new look within the next three years as part of our normal refit programme.

In our Food stores, over 600 products are in the newly branded packaging. For all of our businesses our look has changed online and we've created new point-of-sale literature.



We've had some fantastic feedback from customers and colleagues on our new look and in early 2017 we'll spread the word even more as we begin a national advertising campaign to explain our Co-op difference and invite the nation to join our new Co-op Membership. Exciting times ahead.

If you haven't received your new card yet or want to ask any questions about Membership, please call 0800 023 4708.



WE'RE GOING 'BACK TO BEING CO-OP'

70,000 colleagues, 5,100 events, May to December 2016, local venues across the UK, fun and interactive 90-minute experience.

Our colleagues have been going 'Back to Being Co-op' to support the launch of our new Membership (see page 8). This 90-minute experience is to remind colleagues of why the Co-op's different and how our history is shaping our future.

Back to Being Co-op events started in May, and they're running until the end of the year. They've been taking place in locations up and down the country, in hotels, village halls, community centres, stately homes, a coffin factory and even a pop-up tent in the car park of the West Thurrock depot.

They've been designed to be fun, interactive and quite different to any other Co-op training session. They're run by an event manager, an event host and supported by a professionally trained actor.

And when we say we're taking all 70,000 colleagues through Back to Being Co-op, we mean it. In September we started to hold events in some of the most far-flung Co-op locations, as far north as the Shetland Islands and as far south as the Isle of Scilly.

Back to Being Co-op events have created opportunities for colleagues to share their Co-op stories and remind each other about why the Co-op is different.

ENJOY *style* AND *luxury* AT A CLASSIC LODGES HOTEL

Classic Lodges is an independent and nationwide collection of 16 unique hotels that vary from a baronial mansion near Whitby, to a 700-year-old coaching Inn in the Cotswolds, and its most recent acquisition, Solberge Hall, is a Georgian mansion located just outside Northallerton.

**OUR
PRIZE**

UP FOR GRABS
IN THIS ISSUE

Each property has something different to offer, but all maintain a certain style and luxury – from the country houses set in acres of landscaped grounds to the city-centre hotels with modern splendour. Good food is at the heart of every Classic Lodges hotel, and all of our Head Chefs use their individual experiences and influences to create classic and modern dishes with an emphasis on innovation, creativity and flair.

The winner of this fantastic prize will enjoy a Prosecco afternoon tea and a three-course dinner before a good night's sleep in a deluxe, double or twin bedroom, and a full English breakfast in the morning. After exploring the countryside or city that surround each of these hotels, the winner can relax in the hotel before enjoying another hearty breakfast the next day.

www.classiclodges.co.uk

Two-night deluxe
stay for two people sharing

Bed & breakfast

plus

Prosecco afternoon tea

Three-course dinner

Win

To win a two-night stay at a Classic Lodges hotel of your choice, simply answer this easy question:

Prosecco is a white wine originating in which country?

Send your answer by email or post, together with your name and address, quoting 'Classic Lodges Hotel', to: Pensioner Welfare Team, Co-op, Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG

Email: evergreen@coop.co.uk

The winner will be the first correct entry drawn from a hat.

The closing date is 27 January 2017.



Terms and conditions

The dinner, bed and breakfast prize is based on two people sharing a double/twin bedroom, and can only be booked via Central Reservations line – 08456 038892.

The prize must be redeemed by the end of April 2017 and is subject to availability on selected dates.



the sign of a great hotel

TRAVEL & TASTING



the life of a product developer

Katharine Shipley is the Senior Product Development Manager responsible for 'Impulse & Seasonal Events' a.k.a Christmas. With the 2016 festive season soon upon us (and planning for Christmas 2017 already under way) we asked her to describe her job.

The product development team are responsible for creating great quality, innovative and customer-focused Co-op own brand products. As a senior developer I am responsible for a team of developers in impulse but I am also responsible for key events such as Christmas, Halloween and Easter.

HOW BIG IS THE TEAM?

Within the 'Delicious Food Team' the product development team consists of 20 people, from junior developers to senior developers. Their remit covers all food areas, as well as health and beauty.

I look after the impulse team of developers, who are responsible for developing all the treats - from confectionary, biscuits, soft drinks, crisps, snacks and nuts, to healthier snacks.

HOW DO YOU TRAIN TO BECOME A PRODUCT DEVELOPER?

My degree at University was in Home Economics. This involved a wide range of subjects, from food science, nutrition and microbiology, to marketing, consumer law, sensory analysis and product development - so all aspects of food.

It's really important to be extremely passionate about food but that passion needs to be backed up with an

understanding of the science of food: its make-up, what makes it react in certain ways, what is the effect of heating, and how do you preserve food. Of course, you also need the ability to taste and evaluate products. You can't train to have that interest and excitement at finding new foods and trends that are so important for the role.

HOW DO YOU DECIDE WHICH PRODUCTS TO DEVELOP AND WHAT IS INVOLVED?

There are a lot of inputs that guide our decision to develop a product. We continually look at food and cultural trends and what is happening around the world. We can do this by visiting places, going to restaurants, or these days social media is a great place to see what people are talking about and getting excited by.

We take this inspiration and formulate product ideas, but we also need to understand what customers want. There's no point in launching a green tomato crisp if the customers don't want it. We need to have an understanding what is being bought and what there is a need for in the market, so we work very closely with the customer planning, insight and buying teams.

When we have decided what products we want to launch, we write a detailed brief to our suppliers. They will submit samples to us for tasting, which we taste and taste until it's right for our customers.

WHAT ARE THE BUSIEST TIMES OF THE YEAR?

It feels that all times are busy as we work approximately 12 months ahead of launching a product and a range. I'm already looking at Christmas for 2017. However, the key launch periods are the key events such as Easter and Christmas but also coming into the new year, summer and autumn periods.

"GREEN TOMATO CRISPS, ANYONE?"



How to use a Will to protect an estate from care home fees

Many couples are concerned about the impact of care home fees significantly reducing the inheritance their loved ones receive. It's important to know that there are advanced Will writing techniques that can mean your beneficiaries receive significantly more. Preserving tens of thousands of pounds matters to many families, so please take a moment to consider how important it is to you.

Most people know that getting your Will in place is very important for you and your family. Hopefully, you've already got this written and in place. If you haven't yet, we'd encourage you to do it as soon as possible. But, even if you have a Will, have you really considered the implications of it? It might sound a strange question, but many people really haven't thought it through thoroughly enough.

At Co-op Legal Services, our Will writers are seeing a growing trend of couples who are concerned about preserving wealth for their children and grandchildren when they die. Unfortunately, many couples aren't aware of a potential trap that can significantly reduce the amount their children and grandchildren could inherit.

IT'S BEST TO ILLUSTRATE THE PROBLEM WITH AN EXAMPLE:

Let's take Mr and Mrs Smith. They are married with an adult child and are both 70 years old. They live in England and own their house worth £150,000 and have savings of £50,000 between them. When they wrote their Wills, they wanted to keep things straightforward. Their Wills say that when one of them dies, everything passes to the survivor. Then, when the survivor dies, everything passes to their child. This is a typical arrangement for married couples with children.

- Now let's fast-forward five years.

Mr Smith dies and, in accordance with his Will, his estate passes entirely to Mrs Smith. Mrs Smith has all the assets transferred into her sole name including their family home. Mrs Smith now has assets worth £200,000 in her own right.

- Now let's fast-forward another two years.

Mrs Smith is struggling with her health and the practicalities of running her home by herself. She suffers a fall which leaves her unable to manage her affairs. Whilst her adult child offers support, he is unable to look after his mother on a full-time basis. Mrs Smith has to move into a care home.

Mrs Smith has her needs and finances assessed by the local authority. Because Mrs Smith has more than £23,250 (£24,000 in Wales), she has to pay for her own care home costs. The cost of the care is £30,000 a year. Mrs Smith stays in the care home for another five years until she dies. The cost of care amounted to £150,000 (£30,000 x five years).

Because of the cost of the care, the value of Mrs Smith's estate had reduced from £200,000 to £50,000 and her son receives an inheritance of £50,000.

For some couples this scenario may be fine, but for most couples it won't be. The good news for couples is that, with the right advice, there is a way to protect at least half the value of the family home and keep it for the children. This is achieved by writing your Will in such a way that it puts half the family home into a type of Trust when the first spouse or civil partner dies. The terms of the Trust also mean that the surviving spouse or civil partner can continue to live in the property held within the Trust. These are called 'Property Trust Wills'. Let's go back to Mr and Mrs Smith. They are still worth £200,000 but this time, when they put their Wills in place, they wrote Property Trust Wills instead.

- Fast-forward five years.

Mr Smith dies and, in accordance with his Will, his half share of the family home is now transferred into a Property Trust. The rest of his estate passes to his wife. Under the terms of the Trust, Mrs Smith has the right to live in the property for as long as she likes.

- Fast-forward two years.

Mrs Smith's moves into a care home. She is financially assessed by the local authority. The house is still worth £150,000 but now she only owns half of it because the other half (£75,000) is owned by the Property Trust. Her cash and investments are still valued at £50,000, so in total she is worth £125,000.

Mrs Smith remains in the care home for five years, again at a cost of £30,000 a year so £150,000 in total. The value of Mrs Smith's estate reduces below £23,250 after four years and the local authority offers financial support. When her assets drop below £14,250 (no lower savings threshold in Wales), Mrs Smith receives the maximum financial support from the local authority.

When Mrs Smith dies, her estate is only worth £14,250 but the value of the Property Trust remains untouched by the care home cost and is still worth £75,000.

So how much do you think her son inherits? In the first example the child receives £50,000, but in the second example, with the Property Trust Wills, the child inherits £89,250 (£14,250 from Mrs Smith and £75,000 from the Property Trust).

You can see that by Mr and Mrs Smith putting in place a Property Trust Will, their son would have received an additional inheritance of £39,250. This is all because Mr and Mrs Smith took the decision to look beyond a simple Will and wanted to plan ahead for the future.

By preparing a Property Trust Will in the right way, the value of half the home is ring-fenced by the Trust so that it isn't taken into account if the surviving spouse is financially assessed for care home fees. The reason is because half of it is owned by the Trust and the other half is owned by the surviving spouse or civil partner.



At Co-op Legal Services we specialise in Property Trust Wills and can help you understand your options.

To find out more information about making a Property Trust in your Will, please call us on 0330 606 9422 or contact us online and we can help you.



**15% OFF
TRUST
WILLS**

Evergreen offer

The Co-operative Legal Services is offering *Evergreen* readers a special discount of 15% off Trust Wills. To take advantage of this discount please call us on 0330 606 9422 and quote 'EVERGREEN'.

This offer is subject to availability and Co-op Legal reserves the right to withdraw this offer at any time. The offer is limited to our Trust Will service and is non-transferable.

The discount of 15% will be applied once per sale.

This offer cannot be used in conjunction with any other discount offer. We always conduct checks for conflicts of interest before offering legal advice.

Co-op Legal Services is a trading name for Co-operative Legal Services Limited. We're registered under Company Number 05671209. Our registered Office is 1 Angel Square, Manchester M60 0AG and we're regulated by the Solicitors Regulation Authority. In Scotland and Northern Ireland different laws apply; we can refer you to an approved panel for most services. Terms and conditions apply. If you'd like to see them, just ask.

Applying co-operative values to education



The Co-op has quietly become the largest business sponsor of academies in England. It sponsors eight academies in some of the most diverse and economically disadvantaged areas in the north of England.

I am often asked by people outside of education what the difference is between an academy and a school,' says Frank Norris, Director of the Co-operative Academies Trust. 'Academies are simply schools run by charitable trusts via a contract with the government. These trusts are called 'academy trusts'. These trusts are independent but can't run academies for profit.

Education is the most powerful weapon you can use to change the world

Nelson Mandela

'The Co-op's involvement with academies began in 2008 when it was asked, by the then Labour government, to sponsor two newly built academies in Manchester and Stoke.

These two schools had experienced significant upheaval and had a poor academic record. By applying co-operative values and principles the Co-op realised it could create something new and exciting but at the same time it realised it could help in so many other ways. Its expertise in marketing, business development, IT and leadership were invaluable to the academies but more important still were the endless

possibilities the Co-op could offer to help raise student aspirations by offering them an insight into the workplace.

'You get a very positive feel when you enter one of our academies; they are calm, purposeful and upbeat places. The Co-op is making a huge difference to the lives of these young people by being involved in the academies programme,' says Russell Gill, Chair of the Co-operative Academies Trust Board and Head of Co-op Membership.

'Academies, like schools, are funded by the government. However, academies have considerably more control over how that budget is allocated. The leaders and governors of our academies know their children, families and community better than central government, better than the Co-op - and that is why we provide challenge and support for them to get on with the job in hand.'



The Trust accepts that not all of its academies are the same, despite being committed to co-operative values and principles. Rather than take a dogmatic or generic approach, academies are supported as they require.

Senior trust leaders work with academies to identify issues and source the most appropriate external support quickly and effectively. This collaborative approach has been well received and has led to what were previously considered vulnerable schools achieving 'good' Ofsted outcomes. After initial fears of being dictated to, academy leaders feel empowered and are increasingly outward-facing, offering support to other local schools - many of which are not currently committed to co-operative principles.

Frank Norris say, 'All of our academies are improving and at a faster rate than the national picture. This is remarkable but part of our expectation that we can make a big difference to the lives of many who need our support.'

Location, location, location

Co-op Food has a clear and exciting vision to become the number one convenience retailer in the UK. One of the ways we're going to get there is by opening the right stores in the right places – that's where the Food Property team comes in.

We're responsible for getting the store up and running – that includes everything from scouting the right location to negotiating the sale, securing planning permission and undertaking all the building work. The process can take around 18 months from start to finish and involves a number of different internal and external teams working together to get the shop open and serving the community.

A market leader

By the end of the year we'll have opened 100 new shops and refitted over 160 more. All of our new shops will have the new cloverleaf logo above the door – a total of 600 will have the new look before the end of the year.

One of our biggest areas of focus is, and will continue to be, London and the South East. Competition for good space within the M25 is tough, but we're making good ground and the momentum we've built will continue into next year and beyond.

Why convenience?

The answer is simple – because our customers and members are shopping that way. Research shows that half of Brits no longer do a big weekly shop and nearly a third of us decide what we're

going to have for dinner on the day itself, rather than planning in advance. We're growing our business to respond to this change in customer behaviour, making sure that we're there for our customers when and where they need us.

Research shows that half of Brits no longer do a big weekly shop

A community retailer

The Co-op is owned by its members, not investors or shareholders. And we're proud to give back to the communities we serve: members now get 5% back on Co-op products and services, with a further 1% directly benefiting local causes chosen by them.

We also always try to recruit from within the local community. That's because we think there's no one better to serve a community than someone who lives there. Each new store creates around 20 jobs and about half of our colleagues live less than a mile from work.

Looking to the future

The UK convenience market is set to be worth nearly £45 billion by 2020, and we're perfectly placed to take advantage of that opportunity. Our new store openings show no sign of slowing down – we're going to open over 100 new shops in 2017 and beyond, more than any other food retailer.

Involving our members

- 1 Find a site you think we'd be interested in.
- 2 Tell us about it at coop.co.uk/suggestasite.
- 3 You'll get £500 worth of Co-op gift vouchers if we take your site forward.



Enhancing your TV experience with Co-op Electrical

On average, we spend four hours a day in front of the TV - that's nearly 1,500 hours a year. Most of us love a good TV binge on a weekend, but did you know there are ways to make sure you get the most out of your TV?

What size TV is best?

Sometimes bigger isn't always better, no matter how amazing the TV is. You've got to consider how big your room is and how close you're going to be to the screen.

Screen size is measured diagonally from corner to corner and only includes the actual visible screen itself, not the screen frame. To make sure you get the right size of television, measure the distance from where you're going to be sitting to where you want the TV to be.

Distance between seat and TV	Ideal TV size range
Less than 1.5 metres	Small - up to 32 inches
1.5 to 2 metres	Medium - 32 to 39 inches
2 to 2.5 metres	Large - 40 to 45 inches
2.5 to 3 metres	Extra-large - 46 to 55 inches
Over 3 metres	Giant - over 55 inches

How to buy from us

Accepted payments:

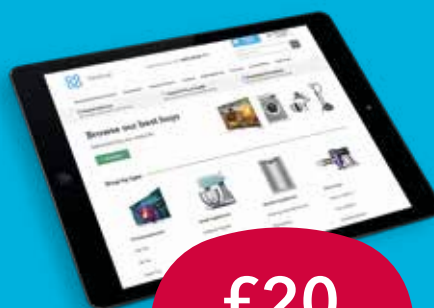
We accept most major credit/debit cards including Visa, Delta, Mastercard and American Express.

Order online:

www.coop.co.uk/electrical

Order by phone:

If you would prefer to place your order by telephone please call our Sales Advisers on 0800 28 00 111. Our opening hours are 8.00am to 8.00pm Monday to Friday, and 9.00am to 6.00pm Saturday. We're closed on Sundays and Bank Holidays.



**£20
OFF
ONLINE**

Special reader offer

Quote 'ETV20' when ordering online for £20 off all TVs over £250.

Valid 14.11.2016 - 14.12.2016. Must enter Membership number and code 'ETV20' for discount. Online only, not available in store. Excludes warranties.

Television jargon-buster

Don't know your HD from your LED? Don't worry, we've explained the jargon here.

- **LED (Light-Emitting Diode)** is the backlighting for TV screens, which means the picture quality is really good. LED TVs are slim and most televisions on the market are LED lit.
- **HD (High Definition)** is the standard of most modern TVs, providing a much sharper and well-defined picture than non-HD screens. The most common types are 720p (also known as HD-ready) and 1080p (or Full HD).
- **UHD (Ultra-High Definition)** is the highest point of definition for TV screens - a resolution of 3,840 x 2,160 pixels, more than 8 million pixels in total, which is four times the number in Full HD. You'll need a larger-sized TV (over 40") to truly appreciate the quality of the picture. Ultra HD, 4K, UHD and even 4K Ultra HD all refer to the same thing.
- **Smart TV** is a television that can be connected to the internet to provide a lot more entertainment than just the programmes on offer. Most smart TVs offer TV and film streaming with subscription services like Netflix and Amazon, catch-up TV on apps such as BBC iPlayer, and social networking on Facebook and Twitter.

Wall mount your TV

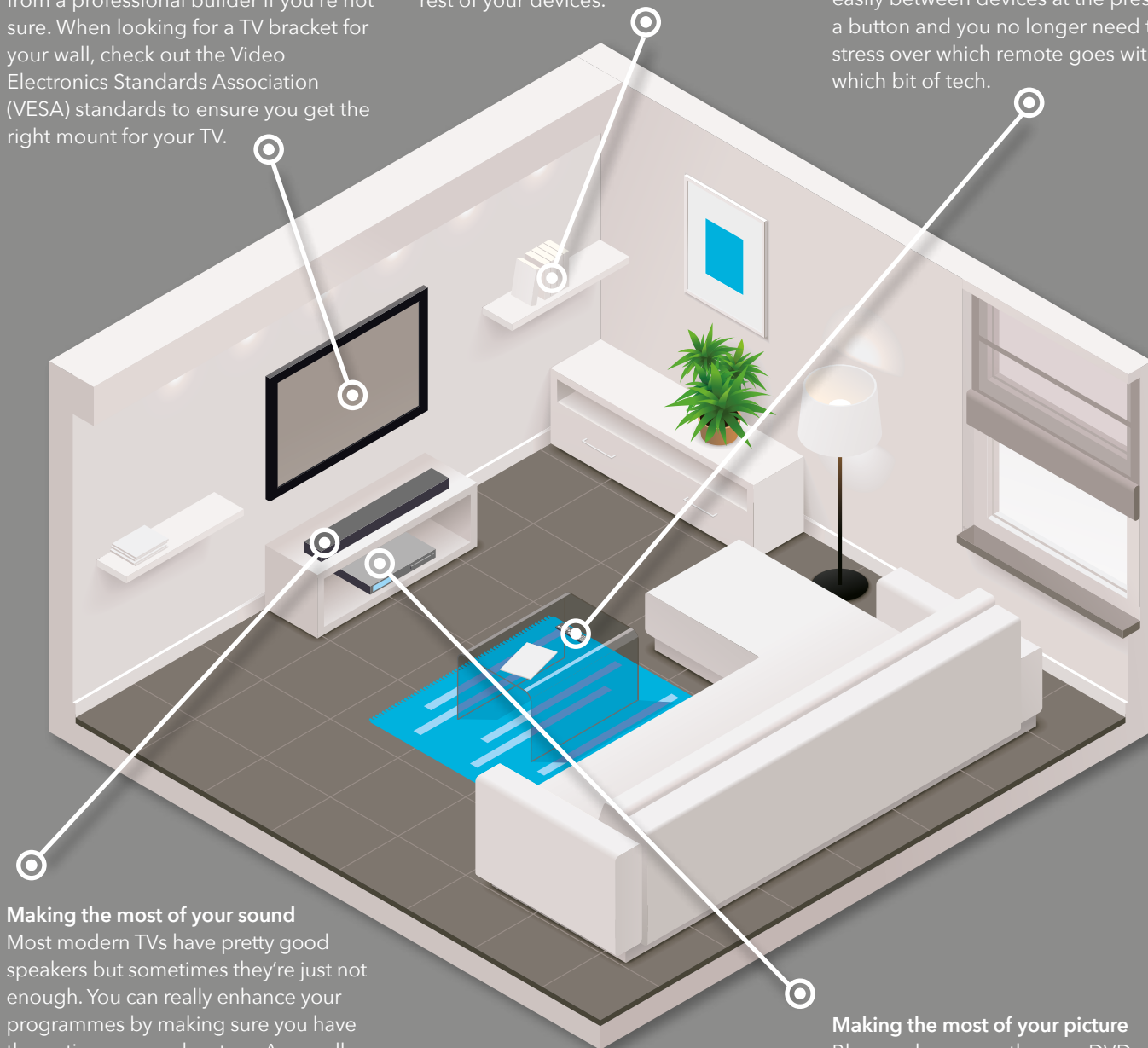
Wall mounting your television can free up space and give a sleek built-in look. It can also give you the best viewing angle. Remember though, when putting any TV on stud or partition walls, make sure the brackets are fixed to the joists, not just the plasterboard; get advice from a professional builder if you're not sure. When looking for a TV bracket for your wall, check out the Video Electronics Standards Association (VESA) standards to ensure you get the right mount for your TV.

Upgrade your devices

If you buy a new TV but still have an old DVD player, you're just not going to experience the increased picture quality of your screen. When replacing one bit of your TV tech, be it the screen, DVD player, Blu-ray player or any add-ons, you really should look at updating the rest of your devices.

Buy a universal remote

The number of devices we all have connected to our TV is steadily growing: the TV itself, Blu-ray and DVD players, set-top boxes, sound systems, plus countless other devices, all of which have their own remote controls. A universal remote allows you to move easily between devices at the press of a button and you no longer need to stress over which remote goes with which bit of tech.



Making the most of your sound

Most modern TVs have pretty good speakers but sometimes they're just not enough. You can really enhance your programmes by making sure you have the optimum sound system. A soundbar is the best way to enhance the sound from your television without investing in a full surround sound system. It's a long, slim speaker that you would normally place in front of your TV, which overrides the internal speakers of your TV. With a soundbar, you can be sure you're getting the audio the TV or film-maker intended.

Making the most of your picture

Blu-ray players are the new DVD players. Blu-ray's HD picture is made up of 1080 horizontal lines, whereas DVDs have only 576, providing a much more detailed, sharper and realistic picture than a DVD. Blu-ray players are backwards compatible, meaning that you don't have to get rid of your DVDs when you buy one.



Reflections

Evergreen last came to you in April – how things change in six months. From a personal point of view, the changes were dramatic; from a Co-op point of view they are exciting.

On 12 May I was taken to Wythenshawe hospital where, following various tests, I had heart surgery. I mention this not for sympathy but to tell you how wonderful the NHS is (my only complaint, apart from the food, is the parking charges...)?

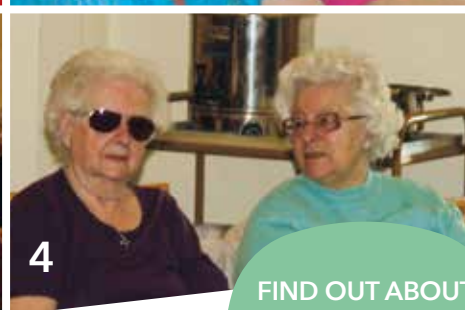
I was off work for three months and whilst I was off the Co-op had changed its name from Co-operative Group to Co-op, new Membership cards were to be issued and there was to be a return of dividends – our Co-op was returning to its roots in the community.

All our branches are being rebranded – this will take time but when it happens you'll really notice a difference.

Christmas will soon be with us – a time for children. My granddaughter will be two and she will have a new brother to play with, but it can be a lonely time, so why not pick up the phone and say hello to that friend you meant to speak to but didn't have time?

Have a good Christmas and a great New Year.

Brian Green
Pensioner Welfare Manager



PHOTOS FROM THE REAS *Snapped*

FIND OUT ABOUT
FORTHCOMING
EVENTS
AND ACTIVITIES

Turn to page 38





1. Brighton REA
2. Enfield REA
3. Brighton REA
4. Brighton REA
5. Enfield REA
6. Enfield REA
7. Manchester REA
8. Cambridge RF
9. Cambridge RF
10. Enfield REA
11. Hull REA

CONTACT YOUR REA

Bradford Co-op Retired Employees

Treasurer Barbara Hammond
Tel 01274 229697

Brighton

Chairman Bob Cole
Tel 01323 897035

Bristol & South West

Secretary George Lewis
Tel 0117 924 3102

Co-op Retirement

Fellowship (Cambridge)
Secretary Mick Waterfield
Tel 01223 573366

Enfield Co-operative REA

Secretary Iris Jenkins
Tel 020 8804 8716

Greater Nottingham

Secretary Ted Perfect
Tel 0115 939 0562

Hull

Secretary John Rhodes
Tel 07921 235416

London Area Retired Co-op Friends

Secretary Pamela Board
Tel 020 8555 0136

Lowestoft

Secretary Don Powell
Tel 01502 566470

Leeds

Treasurer & Secretary Ken Wigglesworth
Tel 0113 264 8537

Manchester

Secretary Harold Linton
Tel 07740 417701
(Monday and Thursday only)

Medway (Invicta)

Secretary Barbara Harridge
Tel 01634 400849

North Eastern

Secretary Mrs Lydia Humphrey
Tel 0191 410 4947

Plymouth

Secretary Margaret Peters
Tel 01752 703211

RACS (Royal Arsenal)

Secretary Joyce Tipper
Tel 020 8860 0526

South Midlands

Secretary Betty Davis
Tel 01604 758079

South Yorkshire & North Midlands

Secretary Clive Swallow
Tel 0114 246 4235
or Roy Rich Tel 01709 863514

TIME TO

CELEBRATE



Ken and Audrey Fishpool celebrated their 65th Wedding Anniversary on 11 August 2016.

When Ken left school he was an apprentice at The Co-op Cabinet Factory in Ponders End.

Audrey commenced work with the Enfield Highway Co-operative Society at the Cheshunt Departmental Store.



Martin and Olive White celebrated their Golden Wedding Anniversary on 24 September 2016. They enjoyed a celebration meal with all their family and friends.

Barbara and Eric Bowman celebrated their Golden Wedding Anniversary on 2 April 2016 with a lunch party at West Lodge Park Hotel, Cockfosters for friends and family.

Barbara started work at the Enfield Highway Co-op as a 15-year-old school-leaver in 1961, firstly as a comptometer operator, then working her way through several departments at head office until her retirement in 1995.

Eric worked at the Royal Small Arms Factory, Enfield for many years.

They met in 1960 at what was then called a 'Record Hop' and the rest is history. Barbara is also a member of the REA Enfield and has been their President for several years.



100th BIRTHDAY

Congratulations to the following who have recently celebrated their 100th birthdays.

May

05/05/16	Eve McKenna
09/05/16	Enid Matthews
15/05/16	Florrie Allison
15/05/16	Margaret Harding
22/05/16	Elizabeth Raffae

June

04/06/16	Marjorie Daines
----------	-----------------

July

04/07/16	Joan Peacock
11/07/16	Evelyn Hilley
15/07/16	Kate Jasper
21/07/16	Margaret Read
31/07/16	Madeline Nichols

August

13/08/16	William Lloyd
25/08/16	Mary Collins
31/08/16	Eric Caton

September

01/09/16	Joe Price
09/09/16	Eileen Lundy

October

08/10/16	Marian Duncan
23/10/16	Eileen Copsey

Spotlight on the Greater Manchester Lieutenancy



The Lord-Lieutenant is the Sovereign's personal representative in the county. Historically, the Lord-Lieutenant was responsible for organising the county's militia to defend the country against invasion or internal uprising, but today it's a largely ceremonial position, usually awarded to a retired notable man or woman in the county who has demonstrated excellent service over many years.

Warren J Smith was appointed Lord-Lieutenant in June 2007 after serving as the Chairman of a company that oversaw the regeneration of Salford and other key parts of the county.

In a voluntary capacity he has been involved in the development of many high-profile projects, including the Bridgewater Hall, the Lowry, Urbis, John Ryland's Library, Ordsall Hall and Manchester City Art Gallery.

Social exclusion has remained an interest for the Lord-Lieutenant over 30 years, during which time he has chaired or has been a trustee of national, regional, and local organisations dealing with drug, alcohol and mental health problems, community relations, poverty and justice. He still maintains an interest in these areas and particularly in community relations and amongst his patronages he is patron of the British Muslim Heritage Centre.

During any year the Lord-Lieutenant will make around 350 visits to numerous venues. He presents awards which, on occasion, can be MBEs and OBEs when people can't attend Buckingham Palace investitures. He also presents awards to the military, the Police and Fire and Rescue Service and regularly

presents British Empire Medals to some remarkable people who have served organisations in a special way.

His more public role would be to welcome and escort members of the Royal Family who make regular visits to Greater Manchester. Over the years we have been very fortunate to welcome



During any year the Lord-Lieutenant will make around 350 visits to numerous venues.

every member of the Royal Family and most have been here a number of times. All of them are memorable but perhaps one that Warren cherishes was that of HM The Queen during her Diamond Jubilee year.



The Lord-Lieutenant had a very busy day as Her Majesty visited the BBC at Media City Salford Quays, opened four hospitals, Manchester Town Hall and Manchester Central for a unique Garden Party. On the same visit the Duke of Edinburgh visited Salford University's Media Centre at Salford Quays. The Lord-Lieutenant said: 'The day was incredibly busy but thoroughly enjoyable. Tens of thousands came out to see the Monarch and none was disappointed. What a remarkable woman she is - so full of energy and vigour'.

Warren remains a passionate Mancunian who now devotes his life to the service of the people of Greater Manchester and will continue to do so until he retires from his post at the age of 75 years.

Helping you stay *safe and sound*

We spoke in the last issue of *Evergreen* about how we're working to make our communities safer and more connected and we've been making great strides in doing just that.

We've partnered with Neighbourhood Watch and Brake, the road safety charity, and are working with both to help improve community safety. Linked to that, we launched the first Co-op Safe Used Car of the Year Award (with the Volvo V40 with safety pack, Volkswagen Golf and Nissan Qashqai taking first, second and third places respectively) to educate the public on affordable, safe car choices. Find out more at www.coop.co.uk/safecar2016.

We're also using what we've learned from our members' experiences during the devastating storms of last winter to improve how we respond when communities are affected, so that, with our colleagues in Food stores, we can be there offering practical help on the ground as soon as it's needed.

Ahead of the worst of the winter weather, we hope you find the following hints and tips on staying safe, useful.

If you're driving in changeable weather:

- If you're driving in unfamiliar weather conditions keep calm
 - panic causes mistakes which can cause accidents.
- When you're driving remember that speed limits are in place as a maximum - so don't drive along a 40mph road at the exact speed limit if there is a high likelihood that there is ice on the road.
- Be aware that low winter sunlight can impair vision, so take your time at junctions to ensure that you have made a full assessment of the traffic conditions before pulling out.
- A basic point, but amazing how many people disregard it
 - if there is a sign in the road that says the road is closed, you should turn around and find another route.

Protect your home:

- Check that roof tiles are intact and clear any gutters and drains around your property to ensure that water can't build up and cause flooding. This will also help to avoid pipe blockages.
- Prune large branches on trees and shrubs.
- Secure other items in the garden such as furniture, pot plants and ladders.
- Park your car away from large trees in case there are any falling branches.

Stay safe inside:

- If there is a threat of a thunderstorm, unplug all your electrical items in case of any power surges.
- Know where to switch off your utilities at the mains - gas, electricity and water.
- Back up computers and switch them off to avoid losing any sentimental items.
- If you lose power, have a torch at the ready instead of candles.
- Have a storm kit ready including any essential items such as blanket, torch, water and easy-to-eat, non-perishable food.
- Keep pets warm and indoors.
- If you have any neighbours who may need support, check to see if they need your help before and after the storm.
- If your home has been damaged by stormy weather, contact your insurer as soon as possible so that they can assess the level of damage and make the necessary arrangements to deal with your claim as they may also be able to help you arrange alternative accommodation.

Our Evergreen offers for retired staff:



25% off
Home Insurance in your first year.

Call: 0800 083 1437

This discount applies to the full Home Insurance policy price.



15% off
Car Insurance in your first year.

Call: 0800 083 1442

This discount is not available on add-ons.



25% off
Pet Insurance in the first year of insurance, followed by 20% in subsequent years

Call: 0330 102 1668

The Pet Insurance offer is only available to new customers and is not available on multi-pet policies.



To claim the offer on Car and Home, quote 'retired colleague discount'. To claim the offer on Pet, quote 'COP_EMP'. Minimum premiums apply. **Offers may be withdrawn at any time.**

Breakdown cover

We also offer breakdown cover for retired colleagues and your family members this winter, which will help keep your vehicle on the road during the coldest winter months.

We have teamed up with AXA Assistance (UK) Ltd to provide our very own **standalone breakdown policy at a discounted price for Evergreen readers**. The top-level, fully comprehensive, European-wide policy, which includes home start cover, is available for just **£49.40**, giving you a fantastic saving of **£60.40** against our retail offer.

AXA Assistance (UK) Ltd also promises to deliver on outstanding service commitments, which include:

- 4 out of 5 vehicles repaired at the roadside
- £10 apology if you have to wait more than an hour for us to attend

To take advantage of this fantastic offer and to see the full Terms and Conditions visit www.co-opinsurance.co.uk/breakdowncover, click on 'Get a Quote' and enter code **CMA101** in the offer code box.

Terms and conditions

Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from both UK landlines and mobile phones. Calling us on an 03 number will cost no more than a call to an 01 or 02 number, irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are normally included, however you may wish to check with your service provider. Car and Home insurance lines are open from 8am - 8pm weekdays, 8am - 5pm Saturdays and 9am - 4pm Sundays. Pet Insurance lines are open from 8am - 8pm weekdays and 9am - 1pm Saturdays.

Standalone Annual and Short Trip breakdown cover is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664.

A new customer is someone who has not had a pet insurance policy with Co-op Insurance on the same pet in the last 12 months.

Pet Insurance from Co-op Insurance is provided, underwritten and administered by Allianz Insurance plc. Registered in England and Wales under company number 00084638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 121849. CIS General Insurance Limited is not part of the Allianz (UK) Group.

Co-op Insurance is a trading name of CIS General Insurance Limited; registered in England and Wales under company number 29999R. Registered Office: CIS Building, Miller Street, Manchester M60 0AL. CIS General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 435022.

Have it your way



The UK’s leading funeral provider, Co-op Funeralcare has recently released its 2016 funeral music charts, based on a study of over 30,000 funerals in the UK.*

Kate Thornton, Broadcaster and former Smash Hits Editor commented:

'There’s a lot of surprises on the chart, and it’s a real chart with a difference but it’s good to see that people are putting so much thought and personality into what will be their swansong, as a way of making loved ones smile, shed a tear or laugh out loud.

'I’ve been agonising over what song I’d choose, but the one I keep going back to is my favourite song of all time, ‘Love and Affection’, by Joan Armatrading, simply because it’s beautiful and a lovely open letter to love in all its guises.'

Humour is a key consideration for UK adults when choosing their funeral music. Over two fifths (42%) said they ‘want to raise a laugh’ amongst guests at their funeral.**

This holds true as 1 in 10 UK adults said they would consider having ‘Another one bites the dust’ (Queen) at their own funeral. 1 in 20 said they would have ‘Going underground’ (the Jam) and a further 1 in 15 said they’d opt for ‘Highway to hell’ (AC/DC). Others said they would consider ‘Stayin alive’ (The Bee Gees) and ‘Disco inferno’ (Trammps).**

When delving further into specific music genres, new entrants to Contemporary Pop funeral music charts include Wiz Khalifa’s ‘See you again’ dedicated to the late Paul Walker, now placed at number 3, Adele’s ‘Hello’ (from the other side) now placed at number 7 and Rihanna’s ‘Diamonds’ now placed at number 8.

Just outside of the top 10 is David Bowie’s ‘Ashes to Ashes’, Pharrell Williams’ ‘Happy’ and Justin Bieber’s ‘Love yourself’.

The study also reveals the popular TV series Game of Thrones’ theme song may make it into funeral charts, with 1 in 20 UK adults voting it as a song they would consider for their own funeral.**



1	MY WAY Frank Sinatra	Up 4 places
2	TIME TO SAY GOODBYE Andrea Bocelli and Sarah Brightman	Up 12 places
3	OVER THE RAINBOW Eva Cassidy	Up 15 places
4	WIND BENEATH MY WINGS Bette Midler	New entrant
5	THE LORD IS MY SHEPHERD Psalm 23/ Crimond	Down 3 places
6	WE’LL MEET AGAIN Vera Lynn	New entrant
7	ALL THINGS BRIGHT AND BEAUTIFUL Traditional	Down 1 place
8	ALWAYS LOOK ON THE BRIGHT SIDE OF LIFE Monty Python	Down 7 places
9	ABIDE WITH ME Traditional	Down 6 places
10	UNFORGETTABLE Nat King Cole	New entrant

Movement since last chart in 2014

David Collingwood, Head of Funeral Operations Co-op Funeralcare said:

'Funerals are very much about personal choice and reflecting the personality, hobbies and interests of a person. More so than ever we're seeing people pre-plan their funeral music and in the last 12 months, 42% of our funeral directors and arrangers have received ready-made pre-planned funeral playlists.'

'Whilst 'My Way' is back at number one, it's really interesting that the passing of celebrities and artists is having an effect on the music charts. Wiz Khalifa's track 'See you again' dedicated to the late Paul Walker has made it into the Contemporary Pop charts whilst, the late David Bowie's 'Ashes to Ashes' has also been requested by clients in the last 12 months.'

'Personalisation doesn't stop with the music; hearses, flowers, coffins and memorials can all be uniquely personalised to ensure a funeral reflects the unique personality of a person.'

For over 80 years, we've helped the nation celebrate the lives of its loved ones and with over 1,000 funeral homes across the UK, we're here to guide and support at every step of the way.

And what's more, our Co-op Pre-paid Funeral Plans allow you to pay for your funeral in advance, helping protect your loved ones from unexpected bills and uncertainty about your final wishes in the future.



Our range of Plans let you go into as much or as little detail as you like, from funeral vehicles and funeral flowers to your favourite music and alternative burial locations:

- Our plans are fully guaranteed at today's prices with nothing more to pay and unlike some Funeral providers, we also cover essential third party costs for burial and cremation***
- A choice of 4 Set Plans or a Tailor-made option to suit your needs. From £2,995 or less than 50p a day****
- Easy payment options;
 - pay in one lump sum
 - interest free options over 6 and 12 months
 - monthly instalments up to 25 years

Call us today on **0800 088 4870[†]**, visit your local Co-op Funeralcare or find us online **coop.co.uk/funeralcare**



Use your Co-op Membership card to earn **5% for you** or **£225**, whichever is greater and **1% for your community** when you buy a Co-op Funeral Plan.

*Research was conducted among 300 of Co-op's Funeral directors and arrangers in July 2016 based on funerals conducted in the last 12 months

**Research was conducted among 2,000 UK adults with ICM on behalf of Co-op Funeralcare in July 2016

<http://www.co-operativefuneralcare.co.uk/funeral-music-chart/>

Terms and conditions

If you are choosing a burial, prices and availability of graves vary widely across the country and are therefore not included in the Funeral Plan. * based on a Simple Funeral Plan over a 25 year term. Age restrictions apply. †Calls to 0800 Freephone numbers are free from landlines but call charges from mobiles may vary and you may want to check this with your service provider. Calls may be monitored or recorded for security and training purposes. The minimum £225 reward is available from 21st September 2016 until further notice, but may be withdrawn at any time. You will need to show your Membership card at time of purchase. Eligibility for the member reward is detailed in our terms and conditions which can be found at www.coop.co.uk/membership or call our Membership Team on 0800 023 4708. You will not earn member rewards on any funeral plan you are paying for on fixed monthly payments underwritten by a third party. Co-op Funeralcare is a trading name of Funeral Services Limited. Funeral Services Limited (registered number 30808R), registered in England and Wales, with registered office at 1 Angel Square, Manchester, M60 0AG. VAT registered 403 3146 04. Part of Co-operative Group.





Comfort & joy

Everyone's starting to think about Christmas - which is a brilliant excuse to begin trying out some festive treats. All in the name of research, of course...

Mincemeat & marzipan tart (v)

FEEDS 10 PREP 20 MINS

COOK 35 MINS + 15 MINS TO COOL

320g pack puff pastry

at room temperature

300g Co-op mincemeat

125g Co-op marzipan

1 Co-op British free-range egg,

lightly beaten

To serve, Co-op double cream (optional)

1 Preheat a baking tray in a 200°C/fan 180°C/Gas 6 oven. Lightly roll the pastry in both directions until it's about the thickness of a 50p coin.

2 Cut a 23cm circle out and use it to line a shallow, round 19cm cake tin. Ease the pastry gently into the corners of the tin, letting it overhang slightly at the edges. Cut the rest of the pastry into 1cm wide strips.

3 Spread the mincemeat onto the pastry, then cut the marzipan into pea-sized cubes, and scatter evenly over the top.

4 Brush the edge of the pastry case with beaten egg and weave the strips across the top, letting them hang over the edges of the tin and leaving 2cm gap between each.

5 Gently press the strips of pastry into the edge of the tart to seal, trim off any excess with a knife and brush the top with beaten egg.

6 Place the tart on the hot baking tray and bake for 30-35 mins. Leave to cool for at least 15 mins before serving with whipped double cream, if you like.

approx per serving (serves 10)

Energy	Fat	Saturates	Sugars	Salt
1202kJ	13.2g	4.1g	26.2g	0.31g
287kcal	MED	HIGH*	HIGH*	MED
14%	19%	20%	29%	5%

% of an adult's reference intake.
Carbohydrates per serving: 39g

Cranberry fizz (vg) (gf)

MAKES 6 GLASSES

CALS PER GLASS 55

Peel six long slices of peel from **one large orange**. Divide **150ml cranberry juice** between six Champagne glasses. Add **5ml Cointreau** to each glass, if you like, and top up with **Co-op Prosecco**. Twist the slice of peel into spirals, and drip into each glass.

Mulled wine (vg) (gf)

MAKES 10 GLASSES

CALS PER GLASS 125

The day before you plan to serve, put **two cinnamon sticks**, **six cloves** (optional), **four thick slices fresh ginger** (peeled), **six cardamom pods**, **one thick slice lemon**, (seeded), **one thick slice orange**, (seeded), and **250g golden caster sugar** in a large saucepan. Add 500ml water, and simmer gently for 15 minutes. Leave to cool and let the flavours infuse for at least eight hours, or overnight. When you're ready to serve, add **two bottles Co-op Fairtrade Merlot** and **100ml Port** to the pan. Simmer for five minutes, then serve with a cinnamon stick and a slice of orange each, if you like.

Salted caramel eggnog (v)

MAKES 10 GLASSES

CALS PER GLASS 250

Whisk **six Co-op British free-range egg yolks** and set aside. Simmer **1 litre Co-op full-fat milk**, **150g sugar**, **1 tsp salt** and **two cloves** (optional) in a pan until the sugar's dissolved. Add the milk mixture to the yolks a bit at a time, whisking constantly. When mixed, strain the mixture back into the pan on a low heat, stirring regularly, until the mixture's thick enough to coat the back of a spoon (around 25 minutes). Leave the mixture to cool, then stir in **250ml Greek-style yoghurt**. Add **150ml dark rum**, and refrigerate for at least six hours. Before serving, stir in **50ml toffee sauce**, and serve with a sprinkling of **nutmeg** and **cinnamon powder**.

Mistletoe and wine

And cocktails, and eggnog. Add some festive flavor to your drinks by trying one of these tasty twists.



Award-winning wines

Whether you're looking for presents or deciding what to stock for Christmas, you can't go wrong with Co-op's award-winning wines. Truly Irresistible Fiano was voted best value white wine under £7, and is a gold medal winner. And Co-op Fairtrade Truly Irresistible Malbec is full of plum and cherry flavours, so it tastes brilliant, as well as being fairly traded. Find out more about Co-op's Fairtrade products at coop.co.uk

Festive food

It's never too early to try some festive flavours. Try a wedge of Co-op Irresistible Somerset vintage Cheddar, some Irresistible premium biscuits for cheese and a dollop of our Irresistible caramelised red onion chutney for a snacking plate you won't want to share...

Product recalls

- *staying safe at home*

If you're a regular reader of *Evergreen*, you may well have seen previous articles from the charity, Electrical Safety First, highlighting the dangers of electricity and the damage it can do. With most domestic fires arising from electrical products, Phil Buckle, Director General of the charity, explains why you need to know about product recalls (and beware of counterfeits).

Few of us can have failed to notice the media headlines around unsafe electrical products, from exploding chargers to the fire risk of certain tumble dryers. Less recognised is the fact that faulty electrical appliances cause £41.6 million of property damage in the UK every year, while the personal cost is, of course, immeasurable.

The damage, as we know, isn't just from dangerous, counterfeit items – although there is a rising tide of fakes entering the UK, particularly through online outlets. Last Christmas' 'must-have' item, the hoverboard, was sold by various reputable retailers who had to rapidly recall them after a number burst into flames. And between 2011-2014, 288 different electrical products were recalled, including seven types of fridges and four washing machines.

As the only UK charity concerned with electrical safety, our campaigns and consumer advice promote buying from respected traders but even the most reputable company can issue a recall or safety notice, if there are safety concerns.

In 2014, we produced a report – Consumer Voices on Product Recall – which stated that most product recalls had a very low success rate – rarely reaching more than 10-20% of consumers who had purchased the recalled items. Which means, of course,

that there are likely to be millions of unsafe products still in peoples' homes.

Part of the problem in recalling a product is the difficulty in tracing the individuals who purchased the item. Usually, when you buy an electrical appliance it will have a registration card included in the packaging and, usually, we ignore it.

'There are likely to be millions of unsafe products still in peoples' homes...'

Our research found that one of the main reasons we don't register goods is a worry that the information would be used for marketing purposes. If this is an issue for you, then you may want to use AMDEA's Register My Appliance website (www.registermyappliance.org.uk), which will ensure your information is only used to contact you regarding a product recall. And if you would like to check if an electrical item has been recalled, we keep an up-to-date list of these on our website. Just visit: www.electricalsafetyfirst.org.uk/recall

But there is also the problem of those dangerous products that won't be recalled, because they are fake. In recent years, there has been a huge increase in counterfeit and sub-standard electrical

goods entering the country. The number of fake mobile phones seized, for example, has risen by more than 50%. Other top electrical fakes are health and beauty equipment and mobile phone chargers. Fake equipment often contains faulty parts that can overheat and catch fire.

Although we may pride ourselves on finding a bargain, in addition to funding criminal activity, buying counterfeit can place our families and our homes in danger. Fake products often present a safety risk, so we could end up paying a very high price for obtaining that desirable item 'on the cheap'. A fake designer handbag might not last as long or look as good as the real thing but it won't kill you – a fake electrical product could.

For more information on Electrical Safety First, visit www.electricalsafetyfirst.org.uk



ENJOY *cliff-top views* ON THE *fabulous* DORSET COAST

For the last 113 years, the cliff-top Hallmark Hotel Bournemouth Carlton has welcomed holidaymakers to its 76-bedroom hotel, complete with sea views and family bedrooms.

A recent £1 million restoration project has restored the property to its former glory of 1903, when it first opened its doors to the public.

The Carlton's restaurant, Fredericks, serves a seasonal modern British menu alongside its unique 'Afternoon Tea by the Sea'.

As a guest, you can also enjoy an impressive health and leisure club with indoor and outdoor swimming pools (the latter only open in the summer months). A variety of spa treatments will complete your summer staycation experience.

The Carlton is giving *Evergreen* readers the chance to win a luxury overnight stay at the hotel, including dinner in the hotel's restaurant and a full cooked breakfast the following morning before departure.



WIN a seaside break

One-night stay for two
people sharing

Dinner, bed & breakfast



Win

Win

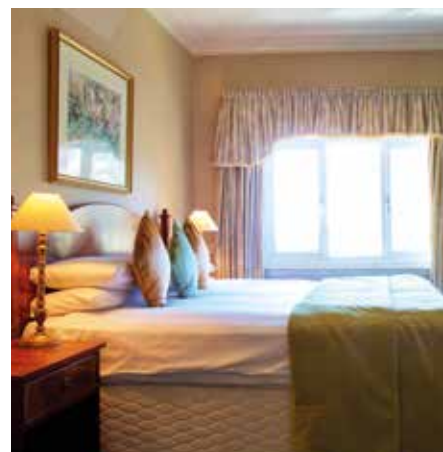
To win a stay at the refurbished Hallmark Hotel Bournemouth Carlton, simply answer this easy question:

When did The Carlton first open?

Send your answer by email or post, together with your name and address, quoting 'Bournemouth Carlton Hotel', to: Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG.

Email: evergreen@coop.co.uk

The winner will be the first correct entry drawn from a hat. The closing date is 27 January 2017.



Terms and conditions

Prize not available on Valentine's Day or public bank holidays and is subject to availability.

Prize to be booked direct with the Hotel General Manager and to be redeemed by 30 June 2017.

Making care simpler with



The number of people needing and searching for care provision (either at home or residential) is rising year on year. Yet studies show that the decision-making process feels more difficult and complicated for people needing care and their loved ones.

Of the 7.5 million people aged over 65 needing care, fewer than half feel they've had a positive experience when deciding who will be responsible for looking after their care needs.

At UK Care Guide, we found that what care users and their relatives needed the most was clear and easily to understand information. The fear that prevented them from being able to make a confident decision came from the element of the unknown involved. Common questions that need to be answered are:

- Which type of care is best for me?
- How can I finance my care?
- How can I protect my family financially?
- Can I afford something better?

Often, all these questions went unanswered – leading to poor choices, inappropriate placements and dissatisfaction as a result.

UK Care Guide

The aim of www.ukcareguide.co.uk is to help people to make the right decision and find answers to the types of questions outlined above.

We do this by providing relevant information with clarity and empathic guidance, all in one easily accessible location.

Care costs calculator

Finance is another crucial factor in the care decision-making process. Care costs can easily run to more than £100,000 and naturally, people are concerned as to how they are going to pay for this, as the support from the State for many people will be small.

We have created our care costs calculator (www.ukcareguide.co.uk/payingforcare) to help assess the costs of both residential care and home care. This will help you estimate how much you'll need to pay over your time in care. This, in turn, will help better prepare you for conversations with family and any advisers.

What options are there for paying for care?

We will be producing more detailed articles on this in the future but broadly, there are six main ways in which to pay for your care: three relate to using your property (equity release, rent out your property or a deferred payment scheme); and three relate to using your savings (use investment income, buy a care annuity or use your savings).

What's next?

We want to make sure that UK Care Guide is truly a 'one stop shop' for individuals sourcing care. With that in mind, we plan to publish relevant articles in this magazine that will help you in planning for your future care needs.

The UK Care Guide website aims to be a single, comprehensive source of information, that covers:

- Health – information and guidance on a range of topics including dementia, Alzheimer's and cancer care.
- Finding care providers – a comprehensive directory of both home care and residential care providers, in your local area. There are also tips on what you should do if you're looking for care providers.
- Finding care-related advisers – a list of specialists that can help you with paying for care, producing a lasting power of attorney, obtaining NHS continued healthcare funding and writing a Will.

<http://ukcareguide.co.uk/care-directory>

www.ukcareguide.co.uk



Winston Churchill Memorial Trust



Travel to learn – return to inspire...

The Winston Churchill Memorial Trust (WCMT) funds British citizens to investigate inspiring practice in other countries, and return with innovative ideas for the benefit of people across the UK. Each year, up to 150 Travelling Fellowships are awarded across 10 wide-ranging categories – chosen according to the challenges facing UK society.

Before his death in 1965, Sir Winston was adamant that he did not wish to have another statue as his memorial, so he approved the setting up of The Winston Churchill Memorial Trust (www.wcmt.org.uk) as his national memorial and living legacy for the benefit of future generations.

Aged 18 and over, Churchill Fellows come from all walks of life (no qualifications are required in order to apply, except British citizenship). Although the average age for travel is now 36-38 years old, the Trust has awarded Fellowships to people who are well into their late seventies.

Successful applicants will receive an average Fellowship grant of over £6,000, covering return airfare, daily living costs, insurance and travel within the countries being visited, for approximately six weeks overseas. Since its inception in February 1965, over 5,250 ordinary British men

and women have been awarded Churchill Fellowships, from over 100,000 applicants.

A CHURCHILL FELLOW AT 79

Roger Sydenham was 79 when he travelled to Italy on his Fellowship in 2009 (Handel in Italy 1706-1710). He wanted to build on his knowledge of the life and times of the composer George Frederic Handel.

Of his Fellowship award, Roger said, 'At 79, the world gets smaller and you come to accept disappointments. So that Saturday morning when that buff envelope arrived with my acceptance letter, I can't tell you my excitement.'

A CO-OP CHURCHILL FELLOW

Mike Jones, a Co-op pensioner who worked at the Halesowen Regional Distribution Centre as a driver, was awarded a Churchill Travelling Fellowship when he was 40.

Mike, who has been deaf since the age of seven, used the scholarship to visit Boston, New York and Los Angeles to study how the American TV networks treat deaf people. This followed his campaigning work with the Deaf Broadcasting Campaign, of which he was a committee member.



FELLOWSHIP ANNUAL TIME LINE:

May - September:
applications are open

November:
applicants are shortlisted

January:
shortlisted applicants attend interview

February:
new Fellows are announced

April:
new Fellows can begin their Travelling Fellowships

Visit www.wcmt.org.uk for more information, read some of the Fellows' stories of achievement, or register to receive an alert in May, when applications reopen.



Helping pensioners to claim their entitlements

TURN2US
FIGHTING UK POVERTY

Retirement can be an exciting time with new opportunities; yet for some pensioners, it can also be a time of financial worry and uncertainty. It's important that any pensioners experiencing financial difficulties check that they are claiming all the support they're entitled to. Kelly-Marie Jones at UK poverty charity Turn2us explains more.

Pension Credit

Pension Credit is a benefit for people of qualifying age who have a lower income, which can be claimed whether or not you're working. Pension Credit tops up your weekly income to a minimum level – £155.60 for single people and £237.55 for couples.

Additional amounts can be awarded in certain circumstances, for example, if you have a severe disability, if you're a carer, or you need help paying a mortgage, ground rent or service charges. If you reached the qualifying age for Pension Credit before April 2016 and you're over 65, you could get Savings Credit as well. Savings Credit is a part of Pension Credit to reward people who have some money saved towards their retirement.

If you're a woman, you can claim Pension Credit when you reach State Pension age. If you're a man, you can claim Pension Credit when you reach the State Pension age of a woman born on the same day as you. You can find out the exact date of your State Pension age at www.gov.uk/state-pension-age

The amount you may receive in Pension Credit depends on your circumstances. Even if you're only entitled to a small amount, it's well worth claiming as it can provide automatic entitlement to other benefits.

Help with housing costs

If you're a homeowner, Pension Credit can include amounts towards your mortgage interest, ground rent and/or service charges.

If you're a tenant and you're on a low income, you could get Housing Benefit to help pay your rent. You claim Housing Benefit from your local Council.

You may also be eligible for help towards your Council Tax bill. In England, each Council has its own Council Tax Support scheme. Contact your local council at www.gov.uk/find-your-local-council to find out what scheme they provide. Wales and Scotland have national schemes, which you can find out more about at www.turn2us.org.uk

If you're receiving Pension Credit (and not just the Savings Credit part), you'll be entitled to the maximum amount of help with housing costs.

Attendance Allowance

People aged 65 and over who have personal care needs due an illness or disability may be entitled to claim Attendance Allowance. Your entitlement depends on your care needs, not your income or savings.

Receiving Attendance Allowance could increase the amounts paid in other benefits, so claimants may receive extra Housing Benefit or Pension Credit. If you have care needs and are under 65, you may be able to claim Personal Independence Payment.

Winter Fuel Payment

The Winter Fuel Payment is an annual one-off tax-free payment to help with heating costs, made to households with someone over Pension Credit age.

Any money you get won't affect your other benefits.

Most people born before 5 January 1953 will qualify for the payment in the 2016/17 tax year. If you're claiming State Pension, Pension Credit or some other benefits, you'll be paid automatically, usually

between November and December. Otherwise, if you didn't get a payment last winter, you'll need to make a claim.

Checking your entitlements

You may be entitled to other benefits, based on your circumstances. Use the free Benefits Calculator at www.turn2us.org.uk to check your entitlements and how to make a claim.

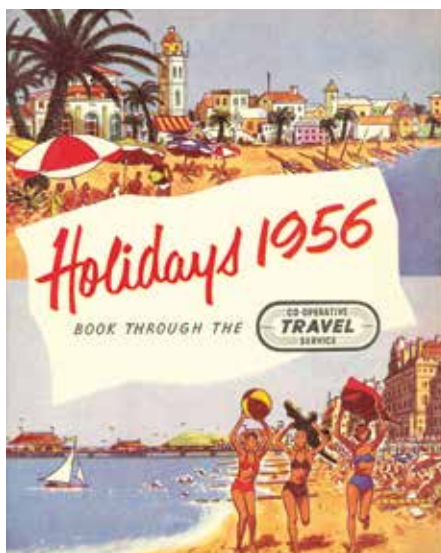
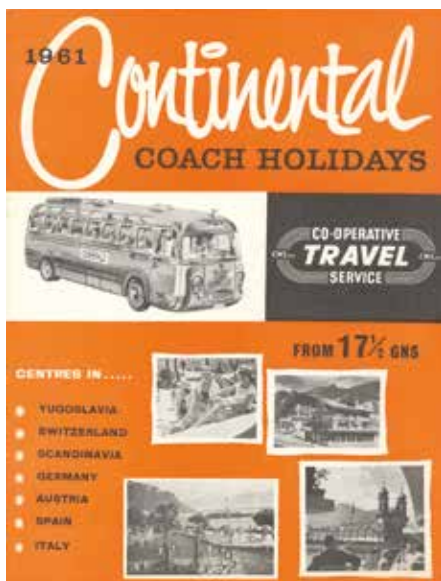
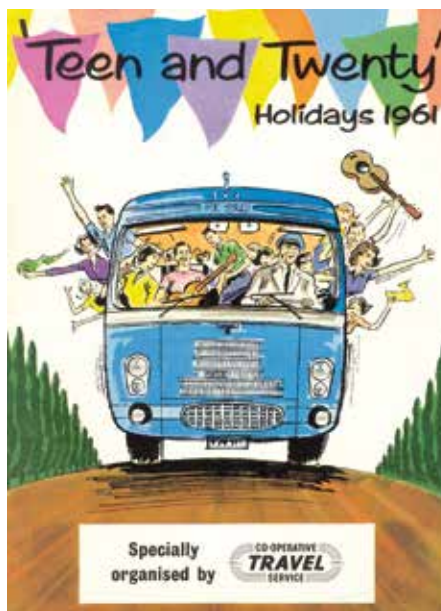
The website also features a guide to benefits and other help for older people, as well as a Grants Search to check eligibility for support from over 3,000 charitable funds.

DID YOU KNOW?

Age UK estimates that pensioners are missing out on £3.5 billion in unclaimed benefits, per year

Not online?

If you don't have access to the internet, the charity has a Freephone helpline: 0808 802 2000 (open Monday to Friday 9am to 8pm).



Co-operative Holidays and Excursions

The co-operative movement has always prided itself in providing educational and social activities for its members and employees. Organised travel to interesting and historic sites was seen as a way of educating people while providing a chance for social interaction and time away from work.

The Co-operative Wholesale Society (CWS) began its excursion and travel agency in 1905. It started from the Society's Paper & Twine Department. The purpose was to organise day excursions for retail co-operative societies. In 1920 an excursion was planned to France and Belgium to commemorate those lost in the First World War. These excursions continued on an annual basis.

At around the same time the Workers' Travel Association (WTA) was formed, and it registered as a co-operative in 1924.

The two organisations began to work more closely together and by 1935 the CWS became shareholding members of the WTA. 1937 saw the establishment of the CWS Travel Department, which continued to flourish over the years, opening many branches across the country.

Other co-operative societies also arranged excursions and had travel departments. The Manchester & Salford and Bolton Co-operative Societies regularly organised excursions for their members. These excursions often had an educational slant, encouraging participants to learn new things as well as enjoying a day out. They were advertised in the Manchester & Salford Herald and Bolton Co-operative Record. There was often a report on the excursion after it had taken place.

Another organisation arranging travel for co-operators, the Co-operative Holidays Association (CHA), originated in 1891, when church minister TA Leonard took a small party from his congregation on a walking holiday to the Lake District as an alternative to the increasingly popular 'Wakes Week'. It was such a success that after several more excursions the CHA was formally constituted with Leonard as Secretary.

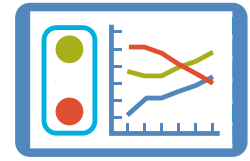
The CHA continued to expand into the 20th century, opening centres across Britain, with an emphasis on planned daily walks, evening social activities such as singing, as well as a philosophy of social inclusion and revitalisation. In 1913 Leonard formed the Holiday Fellowship, which aimed to attract a more working class clientele, as he felt the CHA had become too middle class. However, the CHA expanded further by leasing centres in beauty spots in both Britain and Europe, and survived through both the First and Second World Wars.

During the 1950s and '60s the rise of car usage and the increasing popularity of cheap holidays abroad changed the way holidays were viewed. In 1964 the CHA rebranded to the Countrywide Holidays Association and began to offer trips with a broader appeal, such as coach tours and special feature holidays.

The National Co-operative Archive holds a collection for the CHA which comprises brochures and programmes, some of which are illustrated here.



Doctor's Corner



In every issue, our resident medical looks at how to deal with some of those common health complaints.

Dr Nicolle Green, MBChB BSc (Hons) is a partner at a surgery in Walkden.

Although Dr Green can't reply to personal requests for information, if there is any subject you would like to be covered in future articles, please contact the Welfare office who will be pleased to pass on any correspondence.



Indigestion: a burning issue

Many of us suffer from indigestion from time to time, but for some people it may become a real nuisance and may even require further investigation.

What is indigestion?

There are many different terms used to refer to this collection of symptoms which can include a feeling of burning in the chest ('heartburn'), bloating, discomfort in the upper central part of the abdomen, nausea and excessive wind. Medically, we refer to the burning acid feeling as 'gastro-oesophageal reflux disease', and the abdominal discomfort as 'dyspepsia'.

What causes it?

The main cause for these symptoms is an excess of acid in the stomach. Normally, the acid is kept down in the stomach by a special gate or 'sphincter', but where this acid is able to creep up the gullet, this can then cause reflux or heartburn. This is particularly the case with a hiatus hernia, where the sphincter does not work very well.

*Sometimes indigestion can be caused by a bug called **Helicobacter pylori**, which is easily treatable with antibiotics*

What else can happen?

Where the stomach becomes eroded by the excess acid, this can form an ulcer, which causes increased and more persistent pain. This can sometimes bleed, or even perforate the stomach wall, and so it's important not to ignore symptoms of indigestion if they become particularly troublesome. If acid is allowed to enter the gullet over a long period of time, it can cause damage to the gullet wall. Initially this may be simple inflammation ('oesophagitis'), but with time this can sometimes develop into a condition called 'Barrett's oesophagus', which is where the cells of the gullet wall begin to change and, with time, may become cancerous. Patients with Barrett's oesophagus are therefore regularly monitored with a camera test ('gastroscopy') to ensure that the cells are not changing further.

What can I do to control my symptoms?

The most important method of combatting indigestion symptoms is to make some modifications to diet and lifestyle. For example, smoking and alcohol can make symptoms worse, as can spicy foods. However, different people find that different foods exacerbate their indigestion, and it's important to monitor which foods apply to you. It's also useful to eat earlier in the evening to allow time for food to digest before you go to bed.

If, following these changes, you still need some help with your symptoms occasionally, the next step is to try an antacid like Gaviscon, for example, which neutralises the acid. However, if this is needed every day, then it's a good idea to see your doctor, who may decide to prescribe you a tablet such as omeprazole or ranitidine, to reduce the production of stomach acid at source. These are generally very effective. However, as with all medications, if used long term they can have some side effects, and so, once symptoms are controlled, we will often try to see if the patient can do without them again, which is often the case.

Helicobacter pylori

Sometimes, increased indigestion symptoms can be due to the presence of a bacterium in the stomach called *Helicobacter pylori*. This bacterium can increase acid production and, therefore, with time, can lead to stomach ulcers and more. In a patient presenting with new symptoms, doctors will often test for the presence of this bug, as it can be treated with a week's course of two different antibiotics, which may resolve the symptoms completely. The bug is tested for using a sample of your stool, which is sent to the lab for testing.

Other investigations

If your symptoms are found not to be caused by the *Helicobacter pylori* bug, or are not controlled despite trying one of the drugs mentioned above, it's usually a good idea to refer patients for further investigations. This will usually

take the form of a gastroscopy, where a camera is inserted via the mouth into the stomach. The doctor is then able to have a good look around for signs of inflammation or ulcers, and can also take away small pieces of tissue for analysis in the laboratory. The test can be a little uncomfortable, and so patients are offered either mild sedation or a local anaesthetic spray to the back of the throat.

When to take symptoms seriously

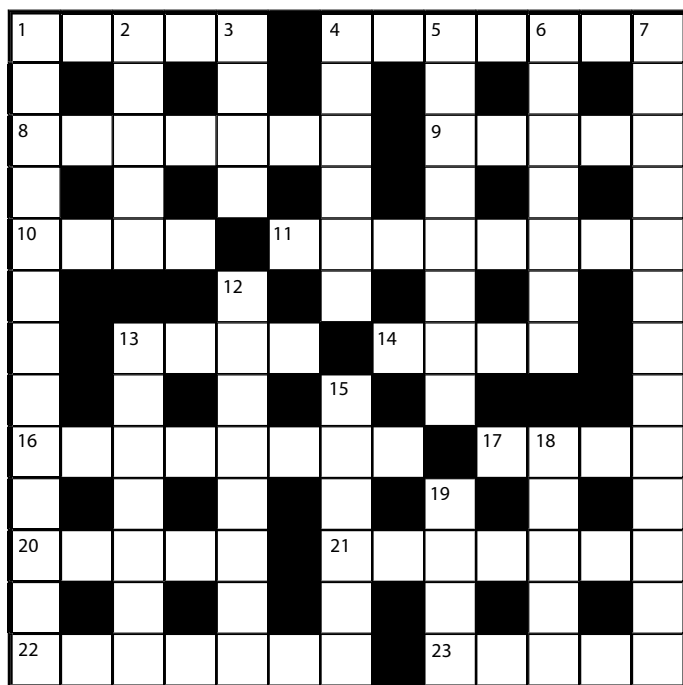
Any persistent, troublesome and new symptoms of indigestion should be discussed with your doctor. Most importantly, he will wish to know straight away about any difficulty swallowing, unintentional weight loss, persistent unusual vomiting or newly black motions, which can suggest bleeding from the stomach. Of course, sometimes it's also difficult to differentiate heartburn from other causes of chest pain such as a heart problem, so if this is not clear to you, you should seek immediate advice from a doctor.

Indigestion is a very common symptom and generally very easily treated. However, if it's becoming troublesome then it's a good idea to speak to your doctor, who can assess for any underlying cause.



Puzzle time

Exercise your grey matter with our fun puzzle page.



ACROSS

1. 'The Dark Side Of The Moon' or 'A Head Full Of Dreams', for example (5)
4. Dry white Burgundy wine (7)
8. Tallinn is the capital of this European country (7)
9. Biblical tower built in an attempt to reach heaven (5)
10. Small Inner Hebrides island, where St Columba founded a monastery (4)
11. Saoirse Ronan plays Eilis Lacey in this 2015 movie (8)
13. Natalie, the US singer who died in December 2015 (4)
14. See 3 Down
16. In medicine, a drug that relieves pain and induces drowsiness (8)
17. Person regarded as spending too much time studying (4)
20. African scavenger known for its 'laugh' (5)
21. Period that followed the Bronze Age (4,3)
22. Group of numbers added to a postal address in the USA (3,4)
23. Yellow alloy of copper and zinc (5)

Win

A DAEWOO
MICROWAVE



DOWN

1. Arsenal bought this Chilean footballer from Barcelona (6,7)
2. It is passed in a relay race (5)
3. And 14 Across. Leonardo da Vinci's most famous painting (4,4)
4. 'Empty _____ At Empty Tables', a song from 'Les Miserables' (6)
5. In Greek mythology, the food of the gods (8)
6. Re-arrange Ali Bole to find a tropical plant. (7)
7. Emilia Fox is associated with this television series (6,7)
12. Name of a fictitious country abounding in gold (2,6)
13. See 18 Down
15. Figure of speech involving a comparison (6)
18. And 13 Down. Jonathan Coe's 1995 satirical novel (4,1,5,2)
19. Large underground vault for burying the dead (4)

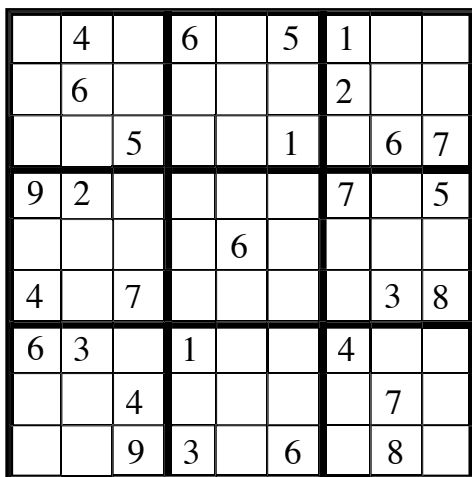
Win

KENWOOD
COMPACT FOOD
PROCESSOR



Fill in the squares in the grid so that each row, each column and each 3-by-3 block contains all of the digits from 1 to 9. If you use logic you can solve the puzzle without guesswork.

COOPDOKU



NAME

ADDRESS

TEL NO.

ANSWERS TO THE LAST ISSUE'S CROSSWORD

Across: 7. Larson; 8. Hamlet; 10. Arsenal; 11. Basil; 12. Ibex; 13. Scout; 17. Morse; 18. True; 22. Obama; 23. Amadeus; 24. Icicle; 25. Novice

Down: 1. Albania; 2. Presley; 3. Count; 4. Harbour; 5. Bliss; 6. Still; 9. Blackstar; 14. Coracle; 15. Arsenic; 16. Measles; 19. Robin; 20. David; 21. Damon

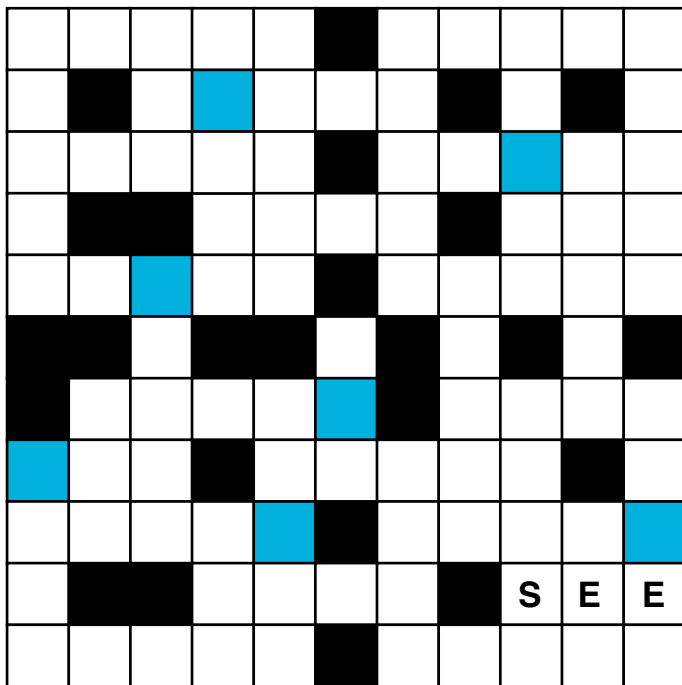
NAME

ADDRESS

TEL NO.

WORD FIT

You must fit all the words into the grid. Once the grid is complete, re-arrange the letters in blue squares to form the name of a country.



3 letters

BEE
CUE
NEE
ORE
SUP
TAD
YET

4 letters

CAKE
ESPY
REEL
RUSE
TYPE

5 letters

ALONE
ALIEN
APRON
BERYL
BOXER
EAVES
EERIE
ELAND
ELDER
INTER
LATER
LUSTY
PAINT
RADIO
RATTY
ROAST
ROOST
SET-UP
SITAR
STOVE
SYRUP
UNTIL
VENUS
X-RAYS
YEAST

NAME

ADDRESS

TEL NO.

SCRIBBLE SPACE

COMPETITION WINNERS

Angel Meadow

Book Competition

Mrs H Wileman - Cheshire

Mr D Walker - Leicester

4* Break in the

Cotswold Competition

Mrs S Skelton - Staffordshire

Supercar Driving

Experience Competition

Mr M Barnes - Wigan

Coopdoku Competition

(Food Processor)

Mrs F Pilling - Manchester

Crossword Competition (2 in 1 Vacuum Cleaner)

Mr B Nuttall - West Sussex

Word Fit Competition

(Steam Generator)

Mr J Ceney - Derbyshire

ACCESS FOR ALL

Evergreen is available in large print, tape or CD.

Please ring: 0843 751 1701

or email: evergreen@coop.co.uk

or write to us at: Evergreen, Pensioner Welfare Team,
Co-op Pensions Department, Dept 10406, 1 Angel Square,
Manchester M60 0AG

DATA PROTECTION

We use information held by the Co-op to distribute this magazine. Through Evergreen, the REAs and direct mailing you are advised of discounts and services available to you as a retired member of one of the Co-op pension arrangements. We will never sell or transfer your details to third parties for marketing purposes. Should you not wish to receive this magazine, please write to The Editor, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG. A copy of the full Privacy Policy is available on request from the above address. Evergreen is printed using vegetable-based inks on chlorine-free, FSC-accredited paper.

WORD FIT ANSWER

To enter the Crossword, Word Fit or the Coopdoku please return your completed entry along with your name, address and daytime telephone number to:

Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG (stamp required).

The closing date is 27 January 2017.

Noticeboard

Diary dates and useful information

REA events 2017

Why not come along to one of the following REA events and meet friends old and new. All welcome.

SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 15 December - Christmas lunch at the Masons Arms, Thorpe Hesley
- 12 January - New Year evening meal at the Venus Restaurant, Dinnington
- 2 February - Lunch at The Millstone, Tickhill, Doncaster
- 2 March - Lunch at the Masons Arms, Thorpe Hesley
- 6 April - Lunch at the Millstone, Tickhill, Doncaster
- 4 May - Lunch at the Masons Arms, Thorpe Hesley
- 1 June - Lunch at the Millstone, Tickhill, Doncaster
- 6 July - Lunch at the Masons Arms, Thorpe Hesley

PLYMOUTH REA

- 6 December - Christmas draw
- 13 December - Christmas lunch

CO-OP RETIREMENT FELLOWSHIP (CAMBRIDGE)

- 1 December - Bingo with Les or Trevor
- 8 December - Christmas lunch at The Royal Hotel
- No meeting in January
- 2 February - Meeting. Talk by Betty Milnes - my love of dancing
- 2 March - AGM followed by Peter Jackson from Scotsdales
- 6 April - Meeting. Talk by Gerri Bird - my year as Mayor of Cambridge
- 7 - 10 April - Weekend break at Eastbourne
- 4 May - Singer/comedian, Mike Gee

BRISTOL REA

- 17 November - Lunch, The Kings Head, Whitehall
- 1 December - REA Christmas lunch, Filton Golf Club
- 14 December - Lunch, Wackum Inn, Whitehall
- 19 January - Lunch, Eastfield Inn, Bristol
- 16 February - Lunch, The Lodekka, Bristol
- 15 March - Lunch, The Kings Head, Whitehall
- 20 April - Lunch, Whitegates Garden Centre, Whitchurch
- 18 May - Lunch, Failland Inn, Failan

HULL REA

- 12 November - Matinee performance of This Might Hurt, Hull Truck Theatre
- 5 January - Post-Christmas lunch at Kingston Theatre Hotel, Hull

MANCHESTER REA

Theatre Codes: PAL = Palace Theatre, Manchester; OPH = Opera House, Manchester; LOW = The Lowry, Salford Quays

- 24 November - Birmingham Christmas Market
- 1/8/15 December - Billy Elliot (PAL)
- 1 December - Committee meeting (TBC)
- 3 December - London by train (subject to confirmation by Virgin Trains)
- 9 December - Christmas party at Mercure Piccadilly Hotel
- 15 December - Aladdin (OPH)
- 5/12/19/25 January - Billy Elliot (PAL)
- 22 February - Funny Girl (PAL)
- 1 & 2 March - Dreamboats & Petticoats (PAL)
- 2 March - Nell Gwynn (LOW)



- 9 March – Committee meeting (TBC)
- 8 & 23 March – Bat Out Of Hell (OPH)
- 15 & 16 March – Evita (LOW)
- 17 & 23 March – Grease (PAL)
- 22 & 23 March – The Woman in Black (LOW)
- 5 & 6 April – The Commitments (PAL)
- 13 & 26 April – Bat Out of Hell (OPH)
- 20 April – Harrogate, The Flower Show and Ripon Races
- 5 May – Committee meeting (TBC)
- 12 May – AGM at Mercure Piccadilly Hotel (provisional)
- 18 May – Morecambe & Lancaster (subject to any date change of AGM)
- 25 May – Not Dead Enough (OPH)
- 1 June – The Buddy Holly Story (PAL)
- 20 June – Stratford upon Avon and the Races
- 6 July – Committee meeting (TBC)
- 14 July – York and the Races
- 17 August – Southport and The Flower Show
- 7 September – Committee meeting (TBC)
- 14 September – Durham

As well as all of the above, we aim to hold several luncheons but have yet to confirm both dates and venues. Members will be notified as usual by email or post with details.

SOUTH MIDLANDS REA

- 13 December – Christmas lunch

BRIGHTON REA

- 14 November – Talk, 'Sussex (Part 1)'. Chris Horlock will give an illustrated talk on our lovely county, with Part 2 to look forward to next year
- 12 December – Christmas party. Join us in our celebration of Christmas with our traditional mix of a good old sing-a-long, a quiz, good food and drink and two great raffles. Please note the party runs from 2pm until 4.30pm.
- 9 January – Talk, 'Sussex Windmills, Past and Present'. A welcome return to Peter Hill who will give us a presentation on his favourite subject.
- 13 February – Annual General Meeting

ABOUT BRIGHTON REA

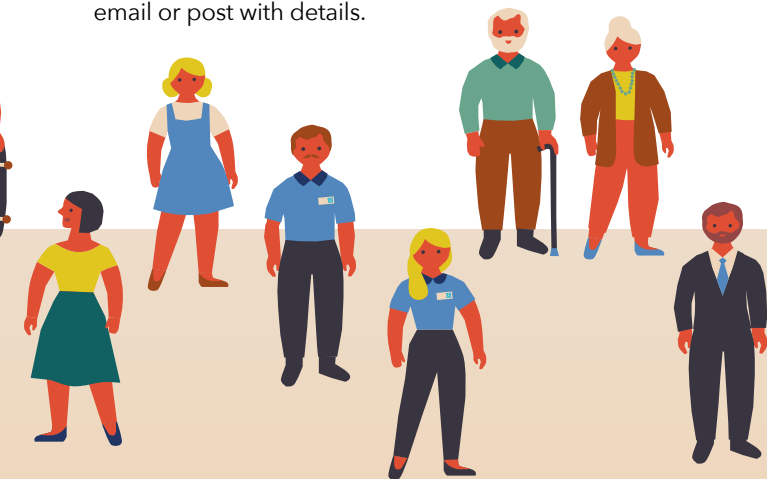
This REA was formed in the late 1980s by the retired employees of the Brighton Co-operative Society with over 100 active members. Our officers are:

- Bob Cole, Chairman/Secretary
- Henry Wenstone, Vice Chairman
- Charlie Thomas, Treasurer
- Heather Cole and Eileen Homewood, Committee.

Our meetings were originally held in the Co-operative Hall on London Road in Brighton, but when that closed four years ago we moved to the nearby Salvation Army. We meet on the second Monday of each month at 2.30pm.

Each month we have a guest speaker, and in December we have a Christmas party with plenty to eat, two great raffles and with a bit of a knees up. In the summer, we enjoy a coach outing.

Although our numbers have gone down we're still very active and new members are very welcome.





The GroceryAid Helpline is totally confidential.

Call our Helpline and whatever you want to talk about will remain in strict confidence. This free service offers support 24 hours a day, 7 days a week. For practical support go to www.groceryaid.org.uk or talk in confidence to one of our professional advisors on 08088 021122.

Real lives. Real problems. Real help.

 GroceryAid  @groceryaid

GroceryAid is the trading name of the National Grocers Benevolent Fund. A registered Charity Reg. No 1095897 (England & Wales) & SCO39255 (Scotland). A company limited by guarantee, registered in England & Wales no 4620683

GroceryAid[®]

From factory to store we're your charity

