

The **co-operative** magazine for retired pension scheme members

# evergreen

Spring 2016

## A Blooming Good Job

**Inside**

Our logistics network

Meals in minutes

**Pension Credit**

**win**

A Supercar Experience

**PLUS**

All the usual stories



# Welcome...

...to the spring issue of *Evergreen* magazine. Looking back on the winter that has passed, it was a strange mix of unusually warm weather (daffodils in December?) and strong storms – as our readers in Cumbria can no doubt attest to. Our Co-op Insurance claims team also had a busy time of it – as you can read on page 14.

After hunkering down for the winter, we're certainly looking forward to getting out and about and trying new things. For the more adventurous among you, we have a great competition on page 23 to win a supercar driving experience for two. Fancy a spin in a Lamborghini?

In this issue we've also taken a look 'behind the scenes', seeing how our vast distribution network operates. It's fascinating reading for people like us, who have very much a 'desk job' at the Co-op.

Send your emails to [evergreen@co-operative.coop](mailto:evergreen@co-operative.coop)

Responding to requests from our readers, our colleagues at Food have kindly provided a week's worth of delicious and healthy recipes on pages 12-13.

We've packed this issue with more competitions than ever and lots of your letters and photographs. We love to hear from you so please keep your letters and photos coming. Unfortunately we don't have room to feature them all but we do read each and every one of them.

**Have a great summer and see you again in the autumn.**

**Brian Green**  
Pensioner Welfare Manager

**Jackie Carr**  
Pensioner Welfare Officer  
0843 7511701

## contents

### Features

- 7 **You and your community** – how we're reconnecting locally
- 12 **Meals in Minutes** – mid-week recipes
- 14 **Staying connected** – improvements at Co-op Insurance
- 16 **Life begins at 50** – yes really it does!
- 25 **Campaign for Courtesy** – society's missing ingredient

26 **The double life of Co-op's HR man**

31 **Pension Credit** – don't miss out

### Plus special offers on:

Electrical goods, funeral plans, insurance, hotel breaks and legal fees

#### WIN

A four-star Cotswolds break – page 9

A supercar driving experience – page 23



Page 10



Page 18

### Regulars

- 4 Postbag
- 6 Co-op news
- 27 Time to celebrate
- 28 REA news
- 34 Doctor's corner
- 36 Puzzle time
- 38 Noticeboard



*Evergreen* is written and produced by The Co-operative Group Pensions Department, in association with Wordshop.



## Hello...

and welcome to the spring edition of *Evergreen*.

Last weekend I was out walking and saw the crocuses and daffodils coming into flower. The promise of spring lightened my thoughts and had me eagerly looking forward.

This is a good analogy for the Co-op and the incredible work that is going on right around the business with fresh, new shoots of positivity everywhere I look.

In 2015 we began our three-year rebuild of the Co-op. We want to make our Co-op great again and place it back at the heart of the communities we serve.

I'm sure you will keep a close eye on developments throughout this year and if you are a qualifying member, I hope you will use your Co-op voice and vote in this May's AGM. For each vote cast, 50p will be donated towards tackling loneliness. Voting opens in late April.

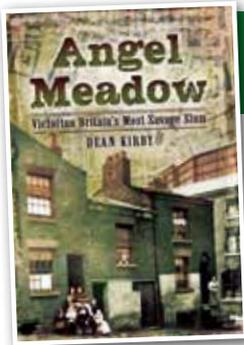
We also continue to do our very best to run our pension schemes as efficiently as possible. All pension schemes go through a formal health check every three years and a number of our schemes are starting this process now. It is a big and important job and when we have crunched the numbers, the Trustees and Group will sit down and see if any

changes need to be made to the current amount of funding. However, that's some way off yet and it won't be until 2017 that I've more to tell you.

We are not standing still and continue to develop the service we provide and improve our communications. To this end, can I ask you to let the Pensions Team know as soon as possible when any of your personal details change so that we can keep our records up to date.

All the very best.

**Gary Dewin**  
Director of Pensions,  
Reward and Benefits



## New book reveals the past beneath Angel Square

Over the last few years, readers of *Evergreen* will have watched with interest the building of our new offices at 1 Angel Square, which

are the most environmentally friendly in the world. Employees watched with fascination the archaeological digs which took place around the construction site, including Arkwright's Mill, built in 1782. Now, for the first time, the history of the area is revealed in a new book, *Angel Meadow: Victorian Britain's Most Savage Slum*, which details what life was like both beneath and around our building from the early 1800s to the Manchester Blitz during WW2.

The author, Dean Kirby, is a former Manchester Evening News journalist, as well as the son-in-law of one of our REA committee members. Kirby's ancestor, William Kirby, once lived in the slum. An archaeological dig in 2012 gave the author an opportunity to enter the cellar of the home his forefather had once occupied and the chill of this revelation sets the tone for the rest of the book.

We have two copies of Dean's book to give away. Simply answer this question:

### What is the name of the Co-op's new headquarters?

Send your answer by email or post, together with your name and address, quoting 'Angel Meadows book', to: Pensioner Welfare Team, Co-operative Group, Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG. The winners will be the first two correct entries drawn from a hat. **The closing date is 3 June 2016.**

### Special reader offer

Readers of *Evergreen* can take advantage of an exclusive offer of a **25%** discount with **FREE POSTAGE**.

Please send \_\_\_\_\_ copy / ies of **ANGEL MEADOW** priced at **£9.74**

Plus P&P: UK – **FREE**, Europe £8, Rest of the World £14

TOTAL £ \_\_\_\_\_ **REFERENCE COOP25**

( ) I enclose a cheque for £ \_\_\_\_\_ made payable to Pen & Sword Books

( ) Please charge: Visa / Mastercard / Switch / Maestro

Card No \_\_\_\_\_ Exp Date \_\_\_\_\_ CSC No\* \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_ Telephone \_\_\_\_\_

**Pen & Sword Books Ltd., 47 Church Street, Barnsley, South Yorkshire, S70 2AS**  
**Telephone: 01226 734222 or Fax: 01226 734438 ORDER ONLINE: [www.pen-and-sword.co.uk](http://www.pen-and-sword.co.uk)**

If you wish to receive details of products, please tick this box.

\*The CSC No. is the last three digits from the number on the back of your card, where the signature strip is.

# postbag

star letter

## Bringing people together

Mary Sanders (pictured below) started working for the Co-op back in 1953 in the dividends office in Castle Green, moving to Fairfax House CWS in later years and becoming the dividend stamp controller. She took early retirement in 1985 when the department moved to Taunton.

She stayed loyal to the Co-op, always shopping in the Clifton store in Princess Victoria Street, Bristol. Some years ago, I started working in the store she shopped in; after 30 years with Somerfield I was now working for the Co-op. Every morning she called in and we had a little chat, making this the highlight of her day as she lived on her own. After several falls and some ill health I started carrying shopping home for her.

In August we had a refit and I asked her to open our new store. Now after several years, I call on her for coffee every week and hear some lovely stories about the old Co-operative.

A nice little story about how the Co-operative brings people together, and although I was originally with Somerfield, we have almost 70 years of service between us.

**Karin Stowell**



## Mike Cronin, the winner of our Barton Grange Hotel competition (Spring 2015), wrote in to tell us about his 4\* experience.

I am writing to let you know that Sue and I have been to the Barton Grange Hotel and had a wonderful time.

From the moment we arrived we felt very much at home, not that we live in luxury normally, but you get what I mean, I am sure. The staff were wonderful and very attentive, and Pam Sharrock was an angel.

The promises of the prize were all met, the food was delightful and perfectly served and the restaurant manager was something else. It was an extra pleasure to see the way he orchestrated his staff. Super.

Both dinners could not be faulted and the 'afternoon tea' was an experience not to be missed.

As you know, the trip on the canal could not be taken up as the Lancaster Canal is now closed for general traffic, but I can

Remember, *Evergreen* is all about you so please keep sending your letters in to us at:

**Evergreen Postbag, c/o Pensioner Welfare Team, The Co-operative Group, Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG.**

You can also drop us an email at: [evergreen@co-operative.coop](mailto:evergreen@co-operative.coop)

We look forward to hearing from you!

Our star letter will win £25 of Co-operative vouchers. Please note, unfortunately we can't print all your letters.



## Appreciation

Thank you for the *Evergreen* Autumn 2015 magazine. I do enjoy reading it and seeing the lovely photos and letters and news.

You do cover a lot of interests and tips.

**T Campbell**  
**Belfast**

*Thank you for writing in; we really do enjoy hearing from our readers!*

assure you, Sue and I intend to do it this year sometime.

So it is only left for me to thank you again for your kindness and to wish you, and all in the office, all the very best for the coming festive season.

**Mike Cronin**

*We're glad that Mike had such a fabulous time! We have another great competition on page 9 of this issue – to win an overnight stay in the Cotswolds at Wyck Hill House Hotel and Spa.*

## A quiet hero

**I would like to tell you about an old colleague and dear friend of mine, John Bower. He was invited to the VE Celebration for veterans at the Horse Guards parade ground in Whitehall, where he was introduced to Prince Charles and the Duchess of Cornwall, and David Cameron.**



Old soldiers are at last being recognised for their contribution in World War II – and his, I can tell you, was indeed a brave one. He only just survived D-Day.

In France, John's tank unit was involved in a street battle in the Normandy town of Lisieux, where all the tanks of the 1st Northamptonshire Yeomanry were destroyed. John and his driver managed to get out of theirs, as flames engulfed it, only to be met by gunfire from the waiting Germans. They ran down the street but were both hit, yet they found cover and managed to return to their regiment. They were sent back to England, where they were treated for their wounds (John's head wound was to leave him partially deaf), before being transferred back to Normandy.

In the area near Bocage, they encountered German tanks. John's tank was positioned parallel to the road and unspotted by the enemy. They remained motionless until the

## Switching to self-service

Having just received my copy of *Evergreen*, I was interested to see the statement 'self-service is 50 years old'.



German tanks were almost upon them – then they opened fire and all four German tanks were destroyed. In one of the tanks was SS Commander and German tank legend and ace, Michael Wittmann, who had been responsible for destroying 138 British tanks. The regiment was credited with this outstanding achievement and they went on to relieve the village of St Aignan. John has returned here many times to a wonderful official reception.

Each year, John personally prints the names of all those in the 1st and 2nd Northamptonshire Yeomanry who gave their lives, 87 and 89 soldiers respectively, onto wooden crosses and the wreath is taken to Whitehall by his son, Brian. Every year too, John can be seen with his poppy tray in Marlborough Square – he must surely be one of the oldest poppy sellers in the country!

Last year, John was awarded retrospectively, France's highest military medal, the Légion d'Honneur. This most beautiful medal will be formally presented to him in 2016.

### Colin Macleod

*If there are any other brave colleagues out there who received this medal, please contact us with your story and we will be happy to publish it in the next issue.*

The picture shows the first self-service shop of the Watford & Harrow Co-operative, taken in the 1950s. This was a small corner shop and my husband and staff spent a weekend changing the shop to self-service.

There was only one checkout and the local Co-operative was very proud to say it was the first self-service store, which is now more than 50 years old.

### P Gardner Ruislip

## Postbag Autumn 2015

Please note it was Viv Stoneman who collected the pin badges and not Margaret Peters as shown on the Star Letter in the Autumn *Evergreen*.

## Acting on Evergreen

What wealth of information there was in the last issue of *Evergreen*. These are the actions it prompted:

### • DVLA Article

I sent it to my 76-year-old brother who had renewed his licence at 70 but didn't realise he had to renew every three years thereafter. Extra bonus – he realised that he had not notified DVLA of his change of address.

### • Abdominal Aortic Aneurism

My ex-husband died of this disease, so I encouraged my husband to book a scan. He had it today. All clear!

### • Energy Priority Services

Our supplier advised that free gas safety checks were means tested. However, as a result of the phone call, we have been sent a free smart meter.

### • Co-op Funeral Services

Prompted by the £175 voucher, I visited the local Co-op Funeral Services for the first time and discussed a pre-paid plan. A 5% saving is worth considering.

### • Tax Help

The summary of tax changes was easy to understand. It has been filed away until April 2016.

### • Quizzes and Draws

I entered all of them. Wonderful prizes, fingers crossed.

Again, many thanks for a really informative magazine, which I always look forward to receiving.

### D Dangerfield Lancaster

*We are delighted to hear that you found the articles so informative. We do try to make Evergreen a mix of company news and useful information for our pensioners, and we welcome suggestions from our readers on topics we could cover in future issues.*



## We've been crowned the world's largest Fairtrade convenience retailer!



**Towards the end of 2015, The Co-operative Group was crowned the largest convenience retailer of Fairtrade products, in the world!**

This is an amazing achievement but not a surprising one, as we've been championing Fairtrade for over 20 years – contributing over £30 million to Fairtrade communities worldwide. In fact, our reputation is so well established that when asked to name a leading supermarket in Fairtrade, 41% of UK shoppers named us and a staggering 57% were not surprised when we told them about our new world title!

During 2016, we're giving customers the opportunity to find out directly the difference that buying Fairtrade makes to real people's lives, as we link them up with our Fairtrade producers across the world.

We're encouraging customers and colleagues to become part of an online Fairtrade community by exploring our new growingstories website ([www.growingstories.coop](http://www.growingstories.coop)) and interacting with the producers through social media.

Over the year, we hope to have up to 17 different producer groups joining the community from countries such as Malawi, Colombia, Argentina and Dominican Republic – real people who supply us with some of our Fairtrade products like tea, coffee, wine, and flowers, like Serah Mwangi from Kenya (pictured).

## Using less... doing more

Have you got used to paying 5p for a carrier bag in England yet? In Scotland, customers have been doing this since October 2014. During this time, we've seen an 80% reduction in the number of single-use carrier bags in circulation which is great for the environment.

But it's now about to be great for local communities and good causes too as we begin to release the £750,000 raised through carrier bag sales to over 800 local causes and organisations. From defibrillators to day care centres, and schools to scout huts, thousands applied for grants worth up to £2,500 each and we're now distributing funds to successful applicants over the coming weeks.

As you might expect, we've gone further with this investment in our local communities. Not only have all those 5p's been gathered up and given out but we've also topped up the funds with proceeds from our entire range of carriers, including bags-for-life and woven reusable shopping bags.

We will be announcing later in the year how more local causes can benefit from these funds across the whole of the UK. But at least the next time you tut about paying 5p when you've forgotten your bag, take some comfort that the money will be going right back into the community.

Find out who in your local area is going to share in the £750,000 proceeds from our carrier bag sales: <https://www.co-oplocalfund.co.uk>



### Ed recommends...

We had a great response to our feature about the Co-op's wine buyer, Edward Robinson, in the last issue of *Evergreen*. Ed has volunteered to provide a personal recommendation to our readers, to help you choose a wine that tastes great but doesn't break the bank. Here's his first...



### Truly Irresistible Australian Shiraz 2014, £6.99

Shiraz – or Syrah, as it tends to be known in Europe – is very much at home in the hot, arid climate of Australia, where it often produces powerful wines which are high in alcohol. Nowadays, however, there is a move towards planting in cooler climates in Australia and the wines made there generally deliver that same instant appeal – but with more subtlety. I sourced this particular Shiraz from the Limestone Coast area to the east of Adelaide and while it offers heady dark fruit aromas and a full-bodied palate, it has a depth and complexity to it which is most unusual at this price. A bargain!



# Better for you...

## and your community

**2016 is a big year for the Co-op. We're going to tell everyone how we're changing, moving on, fixing the things that didn't work and strengthening the things that did. We want people to know that we're building an organisation fit for the modern world. But we don't want to forget our roots. In fact, we're going back to them.**

### Through membership...

We want to make being a Co-op member matter more to people – give them more of a reason to shop with us, make it easier for them to talk to us about what matters to them, reward them for their loyalty.

But we also have to be honest about what we can't yet give them – a share of our profits. We're not quite back to full strength so every bit of profit we make will be put back into growing our businesses for the future. But our new membership offer will have many more rewards besides.

It's all about community too. We want to make sure members know that every time they buy from us, they'll be supporting their local area. We're going to re-connect with members and communities, giving them the right tools, training and help so they can work together to make a difference on what matters to them locally.

### Through our colleagues...

We want those who've shopped with us for decades to fall in love with us all over again, and we want a whole new generation to experience those feelings for the first time. We can only do this with the support of our people. They are at the heart of our success, so this year we're making sure they know this more than ever before and understand why working for the Co-op is different from working for anyone else. All our 70,000 colleagues will learn what 'Being Co-op' means in the workplace and in their communities.

### What we've already done

In August 2015, we started a community trial in 55 areas across the UK to find out how we could best support our colleagues and members to make good things happen.

We:

- recruited 18 Community Champions (from our Food and Funeralcare businesses) to work with and support members and local organisations on the things that matter to them
- set up 36 Co-op Local Forums – new local groups for members
- launched an online 'Community toolkit' – giving advice and guidance to colleagues and members trying to make a difference.

Visit [www.co-operative.coop/mycommunity](http://www.co-operative.coop/mycommunity) for more information

**So 2016 is a big year... and one that we're all looking forward to!**

# A blooming good job!

**DID YOU KNOW?**  
Science fact: flowers release our 'happy' hormones!

**Petra Schouten is the Co-operative's Horticultural Buyer. She describes her job as 'fantastic', saying, 'it's not very often you can turn your passion in to a job'. We asked, what does her work involve?**

**F**irst of all, you need to be passionate about flowers, plants and logistics. In this business, anything can happen and it requires constant outside-the-box thinking with a can-do attitude. We don't do 'no' – it's more like, 'what else can we do and how soon?' On top of that, you have to understand that nobody actually needs flowers and plants but somehow, we all love them! It has been scientifically proven that they release 'happy' hormones in us.

My job involves running the award-winning Horticulture Category for The Co-operative Group. My overall role is to deliver the best quality and value products to our customers, including a great choice of bunches and bouquets ranging from £1 to £35, working with British and Fairtrade experts. This involves planning, selecting, calculating, and



Petra Schouten.

reviewing long-term and short-term strategy on a daily basis. Being highly perishable, flowers and plants are high risk and so need full-time attention.

**Some stores may have just three buckets of flowers, while the largest stores carry as many as 28 buckets. Whichever of our stores our customers use, we need to be able to satisfy their needs all year round.**

**How do you become qualified to be the horticultural buyer?**

I have a degree in Horticulture-Floristry. I studied Horticulture & Agriculture at high school in Holland and by the time I was 19, I was a fully qualified florist. My first Saturday job was at the local florist in my village in the suburbs of Amsterdam, when I was 13!

After finishing my education, I worked in a market-leading flower shop in Amsterdam city centre and then at the Flower Auction in Aalsmeer, exporting flowers and plants to garden centres, DIY stores and other chain retailers in Germany, Switzerland, Austria and northern Italy. I learned very quickly the art of combining creativity with logistics and a commercial mind.

**It involves a lot of travel – which countries do you visit and how long are you away for?**

We can be away for up to 10 to 14 days at a time, depending on the country and the growers that we visit. African and European countries are the most frequent.

**Are the flowers frozen to bring them here?**

Cut flowers are mostly transported at between two and five degrees Celsius, depending on the variety.

**What are the busiest times?**

We are hitting the peak time at the moment which starts with the beginning of February and Valentine's Day through to peaks in mid-summer and Christmas time. We start planning 12 – 18 months in advance.

**How do you work out what's going to be popular – are different flowers popular in different areas?**

We follow trend watchers for the longer-term planning and analyse sales data for the short term, which we can react to within days, if needed. We work closely with our customer insight team, as regional variations are key for our customers and we want to deliver as much as we can.

**Flowers have a short shelf life – is there a lot of waste?**

We need to maintain high standards of freshness and quality; this means our shelf life is very tight. We make sure that the vase life on all our flowers and plants is guaranteed so we can keep our customers happy.

# Win a 4\* break in the Cotswolds



The Spa at Wyck Hill has six treatment rooms, including one dual room, a 12-seater steam room, a sauna and a relaxation area. It offers guests an idyllic and relaxing retreat, with a selection of treatments available to restore the mind and body.

Wyck Hill House is the perfect venue for a weekend stay, a romantic break, weddings, conferences and celebrations!

[www.wyckhillhousehotel.co.uk](http://www.wyckhillhousehotel.co.uk)

In the heart of the beautiful Cotswold countryside, Wyck Hill House Hotel and Spa is nestled within a private 50-acre estate, offering breathtaking views over the Windrush valley and rolling hills of the Cotswolds.

With a classic but contemporary charm, this four-star country house hotel is a splendid 18th century manor that offers guests a relaxing Cotswold retreat.

Ideally located just outside the market town of Stow-on-the-Wold, Wyck Hill House is the very essence of Cotswold life and the perfect base to explore the stunning Cotswold countryside, including Bourton-on-the-Water, Broadway, Moreton-in-Marsh and Chipping Campden.



The hotel's 2AA restaurant serves delicious contemporary cuisine using the finest locally sourced ingredients and is open daily for lunch and dinner, serving delectable food alongside friendly hospitality and outstanding service!

## WIN WIN WIN!

Win an overnight stay in a Garden Twin or Double Room, to include a table d'hôte dinner for two and breakfast. Simply answer this easy question:

### Which Cotswold town is nearest to Wyck Hill House?

Send your answer by email or post, together with your name and address, quoting 'Wyck Hill House', to: Pensioner Welfare Team Co-operative Group, Pensions Department, Dept 10406 1 Angel Square, Manchester M60 0AG.

**Email:** [evergreen@co-operative.coop](mailto:evergreen@co-operative.coop)

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

**The closing date is 3 June 2016.**



## Reader Offer

Wyck Hill House has a special offer for *Evergreen* readers – enjoy dinner, bed and breakfast for just £72.50 per person per night. Subject to availability and valid until 20 December 2016.

### Terms & conditions

Editor's decision is final. The prize is valid until March 2017, is subject to availability and is based on two sharing a Double/Twin Garden Room for one night and includes breakfast and table d'hôte dinner for two. The prize cannot be taken during Christmas 2016, New Year's Eve, bank holidays and Valentines weekend 2017. Items included within the prize package cannot be changed or exchanged for other services and have no cash value.

# On the road

## with The Co-operative Logistics Network



**With a Co-op Food store in every postal area in the UK, it's no surprise the supply chain network for our food business is a complex one. This challenging starting point has forced the logistics team to look carefully at how it can get the right deliveries to the right stores from the right distribution centres.**

### The journey

Over recent years, we've invested a lot of money in renewing our distribution network, replacing ageing legacy sites with fit-for-purpose, energy-efficient, multi-temperature composite sites. At one time, there was an unwieldy 36 distribution centres! The slimline network is now optimised around our store portfolio in order to improve service to stores and customers.

### Our network

Currently, we have one national distribution centre that is used for slow-moving grocery lines, eight large regional composite centres used for the quicker-moving lines across all temperatures, plus two local service centres and a cross-dock facility to optimise transportation.

The management and warehouse operations of all of our distribution centres are entirely in-house and we employ almost 8,000 colleagues, representing over 10% of the entire Co-op Food workforce. The centres service around 4,000 stores made up of The Co-operative Group stores and independent stores – including, most recently, stores located on the Channel Islands.

### Within the walls and on the road

There's 4 million square feet of space that make up our distribution centres, picking over 450 million cases and our fleet travelling over 74 million miles each year!

But it's not just as simple as delivering stock to stores; there's a lot that goes on behind the scenes.

You'll see from the outside and inside of our distribution centres the size and scale of our operation. Within the four walls you'll find our warehouse operatives picking, replenishing and loading stock for delivery, with our support teams ensuring the complexities of the day job run as smoothly as possible.

When our stock leaves the warehouse, we use a complex route planning tool to calculate the most efficient routes supported by 'track and trace' devices in each vehicle. As a convenience retailer, we have shorter and more frequent deliveries, often in hard to reach places, such as within busy city centres or quiet residential areas with noise restrictions.

In recent years, we've had the added challenge of a nationwide driver shortage but this year we've launched a 'Warehouse to Wheels' scheme which will teach more than 100 colleagues to become LGV drivers.

### Protecting our environment

Sustainability is a key area of focus for The Co-operative Group and in our two newest sites, we have a number of energy-saving initiatives including: LED and movement sensing lighting, voltage optimisation, rainwater harvesting, daylight panels in warehouse areas and natural refrigerants such as ammonia.

Both Avonmouth DC in Bristol and Castlewood DC in Derbyshire have achieved Building Research Establishment Environmental Assessment Method (BREEAM) ratings of 'Excellent'.

As well as energy efficiencies driven through investment in technology, Co-op Food has set new standards in waste management. In 2013, our waste backhaul initiative was rolled out to all our sites. This involves in-store segregation of waste into four streams which are then collected by our drivers following a delivery. The waste is then returned to the distribution centre and recycled, re-used, turned into energy or sold on. Through this, we are able to divert all the waste we take back from our stores from landfill.

We've also increased our use of rail freight, with more than a quarter of our produce now being transported via rail between Coventry and Scotland. This in turn has saved us over 1.2 million road miles and 600 tonnes of CO<sub>2</sub> and we're looking at ways we can use rail more in the future.

**DID YOU KNOW?**  
Our fleet travels over 74 million miles a year



**The Co-operative Logistics Network is continually looking for new ways to improve the food business's supply chain and is proving itself to be an essential part of the Group's rebuild.**



# Meals in Minutes

Quick, tasty and full of seasonal flavours, these speedy suppers are sure to put a spring in your step.



## Monday Herby roast chicken

35 min

### From your Store Cupboard

- 1 tbsp plain flour
- 1 tbsp olive oil
- 2 tsp dried thyme
- 4 cloves garlic, unpeeled
- 1 large lemon, thickly sliced
- 100ml chicken stock
- 150g Co-operative British frozen peas

### Top up with

- 750g Co-operative British chicken thighs
- 400g Co-operative mashed potato

1. Preheat the oven to 220°C/fan 200°C/Gas 7. Toss the chicken with the flour and a little pepper in a roasting tray, then with the oil, thyme and garlic. Roast for 20 minutes, then add the lemon and pour over the stock. Roast for another 10 minutes.
2. Heat the mashed potato and peas as directed. Serve with the chicken and roasting juices, mashing some of the cooked garlic, peeled, into the potato.

approx. per serving (serves 2)				
ENERGY 4290kJ 1030kcal	FAT <b>64g</b>	SATURATES <b>19.2g</b>	SUGARS <b>4.7g</b>	SALT <b>0.39g</b>
51%	HIGH* 91%	HIGH* 98%	LOW 5%	LOW 6%
% of adult's reference intake				
carbohydrates per serving: 35g				

### From your Store Cupboard

- 2 tbsp red pesto sauce
- 2 Co-operative British free range eggs, beaten
- 10 pitted black olives

### Top up with

- ½ x 325g pack ready-rolled puff pastry
- ½ x 125g light mozzarella ball, chunkily diced
- 125g cherry tomatoes, halved

To serve, 105g Co-operative mixed leaf salad bowl

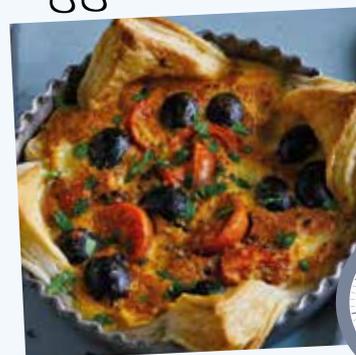
1. Preheat the oven to 200°C/fan 180°C/Gas 6. Halve the puff pastry into two squares, then press into 2 x 12-15cm individual tart tins or a traditional Yorkshire pudding tin – the type with wide, shallow holes. Prick the bases of the tarts with a fork and bake for 10 minutes or until golden.

2. Meanwhile, mix the red pesto sauce into the eggs with a fork until you have a smooth paste, then stir in the pitted olives, diced mozzarella and halved cherry tomatoes.
3. Use a potato masher or the bottom of a mug to press down the middles of the tarts where the pastry has puffed up. Divide the pesto filling between the two pastry bases, then put back into the oven for another 15 minutes until the filling is set and the pastry is crisp and golden.
4. Once cooked, lift the tarts carefully from the tin and serve with the salad on the side.

approx. per serving (serves 2)				
ENERGY 2626kJ 632kcal	FAT <b>48g</b>	SATURATES <b>16.6g</b>	SUGARS <b>3.3g</b>	SALT <b>3.27g</b>
32%	HIGH* 65%	HIGH* 83%	LOW 4%	HIGH* 54%
% of adult's reference intake				
carbohydrates per serving: 32g				

## Tuesday

### Tomato, pesto and mozzarella tarts



30 min

Make individual portions in tart trays as shown – a Yorkshire pudding tin works well, too.

30 min

Wednesday

## Quick carrot and cumin soup with feta



### From your Store Cupboard

- 1 tsp cumin seeds
- 1 tbsp Co-operative Loved By Us tomato purée
- 50g dried red lentils
- ½ vegetable stock cube, crumbled
- 600ml boiling water

### Top up with

- 350g carrots, peeled and grated
- 50g Co-operative feta cheese, crumbled
- Fresh coriander, 1 tsp olive oil and crusty bread, to serve (optional)

1. Put the cumin seeds into a large saucepan and dry fry over a medium heat for 1 minute until fragrant. Stir in the tomato purée, followed by the lentils, stock cube, grated carrot and the boiling water. Bring to the boil, then simmer for 15 minutes until the lentils and carrot are both soft.
2. Remove one ladleful of the soup to a bowl, then whizz the remaining soup with a blender until smooth. Put both back in the pan and stir in some freshly ground black pepper.
3. Ladle the soup into two bowls, scatter over the feta cheese and fresh coriander (if using). Add a drizzle of olive oil, if you like, and serve with thick slices of your favourite crusty bread.

approx. per serving (serves 2)

ENERGY 1165kJ 278kcal	FAT <b>13g</b> LOW	SATURATES <b>4.5g</b> LOW	SUGARS <b>14.4g</b> LOW	SALT <b>2.06g</b> HIGH*
14%	18%	22%	16%	34%

% of adult's reference intake

carbohydrates per serving: 29g

30 min

### From your Store Cupboard

- 1 tbsp olive oil
- ½ tsp ground turmeric
- ¼ tsp mild chilli powder
- 2 cans Co-operative sardines in tomato sauce
- ½ lemon
- 400g can green lentils, drained
- 3 tbsp raisins or sultanas
- ½ small red onion, peeled and thinly sliced
- 2 tbsp toasted pine nuts

### Top up with

- ½ large head of cauliflower, broken into florets
- 50g Co-operative sliced curly kale

1. Preheat the oven to 180°C/fan 160°C/Gas 4. Mix half the oil with the turmeric and chilli, then toss with the cauliflower on a roasting tray. Roast for 20-25 minutes until tender.
2. Meanwhile, sieve the sardines over a bowl to catch the tomato sauce. Squeeze the juice from the lemon into the sauce, then stir together with the remaining oil and 1 tbsp water to make a dressing. Toss with the kale to soften it slightly.
3. When the cauliflower is done, tip into a bowl or onto a platter with the kale, lentils, raisins and onion. Toss together, then flake over the sardines. Drizzle with the tomato dressing and scatter with pine nuts to serve.

approx. per serving (serves 2)

ENERGY 2641kJ 629kcal	FAT <b>24g</b> HIGH*	SATURATES <b>5.5g</b> LOW	SUGARS <b>38.9g</b> HIGH*	SALT <b>0.24g</b> LOW
31%	34%	28%	43%	4%

% of adult's reference intake

carbohydrates per serving: 62g

Thursday

## Sardines with warm spiced cauliflower, kale and pine nut salad



25 min

### From your Store Cupboard

- 400g can Co-operative chick peas, drained
  - 1 large Co-operative British free range egg, beaten
  - 1 clove garlic, peeled and crushed
  - 2 tsp ground cumin
  - ½ tsp paprika
  - 4 dried apricots, diced
  - 1 tbsp sunflower oil
- To serve, drizzle of sweet chilli sauce (optional)

Friday

## Falafel wrap



1. Put the sweet potato into a microwaveable bowl with 1 tsp water. Cover with cling film, pierce with a knife and cook on high for 3 minutes.
2. Pulse the chick peas in a food processor until fine but not too paste-like. Mash the sweet potato, then tip in the chick peas with the egg, garlic, spices and breadcrumbs. Mash everything together, then stir in the apricots. Shape into about 12 patties.
3. Fry the patties in the oil in batches, for 2 minutes on each side until hot and crispy. Meanwhile, warm the tortillas as directed on the packet.
4. Spread the tortillas with the houmous, then top with cucumber, salad leaves and the warm falafels. Drizzle with some sweet chilli sauce, if you like, before rolling up.

approx. per serving (serves 2)

ENERGY 3751kJ 891kcal	FAT <b>29g</b> HIGH*	SATURATES <b>7.9g</b> HIGH*	SUGARS <b>15.4g</b> LOW	SALT <b>0.1g</b> LOW
45%	42%	40%	17%	4%

% of adult's reference intake

carbohydrates per serving: 122g

# Staying connected

For people growing up just after the war, buying insurance was a simple process. It was done on the doorstep when the friendly Co-op rep – recognised throughout the neighbourhood – called round. Connections were made over a chat at the weekly catch up.

**T**imes, and technology, have moved on – but the ease of buying Co-operative Insurance and the reassuring conversations with a knowledgeable rep are still the same. It's just as easy to get your home, car or pet insured – you don't even need to get up from the sofa to do it – and a friendly adviser will be there when you need them.

Mark Summerfield, Chief Executive, says, 'The connections with our customers are still very much what we are about – wherever they are forged.

'You only have to look at the flooding that devastated communities in December to know that we are here to support people when the worst happens,' he says.

'When Storm Desmond and then Eva and Frank hit the North and Scotland, our Claims teams were out in the communities, speaking to customers on their doorsteps,

meeting their immediate needs, finding accommodation and helping to restore a level of normality to lives that had been turned upside down.

'It is these relationships that are at our heart and will continue to be, even as we evolve and grow our business.'

And we are growing. This year is a significant one for Co-operative Insurance as we begin to deliver an ambitious transformation programme that will re-invigorate the business.

New technology will mean we can better meet our customers' needs. We will be able to process claims faster and help our customers directly, whether online or on the phone. Just 30 years ago, the worldwide web didn't exist, driverless cars were only seen in comics and the idea of controlling your home's heating from a distant beach via a mobile phone was as remote as, well, the beach.



## DID YOU KNOW?

Last year Co-op Insurance handled more than two million calls, of which more than 480,000 were claims calls

## DID YOU KNOW?

In 2015 we made a total of more than £260m in claim payments to our members and customers

Insurance is evolving as a market to meet these developments; consequently we are also looking at how we can be innovative and, more importantly, how we can start to make real connections in communities again, as we have always done.

## New partnership

It's an exciting time. We are embracing technology as it enables us to become more effective at what we do, while remembering that what we do is all about people. So we are looking at creating new partnerships that will enable us to work more closely with individuals and groups in local neighbourhoods to improve safety and security, as well as helping people make connections in those communities. And, as part of the wider Co-op partnership with British Red Cross, we are also looking at how, in turn, we might support the drive to tackle isolation and loneliness.

Our new systems – totally replacing the green-screen technology – launch this summer and will make it even easier for you to insure, with the Co-op, the things that matter to you. It will also make it even

easier for us to learn from you, our customers and members, and then respond and adapt what we do to improve our service. By sharing your experience with us, you are enabling us to make it easier and simpler for you to connect with us and tell us what you need.

'We've seen business growth over the last year, are investing in developing our colleagues' capabilities across the organisation and are looking to a future that will see us become a real leader in insurance,' says Mark. 'And, of course, we will stay true to our purpose and maintain that personal connection with our customers that is at our heart.'

## Get in touch

If you'd like to know more about our plans for the future, or have any memories of your time at GI or as a member and customer, we'd love to hear from you! Please either email: [InsuranceInternalCommunications@cfs.coop](mailto:InsuranceInternalCommunications@cfs.coop) or ring: 0161 201 2552.

## Stay connected!

You can find out more from us: Visit our website:  
<http://www.co-operativeinsurance.co.uk/>



Follow us on Twitter: [@coopinsurance](https://twitter.com/coopinsurance)



And facebook: [www.facebook.com/cooperativeinsurance](http://www.facebook.com/cooperativeinsurance)

For some quirky games and interesting features, have a look at The Hub on our website: <https://hub.co-operativeinsurance.co.uk/>

## Looking ahead to the next issue of *Evergreen*

Catch up in the autumn issue of *Evergreen* for hints and tips to protect your home and car over the winter.



insurance

-WITH-

Extra  
Ingredients

£50

WORTH OF CO-OPERATIVE  
FOOD VOUCHERS

when new customers buy a car or home combined buildings and contents insurance policy.  
Must be bought direct from Co-operative Insurance. Offer ends 18th November 2016. Terms and conditions apply\*

Plus these retired colleague discounts:

- 25% off Home Insurance in your first year<sup>^</sup>
- 15% off Car Insurance in your first year<sup>^</sup>



Home insurance  
from as little as £120

10% of new customers paid £120 or less for combined buildings and contents policies April – September 2015. Excludes optional extras.

0800 083 1437



Car insurance  
from as little as £161

10% of new customers paid £161 or less April – September 2015. Excludes optional extras.

0800 083 1442

[co-operativeinsurance.co.uk](http://co-operativeinsurance.co.uk)  
The **co-operative** insurance  
Here for you for life

\*£50 worth of Co-operative Food vouchers available to new customers (UK residents only) who purchase a home combined buildings and contents insurance policy or a car insurance policy direct from the Co-operative Insurance between 29/12/15 and 18/11/16. Policies must start before 18/12/2016. One set of vouchers per policy, vouchers are redeemable in any of The Co-operative Food stores. Policies from price comparison sites and cashback sites are excluded. Young Driver customers, Ecoinsurance customers and existing customers are not eligible to receive this offer. A new customer is someone who has not had a policy of the same type from Co-operative Insurance within the last 12 months. Your policy must be in force for 30 days in order to qualify for the offer; you should expect to receive your vouchers up to 90 days after your policy start date. Terms and conditions apply, visit [co-operativeinsurance.co.uk/food-tandcs](http://co-operativeinsurance.co.uk/food-tandcs) Promoter: CIS General Insurance Limited (29999R), registered office: CIS Building, Miller Street, Manchester, M60 0AL. ^The 25% staff discount on Home Insurance applies to the full Home Insurance policy price. The 15% staff discount on Car Insurance is not available on add ons. Minimum premiums apply. Offers may be withdrawn at any time. The Co-operative 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. Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from UK landlines and mobiles. Lines are open 8am-8pm weekdays, 8am-5pm Saturdays and 9am-4pm Sundays.

MKT 89480 04/2016

# Does life really begin at 50?

**From sky diving at 75 to meeting the love of our lives and finally travelling the world, longer life expectancy means that life in our fifties has increasingly become the mid-life, with a great deal still to achieve as we head into our sixties, seventies and beyond.**

**A**t this turning point of our lives, an in-depth study of UK adults aged 50 plus\*, released by Co-op Funeralcare and Co-op Legal Services, discovers that attitudes to this time of life vary vastly with age.

The findings highlight that for some, reaching the goal of retirement is a struggle. The challenge of supporting family, clearing debts and saving for the future has delayed a fifth of those interviewed from meeting their retirement dreams. For others, the decision not to retire is a lifestyle choice, with work seen as a way of keeping young and staying connected to communities and friends.

The report reveals that those in their fifties are twice as likely as those in their sixties to be impacted by the juggling act of caring for elderly parents and supporting children and

grandchildren – all while still being in work. For those in their fifties, this juggling act is taking its toll, leading to a generation that's twice as likely (57%) to feel stressed and unhappy compared to those in their sixties and beyond (29%).

Findings reveal that it does get better with age. Whilst 15% of those in their fifties say they are unhappy, this is the case for just 5% of adults over the age of 61, and falls to

“As the years tick by, people naturally want to look back and feel that they've had a life well lived. There's plenty still on the bucket list as people reach their fifties and beyond, and as they start meeting more of these life goals, happiness really does increase with age. Life is unpredictable and whilst there are lots of barriers that get in the way, it's really important not to agonise over our regrets or put off until tomorrow those things that we'd like to achieve today.”

**David Collingwood,**  
**Funeralcare North Operations Director**

only 1% after 75. Most likely a symptom of having more time to visit friends, fulfil personal goals and pursue hobbies, adults aged 50 and up start to feel much more content after they turn 61. Eight out of ten adults in their sixties describe themselves as happy.

\*Report based on research conducted by ICM in October 2015 amongst 1,113 UK adults aged 50 plus and over 2,000 UK adults aged 18 and above.

From the one in twenty adults who want to try sky diving at 75 plus, to travelling the world, there's lots more we want to achieve at 50 and beyond. When asked about the things they still want to achieve in life, travelling comes up trumps with those aged 50 plus, featuring four times in the top ten of the bucket list.

#### Top ten achievements of the over-50s:

1.	Travelling	76%
2.	Having children	67%
3.	Meeting their partner	65%
4.	Seeing children grow up	65%
5.	Getting married	62%
6.	Buying a house	62%
7.	Building strong friendships	57%
8.	Having grandchildren	46%
9.	Having a successful career	40%
10.	Seeing children get married	39%

#### Over-50s bucket list:

1.	Travel the country they live in	37%
2.	See the Northern Lights	36%
3.	Travel the world	36%
4.	Trace the family tree	25%
5.	Pay off all their debt	21%
6.	Go on a cruise	19%
7.	Learn a new hobby	14%
8.	Learn a new language	12%
9.	Have a ride in a hot air balloon	11%
10.	Move to the countryside	11%
11.	Publish a novel	10%
12.	Meet their life partner	9%
13.	Quit smoking	9%
14.	Live abroad	9%
15.	Learn to play a musical instrument	8%



## Save £175 off a Pre-paid Funeral Plan<sup>†</sup>

As a reader of *Evergreen* you are entitled to £175 off a Pre-paid Funeral Plan by quoting EG175. To take advantage of this offer:

-  Call into your local Co-operative Funeralcare Funeral Home
-  Contact our Funeral Planning Team on 0800 289 120
-  Or visit [www.co-operativefuneralcare.co.uk](http://www.co-operativefuneralcare.co.uk)

To claim your  
**£175  
OFF**  
Quote EG175

The price quoted online is inclusive of the standard £100 online discount.

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.

<sup>†</sup> **Terms & Conditions:** 1. This discount is solely redeemable by the Plan Purchaser of a Funeral Plan, who can purchase a Pre-paid Funeral Plan for themselves or for an immediate family member, and must be the person paying for the Plan. The voucher may not be exchanged for cash. 2. For online purchases you are entitled to a £75 discount in addition to the standard online discount of £100 which will be deducted from the retail price of a Pre-paid Funeral Plan purchased at the time of sale. Discount cannot be used on purchases already made. 3. Only one discount is available per Funeral Plan purchased. 4. This discount has no cash value and may not be used in conjunction with any other discount or promotion (other than the standard £100 online discount). 5. The decision of the promoter in relation to each discount is final and binding. 6. The discount does not apply if the Funeral Plan is to be paid for by Fixed Monthly Payments. 7. Voucher will be void if reproduced or photocopied. 8. The promoter reserves the right to withdraw this discount promotion at any time. 9. If the Funeral Plan is purchased at your local Co-operative Funeralcare Funeral Home this voucher must be presented. 10. The offer is available for readers of Evergreen from 01.04.2016 up to and including 31.10.2016. Promotional code **EG175**.

For full Funeral Plan T&C's see [www.co-operativefuneralcare.co.uk/terms-and-conditions](http://www.co-operativefuneralcare.co.uk/terms-and-conditions)

The promoter is Funeral Services Limited (30808R) trading as The Co-operative Funeralcare, with registered office at 1 Angel Square, Manchester, M60 0AG.



# Hearing Dogs for Deaf People

**Hearing Dogs for Deaf People is a national charity that trains clever dogs to alert deaf people to important sounds such as the doorbell, alarm clock and fire alarm.**

These dogs not only provide safety and security, they are also wonderful companions, providing invaluable friendship and confidence to those with hearing loss.

The charity was founded in 1982 at the world famous Crufts dog show, by Dr Bruce Fogle and Lady Beatrice Wright. From these humble beginnings, the charity has grown enormously. To date, it has created and supported over 2,000 hearing dog partnerships for deaf children and adults.

Hearing Dogs started training dogs for children in 2012 and there are now 27 child partnerships across the UK. Henri, 17, was partnered with her hearing dog Odi seven years ago.

She says: 'When I was younger I struggled the most with sleeping. As soon as the lights went out I was scared. I woke constantly every night. Before Odi, I had no confidence and few friends. I hadn't accepted my deafness and I never talked about it.

'Odi changed all that. From the day she arrived I gained confidence and she's made me realise that there are good things that come out of being deaf. It's not always isolating and it's not always difficult, with a hearing dog you get a brilliant companion. Mum says I have a sort of inner confidence that has come since Odi came into my life.'

Hearing dog puppies start their training at around eight weeks old. At this young age they live with volunteers in their own home, who teach them basic obedience and take them into shops, restaurants, cafes, and on public transport to get them comfortable with as many different situations as they can. This is a vital stage of the puppy's progress as it ensures they are prepared for future daily life with their recipient.

Volunteers are an integral part of the work of Hearing Dogs. In total, there are 1,740 dedicated volunteers working tirelessly behind the scenes, helping with anything from gardening and driving, to looking after a young puppy in their own homes.

**"From the day she arrived, I gained confidence and she's made me realise that there are good things that come out of being deaf."**



After spending around 12-14 months with a volunteer puppy socialiser, the young dogs progress onto unique 'soundwork' training at one of two specialist training centres, either in Buckinghamshire or Yorkshire.

Here they are taught in 'training houses' which are specifically designed to replicate a home, learning to respond to certain sounds such as the doorbell, alarm clock and fire alarm. Hearing dogs are trained using positive methods and are consistently rewarded for completing a required behaviour.

Every dog-in-training is regularly assessed to ensure that they are meeting the exceptionally high standards required to become a hearing dog. Their complete training takes months of hard work by volunteers and full-time specialist dog trainers and is both stimulating and enjoyable for the puppies.

When qualified, hearing dogs go through a very careful matching process to make sure they are suitable for their new deaf recipient.



The charity carefully considers a deaf person's lifestyle, home and work environment, and hobbies, when matching them with a dog that will suit all of their needs and make the perfect companion.

The charity carefully considers a deaf person's lifestyle, home and work environment, and hobbies when matching them with a dog that will suit all of their needs and make the perfect companion.

Helen Burridge, who was born deaf, was partnered with her hearing dog Sam in 2011.

She says: 'Throughout my life, people didn't know how to communicate with me. Work became very difficult. I felt harassed, bullied and victimised, and eventually lost my job. I lost both my parents in 2011 within weeks of each other. I was completely heartbroken. It was the biggest challenge of my life.

'I didn't really have any friends, and when my mother died I felt very isolated and alone. Everything became so much harder when they passed away. I was distraught and so depressed.

'Everything changed last year when I met my hearing dog, Sam. It was love at first sight!

'So many people have told me how much more confident I have become and I am now taking on more and more challenges. Everyone says what a fantastic bond Sam and I have. Without Sam, I don't know where I would be.'

Hearing Dogs for Deaf People receives no government funding and so relies solely on the support of others to continue its life-changing work.

**"So many people have told me how much more confident I have become and I am now taking on more and more challenges. Everyone says what a fantastic bond Sam and I have. Without Sam, I don't know where I would be."**



For more information, please visit [www.hearingdogs.org.uk](http://www.hearingdogs.org.uk)

# We're **BIG** on **small** devices

The Co-operative Electrical stock a great selection of small appliances from leading brands for all your household needs. From coffee makers to kettles, microwaves to mops (of the steam-clean variety) – they have it covered! Here are their Top 5 – and, for *Evergreen* readers, they're giving you £10 off any order over £100 with the code 'GREEN416'.

£74.99

1

## Kenwood FDP613 Food Processor

This sleek and stylish food processor has the comfortable capacity to help make quick, convenient meals for the whole family, combined with the quality to keep doing it day after day.

2

£59.99

## Kenwood HM680

400-watt motor. Five-speed function. Driven-bowl technology. Stainless steel bowl. Removable hand mixer. Cable storage. Splash guard.

£29.99

3

## Russell Hobbs Aura Chop & Blend

Aura Chop & Blend is the easy way to make sauces and dips, smoothies or slushies. Simply choose your vegetables, herbs or fruits, pop them in the container and with the press of a button your ingredients have been chopped and blended.

**DON'T FORGET**  
We sell large household appliances and home entertainment products too!

4

### Morphy Richards 732003 Cordless Supervac 2-in-1 Vacuum Cleaner

Perfect for everyday cleaning, you can use the 732003 as a cordless upright vacuum cleaner or as a handheld cleaner to get in those hard-to-reach areas. Lightweight, cordless and versatile, equipped with all the accessories you would expect, it also has a collapsible handle so you can store it away easily.

£109.99



5

### Panasonic SD2500WXC Breadmaker

£99.99

Three load sizes. Ten bread & dough programmes. 115-minute fast bake time. Delay timer. 100% gluten-free programme. Three crust colours.

## Exclusive Evergreen

OFFER



Receive a £10 discount on any order that is £100 or more with The Co-operative Electrical. Just enter the code **GREEN416** when you check out online or mention this code if you speak to one of our sales team.

#### Terms and Conditions apply\*.

**Terms & Conditions:** Offer expires 21 May 2016. This offer is valid on the online price only and is not available in store. Offer may only be redeemed at [www.cooplectricalshop](http://www.cooplectricalshop) or over the phone on 0800 28 00 111. Only one promotion code may be used per transaction. Offers are subject to availability. We reserve the right to withdraw the promotion at any time without warning. For full terms and conditions, including delivery restrictions, please visit our website [www.cooplectricalshop](http://www.cooplectricalshop)

## How to buy from us

### Accepted payments:

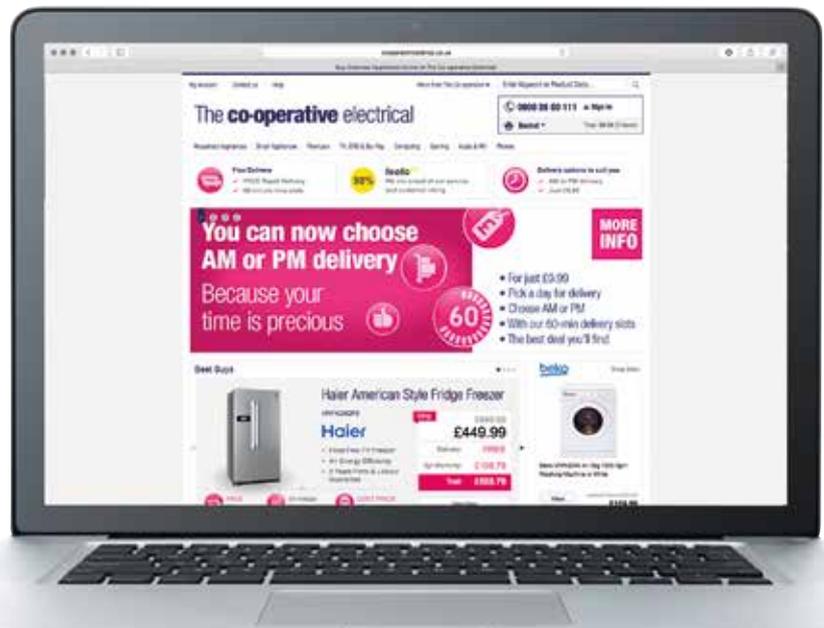
We accept most major credit/debit cards including Visa, Delta and Mastercard.

### Order online:

[www.cooplectricalshop.co.uk](http://www.cooplectricalshop.co.uk)

### 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 are closed on Sundays and Bank Holidays.





**Electrical Safety First**

The UK's electrical safety experts

# Electrical Safety for Older People

**Electrical safety isn't usually at the top of most people's 'to do' list but it becomes increasingly important as you get older – particularly if you live in, and own, a house built before the early 1980s. Here, Phil Buckle, Director General of the charity, Electrical Safety First, explains why...**

**T**he issue of electrical safety for older people is rarely headline news, despite the fact that they are at greater risk from electrical accidents and fire than any other age group. It's particularly important because almost 50 per cent of all domestic fires in Great Britain are caused by electricity, which also severely injures well over a quarter of a million people each year – significantly higher figures than those caused by gas and carbon monoxide.

Electrical Safety First has been working with governments throughout the UK to ensure everyone can live safely in their home – particularly older people, who spend between 70 and 90 per cent of their time there.

While there are many initiatives focussing on electrical safety in the private rented sector, we found that many older people – the majority of whom live in their own homes – were at considerable risk from unsafe electrics.

Last year, we released a report which looked at electrical safety and older people throughout the UK. It found that one million people aged over 75 currently live in non-decent homes (i.e. the properties fail the Government's Decent Homes Standard).

Older people tend to be owner-occupiers, often living in homes built before 1982 that can lack key electrical safety features, such as a modern fusebox or wiring. Yet critically, quality standards for social housing and the private rented sector don't apply to those who live in, and own, their home. We know that many of those who have lived in their home for decades have never thought about its electrical safety.

We are calling for free, five-yearly electrical safety checks for all households with one person of pensionable age, as well as mandatory checks in the social rented and care sectors. Whether you stay at home as you get older, or choose to live elsewhere, we need to make sure that the older and more vulnerable members of our society can live safely, wherever they may be.

**DID YOU KNOW?**  
Care homes are not legally required to carry out mandatory electrical safety checks

## Find out more

More information about Electrical Safety First, including a range of guides and information to help you stay safe at home, can be found at: [www.electricalsafetyfirst.org.uk](http://www.electricalsafetyfirst.org.uk)



# Win

## A SUPERCAR DRIVING EXPERIENCE



Experience Megastore offers a range of supercar driving, lorry, hovercraft, Segway and bungee experiences for thrill-seekers throughout the UK.

### Reader Offer

Experience Megastore is giving *Evergreen* readers the chance to receive a 10% discount off all bookings until the end of October 2016.

Simply book online or give us a call, quoting reference EVRG0616 at the checkout (discount is for store items only).

You can get behind the wheel of any three of their amazing supercars, including Lamborghini, Ferrari, Porsche 911 Turbo, Jaguar F Type R, Audi R8 and more, driving three laps in each of them.

Professional instructors ensure you get the most out of your experience at a choice of four locations: Essex, Lincolnshire, Vale of Glamorgan or Scotland.

### How to enter

Simply answer this easy question to be entered into our prize draw:

#### Which supercar has a prancing black horse as its logo?

Send your answer by email or post to:  
Megastore competition, Pensioner Welfare Team,  
Co-operative Group, Pensions Department,  
Dept 10406, 1 Angel Square, Manchester M60 0AG.  
Email: evergreen@co-operative.coop

**The closing date is 3 June 2016.**

#### Terms & conditions

The winner will be the first correct entry drawn from a hat. No employees of the publication or publisher, family or related third parties will be allowed to enter. The editor's decision is final and no cash alternative is linked with this promotion. The prize must be redeemed within six months of the winner being informed of their prize. Participants must be aged 12 and over.

### YOUR CO-OPERATIVE TRAVEL, YOUR LIFELINE



ABTA LifeLine is ABTA's charity for all of our members' employees, past and present, retired or not, and their dependants. Our mission is to look after our travel industry colleagues when they or their families need help.

ABTA LifeLine is YOUR charity, here to support you and your family when you need it most.

Sometimes it only takes a very small change in circumstances to tip the balance and turn a manageable circumstance into an unmanageable one. And this is where ABTA LifeLine can help.

We award grants to help colleagues suffering real financial hardship caused by life-changing medical conditions, bereavement, disability and domestic violence, among other things.

From wheelchairs, to boiler repairs, to help with essential daily living costs (food, utility bills), our LifeLine stretches far and wide. Nothing is too big or too small for us to consider.

So if you need help or know someone that does, please call our confidential helpline on 020 3693 0171 and we will be only too happy to have a chat and see how we can best help you.

WWW.  
ABTALIFELINE.  
ORG.UK



@ABTALifeLine



ABTA LifeLine



# Is it time for part-time retirement?

**A growing number of employers understand the benefits of employing older workers, says Minister for Pensions, Baroness Ros Altmann.**

Let's face it; even if we're getting older many of us may not really be ready to retire. In fact, more people than ever are delaying their departure date from the world of work. And why not?

As so many of us can hope to live healthier and longer lives, we're rethinking retirement and what 'old' looks like – the traditional stereotypes of people aged over 50 no longer apply.

**"A growing number of employers understand the benefits of employing older workers"**

Nearly 90% of employers agree about the positive value of the skills and experience older workers can bring to the workforce. The benefits of staying in work for longer are huge, not just for the economy, but also in maintaining the financial, health and social wellbeing of those who choose to keep working. It also helps firms boost business too.

This fundamental shift in the way people think about retirement means employers are starting to look again at how they support their mature workforce. With the number of over-50s in Britain expected to rise by almost 3.5 million by 2025, Britain's population is changing and it is vital that all employers update their ideas around ageing.

**"Everyone should have a well-earned retirement when they are ready, not when they reach some arbitrary age"**

Many older people want the flexibility to control their own retirement date. In 2011, the government banned forced retirement at 65 in most workplaces, allowing record numbers to stay in work – and well over one million are choosing to do so.

The Co-operative, already a leading employer in this area (having abolished its contractual retirement age back in 2006), has almost 2,000 workers aged over 65 in the organisation. Employees may draw their Group pension even if they continue working, giving people the flexibility to manage their own retirement in the way they want.

Today, around 30% of the 12 million people aged between 50 and 64 are not in work – and that's bad for them, for business and for the economy, creating a huge pool of untapped skills and experience in this country.

Reinventing retirement is key to giving people the chance to get on at every stage of their lives. Everyone should have the dignity of a job and a decent, secure and well-earned retirement when they are ready, not when they reach some arbitrary age.

A growing number of employers understand both the challenges of an ageing population and the benefits of employing older workers. What's more, they increasingly understand that a more age-diverse workforce can appeal to their growing number of older customers, offering the trust that comes through experience and a shared understanding of their needs.

It is encouraging to see this message getting through. There is a tremendous opportunity to boost people's prosperity in later life, as well as to generate economic growth for the country, as older workers and their valuable skills stay in the workplace.

## Did you know?

- The number of over-50s in Britain is expected to rise by almost 3.5 million by 2025.
- In 2011, the government banned forced retirement at 65 in most workplaces.
- The Co-operative has almost 2,000 workers aged over 65.
- The Co-operative abolished its contractual retirement age in 2006.

# Courtesy

– the vital ingredient for today's society?

**In 1986, the Reverend Ian Gregory was Minister of the Congregational Church at Basford, Newcastle-under-Lyme. His congregation included some people who had recently returned to the UK after working in Singapore for two years.**



**Jennifer Selway, Columnist and Assistant Editor of the *Daily Express*, shares a joke with Peter G Foot, chairman of the National Campaign for Courtesy.**

(Photo: John McKenzie)

The media started taking more notice, but not necessarily seriously. Barely concealed ridicule was frequently the order of the day. 'Oh, we've got to watch our Ps and Qs with the next item,' was the usual refrain on the local radio stations involved.

One man who did take Ian Gregory seriously was Jimmy Young, who interviewed him on his Radio 2 programme. That produced more interest and membership requests.

To avoid such references as 'He's only saying that to be polite', in 1996 it was decided, after much debate and soul searching, to change the Society's name to The Campaign for Courtesy.

## **Campaign growth**

During the last 30 years, the Society has introduced many initiatives aimed at promoting courtesy. It joined forces with the RAC and the Highways Agency in an attempt to 'de-rage the roads' – an initiative which continues to this day, with support of the Guild of Experienced Motorists, now operating as GEMotoring Assist.

They also launched a 'National Day of Courtesy' and a '21st Century City of Courtesy' Award (won by Perth and Cardiff), which has now been extended to an annual award for the 'Top Courtesy Town' (previous winners Ilfracombe and Shrewsbury, and the current title holder, Epsom).

Also, Courteous Service Certificates are regularly presented to individuals whom members nominate for having given exceptional service to the public.

In 2007 Ian Gregory and Gerry Hanson retired and Peter Foot took over as chairman. A former newspaperman and show-business producer and agent, he has introduced the 'National' into the Campaign's title and set up a team of regional executives around the country.

With a dozen patrons supporting the Campaign – including Joanna Lumley, June Whitfield, Moira Anderson, Roy Hudd, Jimmy Cricket and Dame Esther Rantzen – the future looks bright as it tackles such issues as littering, anti-social behaviour, greed and corruption. Yes, there is plenty for the Campaign to do and it will welcome your support.

**T**hey expressed astonishment at how unpleasant people here had become, compared with the smiles and gentle courtesy they had experienced in the Far East.

They said that coming home to the sullen and surly resentment which seemed to characterise much of Britain's services sector felt like being hit with a bucket of cold water.

Ian Gregory knew immediately what they meant and was spurred into forming a group of like-minded people.

A former newspaperman himself, he offered a letter to his local paper and received a supportive response.

## **The Polite Society**

Later that year, businessman Gerry Hanson and others met Ian Gregory in Oxford and they set up The Polite Society Committee, with Ian as its secretary and Gerry as its chairman. The Society was soon established as a registered charity.

**Find out more:** <http://campaignforcourtesy.org.uk>  
 Egmont House, 240 Tolworth Rise South, Surbiton, Surrey, KT5 9NB  
 Email: [courtesy@campaignforcourtesy.org.uk](mailto:courtesy@campaignforcourtesy.org.uk)

# A double life

Another side to the Co-operative's HR man

**Roger Dilkes came to work at the CWS in September 1965 as a 17-year-old in the Central Labour Department. He worked in many businesses, in HR and line management roles, before retiring in 2006, following the conclusion of the successful Chancellor project, where he was HR Lead.**

**A**fter 12 months running his own consultancy in football refereeing, Roger returned at the request of the HR Director, to be responsible for the HR activities created to integrate the former United Co-operative Society into the Group. Further key Retail Society integration projects followed and Roger finally retired from the Group in February 2014, as Group Head of HR Change Programmes.

## The beautiful game

Despite all of this, Roger has almost been leading a double life. Outside of work, he had a successful playing career in football before moving into refereeing in the early 1970s. He worked hard at his fitness and knowledge of the game and achieved rapid promotion, becoming a football league linesman in 1980 and just three years later, he was appointed to the National List of referees, at this stage being one of the youngest officials at this level in the country.

In March 1988, he handled the Merseyside derby. All derby games are key and important to fans but this one was especially so – Liverpool had been undefeated for the last 29 games and if they won this one, it would be a record. In the event, Everton won 1-0 although Liverpool did go on to win the title, losing just two games that season.

## The Premier League

In the 1992–93 season, the Premier League was formed and Roger was chosen as one of the first elite group of referees to officiate in the prestigious competition, retaining his active status until his retirement from refereeing some five years later in 1997.

Notable games, amongst many derby matches and overseas appointments, were refereeing the FA Trophy Final in 1988, the FA Ladies Cup Final in 1989, the Channel Islands Cup Final in 1991 and the FA Cup semi-final in 1994. Roger appeared at Wembley again as fourth official in the 1993 FA Cup Final between Sheffield Wednesday and Arsenal, a game that went to a replay the following week at Wembley, with Arsenal being the victors.

## Old Trafford finale

During his career, Roger refereed at all the top grounds, some of which have now disappeared. His final game was at Old Trafford on 18 August 1998, to commemorate the 40th anniversary of the Munich Air Disaster, which also doubled up as the Eric Cantona testimonial – what a way to finish!

Following his active days of refereeing, he became a referee assessor and was one of the original coaches employed to develop referees and assistant referees in the Premier League, Football League and Conference, a role he carried out for over 12 years.



Now, he works with two former refereeing colleagues who created You Are The Ref International Limited, a unique media channel supporting everyone involved with the sport of football. It offers an informed voice to all match officials across the world. Through their website, You-Are-The-Ref.com they provide unprecedented insight into the key decisions that challenge the sport, on the game's biggest stage or in the local park.

Roger said, 'I have been supported throughout my two careers by The Co-operative Group and many people, too numerous to mention, have helped me along the way. Through this article, I can thank them all for their fantastic support.'



**Happy 100th birthday!**

**A life of memories and millinery**

**Nancy Thomas**, who celebrated her 100th birthday on 30 October 2015, puts her longevity down to having fun, not smoking and following a sensible diet.

For the last nine years she has been a resident in a care home in Llanelli, where she's not short of company – her lifelong friend Betty Davies is also a resident there. Visitors and staff often say they are a better double act than the Two Ronnies or Morecombe and Wise!

She became the head of the fashion department, Llanelli Co-operative Store, and retired in 1975 at the age of 60.

Nancy always had an interest in clothes and fashion and spent her working life dressing the folk of Llanelli. While working, she visited all the top fashion houses in London and enjoyed many catwalk displays. When she went to church, it gave her great pride to count the number of hats she had supplied.

Once, she used her daughter's extra-large doll to liven up a window display – it became a major attraction and the talking point of the town.

During the war, Nancy worked as a guard and signalwoman on the Great Western Railway. It was fun, she remembers, until the coffins started to appear of Blitz victims being repatriated to their families in Wales.

Nancy spent time as the mayoress of Llanelli when her husband Vincent was the mayor in 1954, a time she remembers with great affection.

On her birthday she had a party for friends and relatives. She was also visited by Nia Griffiths MP and Councillor Jane Tremlet. Nancy gave them a run for their money when the subject turned to politics – Ms Griffiths commented that Nancy was a remarkable woman for her age who could hold her own in any debate.



**Happy anniversary!**



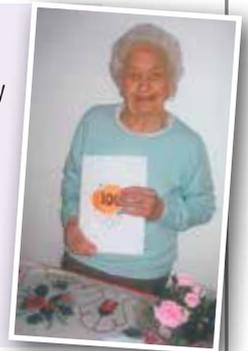
**Clive and Pat Barker** celebrated their Golden Wedding Anniversary on 2 October 2015. Clive worked for the

CIS as an agent, starting at the Broomhill office in Sheffield and then was transferred to Rotherham until he retired in 2000, giving 25 years' service. They celebrated their special day with a meal with their family.



**David and Laura Osborn** celebrated their Golden Wedding Anniversary on 18 September

2015. Laura worked at the Barry Road store in Northampton from 1974 until retirement in 2005. They celebrated their special anniversary with a holiday in Ibiza and a meal with all their family at the Holiday Inn in Northampton.



**Happy 100th birthday!**

**Octogenarian table-tennis player**

**Gladys Sinfield** reached her centenary on 3 December 2015. She worked for the Enfield Highway Society for many years, starting in September 1963 and retiring as the Trades Section Head in March 1981.

She was a regular attender at the local REA and she held an 'open house' for her many friends a few days after her birthday. Iris Jenkins, Hazel Venn and Jim Venn from the REA presented her with a birthday card and cheque on behalf of the Co-operative.

Gladys was an enthusiastic sportswoman who won many cups for table tennis, a game she played until the age of 82. She gave up table tennis for bowls, which she played until she was 92 – a remarkable feat!

**Congratulations to the following who have celebrated their centenaries recently:**

**October**  
30/10/15 Nancy Thomas

**November**  
02/11/15 Arthur Scott

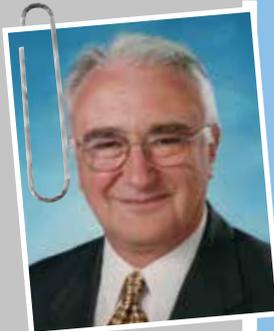
**December**  
03/12/15 Gladys Sinfield  
30/12/15 John Mizen  
25/12/15 Annie Thornton

**January**  
01/01/16 Jessie Harrington  
07/01/16 Frank Mawson  
09/01/16 Nancy Weir

**February**  
03/02/16 Gladys Morton  
12/02/16 Edna Williams  
27/02/16 Vera Perry

**March**  
12/03/16 Elsie Ainley  
09/03/16 Violet Brogden  
10/03/16 Florence Carpenter  
19/03/16 Edith Carroll  
21/03/16 James Trotter

# Reflections



It seems everything is changing... You will have seen in the press that from April 2016 the State Pension is changing – it is moving to a payment of £155.65. This payment will be the basis for those reaching State Pension Age after April, but if you are already in receipt of your State Pension you are not affected by these changes. Also, not everyone will receive the full £155, since it depends on National Insurance contributions.

In the article, on page 31, the Pensions Minister talks about Pension Credit – this is another benefit available to pensioners, but it is vastly under-claimed; it is means tested but well worth thinking about.

Another benefit which is under-claimed is Attendance Allowance. This has the advantage of not being means tested and is granted on the basis of a health need. The forms can be complicated but help will always be available from organisations like Age UK or Citizens Advice.

It is always useful to know where to go for advice. I mentioned Age UK and Citizens Advice, but another useful number is that of Groceryaid. They help thousands of grocery people in need and spend up to £4 million a year on welfare support. The Groceryaid Helpline is 08088 021122.

To enable Groceryaid to carry on the fantastic work it does, it needs volunteers. They visit a few beneficiaries each year, expenses are paid and you will help to make a real difference to the people you visit. Full training is given. If you are interested, please contact Sandie Hall, the volunteer co-ordinator, and she will give you all the information you need. Her email address is: sandie.hall@groceryaid.org.uk

Summer is coming – hopefully the weather will get better and we will be able to enjoy some sunshine.

**Brian Green**  
Pensioner Welfare Manager

# Snapped!

## Photos from the REAs



### Nottingham REA

This thriving Retired Employee Association was formed by the retired employees from the Greater Nottingham Co-operative Society.

It was formed in the mid-1990s and initially met at the Western Club, which was the employees' social club. When the Western Club closed, the REA moved to Stadium Leisure Centre in June 2009.

They meet at 1.30pm on the fourth Tuesday of the month but many members do arrive early to take advantage of the extremely good value lunches and to catch up with old friends.

The meetings always have a good speaker on a variety of subjects. The cost is £1 per meeting.

Holidays and day trips are regularly organised – in 2015 it was Warners at Lowestoft and Loch Lomond, and in 2016 it will be the Christmas Spectacular at Thursford and a five-day break in Paignton.

Last year, day trips included Trentham Gardens, Scarborough and the National Arboretum.

Everyone is invited to the meetings, so why not try it – you may meet someone you once worked with.

4



5



6



7



8



1. Bristol
2. Enfield
3. Hull
4. Leeds
5. Nottingham
6. South Midlands
7. South York & North Midlands
8. Manchester

# 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

## **Cambridge Co-operative Society**

### **Retirement Fellowship**

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 0208 5550136

## **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 0208 8600526

## **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

**Find out about  
forthcoming events  
and activities**  
**Turn to page 38**

**TAX HELP**  
FOR OLDER PEOPLE

**This article is by Tax Help for Older People registered charity no 1102276, offering free tax advice to older people on incomes below £20,000 a year. The helpline number is 0845 601 3321 or 01308 488066.**

# Are you late?

**Have you received a late filing penalty from HM Revenue & Customs (HMRC) because you have submitted your 2014/15 Self Assessment Tax Return after the 31st January deadline? If so, read on because there are some circumstances where you may be able to appeal.**

The penalties for late filing are as follows:

- One day late – £100
- Three months late – daily penalties of £10 a day for a maximum of 90 days (£900)
- Six months late – further penalty of 5% of the tax due or £300 whichever is greater
- 12 months late – further penalty of 5% of the tax due or £300 whichever is greater

Late payment penalties may also be due. For example: If HMRC receive a paper tax return on the 21st February, the late filing penalty would be £310 (£100 for filing after the 31st October and 21 days @ £10). However, if HMRC received an online tax return on the same date the late filing penalty would be only £100.

An appeal must be submitted within 30 days of receiving the late filing penalty. Nevertheless, in some circumstances HMRC will accept appeals that are submitted later.

To stand any chance of having the late filing penalties cancelled, you will need to have at least one reasonable excuse as to why you were not able to file on time. This may include:

- It's your first return and you don't understand the system
- You needed help from a voluntary organisation
- You had problems with the online filing system
- There was a problem at the Post Office
- Loss of your records

- You have a serious medical condition or disability which affects either your physical or mental capacity to deal with your tax affairs
- An illness that occurred around the time that the tax return should have been submitted, or perhaps a long-term ongoing condition
- Death or illness of a close relative/partner
- Problems with your agent's usual ability to file for you
- Where there is a combination of different circumstances, even though individually they might not be an adequate reason.

Unacceptable reasons for filing late include:

- The tax return is too hard
- HMRC did not remind you of the deadlines
- Lack of information available
- Pressure of work

Even if you are unsure if your reason is acceptable, still put in an appeal and let HMRC decide.



Department  
for Work &  
Pensions

# Don't miss out on Pension Credit



**Minister for Pensions, Baroness Ros Altmann, tells *Evergreen* about the real difference Pension Credit can make to retired people on low incomes.**

Payments. Plus we have increased Cold Weather Payments permanently from £8 to £25.

For those pensioners on low incomes one of the most important types of support can be Pension Credit. This benefit can make a real difference and I want to see everyone who is eligible for Pension Credit claim that money to help them live more comfortable lives.

£237.55 for couples. These amounts are higher for those who have disability needs, caring responsibilities, or certain additional housing costs like mortgage interest – and Housing Benefit provides help with housing costs for people who are renting.

People can still be eligible for Pension Credit even if they have some savings. Even if you have applied for it before and not qualified, you could still become entitled because of a change in circumstances such as bereavement, health, or a disability. So, if you previously didn't qualify, it may be worth another look.

Eligibility for Pension Credit can bring a raft of other benefits like Cold Weather Payments, and could reduce the amount of council tax you have to pay. Pension Credit is tax free, and can be backdated for up to three months.

It is essential that older people are aware of the support available to them and the benefits they may be entitled to, and I hope they claim that support. We have simplified the Pension Credit application process to make claiming as smooth as possible – just one free phone call to 0800 99 1234 (Textphone: 0800 169 0133) is all it takes to find out if you are eligible.

So don't be too proud to claim and, if you think a parent, grandparent or other family member or friend could be missing out, then please do encourage them to check whether they can apply.

I've always been adamant that older people should get the full support they are entitled to, and since becoming Minister for Pensions, I've been working to help as many pensioners as possible have a more financially secure retirement. They certainly deserve it.

**DID YOU KNOW?**  
Many pensioners mistakenly believe they can't get Pension Credit

Since 2010, pensioner poverty has fallen markedly, and it is now half the level it was two decades ago. This Government has taken huge steps to protect the incomes of people above State Pension age. Millions of pensioners have benefitted from our 'triple lock' to the basic State Pension, making sure it increases each year by a minimum of 2.5%, or by the rise in prices or earnings if they go up by more than that.

As a result, the full basic State Pension is worth £560 more per year than if it had been increased by earnings since 2010. We have also protected benefits for older people including free eye tests, free NHS prescriptions, free bus passes, free TV licenses for over 75s and Winter Fuel

Over a third of people eligible to claim are not doing so, meaning they could be missing out on over £2,000 a year. Around 2.2 million pensioners received Pension Credit in 2013/14, but there could be up to 1.4 million more eligible pensioners who did not.

Many pensioners mistakenly believe they can't get Pension Credit, and others feel too proud to rely on benefits. But those benefits are there to help people have a decent income in old age. Most pensioners have worked hard all their lives, paying taxes and making a positive contribution to society, and they may be entitled to this support in later life.

Pension Credit works by topping up your household income to a guaranteed minimum level. This is currently £151.20 for single people and £230.85 for couples, and rises in April to £155.60 for single people and

It's easy to apply for Pension Credit – just call freephone 0800 99 1234

# Protecting yourself and your family is more than just having a Will in place!



**“The importance of Lasting Powers of Attorney is the one thing that I wish our elder generation knew more about”**

*James Antoniou (Co-operative Legal Services Solicitor & Head of Practice)*

**M**any of us are living to a ripe old age. In January 2016, Age Concern reported that there are over 14 million people in the UK between the ages of 60 and 85 – and by 2030, this figure is set to rise to over 20 million.

But living longer carries with it its problems... It's a sad reality that, as we get older, there is a growing chance that we may start to lose the ability to make sound decisions or communicate our wishes properly. This could include decisions about your savings and investments, your home, your health or even your welfare.

These are vital aspects of most people's lives, so take a moment now to think about

your own circumstances and ask yourself: 'If, at some point in the future, I were unable to make decisions about my financial affairs or any issues to do with my health, treatment or welfare – who would I expect to make those decisions on my behalf and act in my best interests?'

Some people may think that their spouse, partner or children would deal with these matters.

However – and here's the worrying bit – **there isn't an automatic legal right for your loved ones to deal with these matters on your behalf.**

This is really important because, if you live in England or Wales and want to give this decision-making authority to a loved one, you must:

1. follow the legal process of putting a Lasting Power of Attorney (LPA) in place; and
2. do it at a time when you are capable of making your own decisions.

## **What is a Lasting Power of Attorney (LPA)?**

A Lasting Power of Attorney is a legal document that allows you to appoint one or more people to make decisions on your behalf during your lifetime. The people you appoint to manage your affairs are called the 'attorneys'. A Lasting Power of Attorney (LPA) is a completely separate legal document to your Will, although many people put a Will in place at the same time, as part of wanting to plan for the future.

## **Do I really need to be considering an LPA?**

If you have financial interests in your own name or joint names, or if you want to specify who is able to make decisions over your health and welfare when you are unable to communicate your wishes, then you should strongly consider a Lasting Power of Attorney.

It makes sense, at the very least, to investigate all your options now so you can decide if you want to try to protect yourself and make life easier for your loved ones.

## **So what are my options?**

You basically have two options:

1. Put in place an LPA which allows you to give someone you trust the legal authority to deal with your affairs, should you become incapable of doing it for yourself. It reflects your wishes and needs, giving you the peace of mind of knowing you've taken care of the things that matter most to you.
2. Do nothing. However, if you choose option 2 and become unable to manage your own affairs through say, old age, illness or accident, your family could face a long and expensive legal process to take control of your affairs. This involves having to apply to the Court of Protection to be appointed your 'Deputy', which commonly involves instructing lawyers and can cost thousands of pounds.



**OFFER**

## **50% discount for Evergreen members**

We are offering a special 50% discount off our full Lasting Power of Attorney fees, when you quote **EVERGREEN**. Discount is only available until 30 June 2016.

### **Common questions about Lasting Powers of Attorney**

#### **'Can't I just leave my LPA until I've lost capacity?'**

No, this one of the biggest misconceptions. The LPA has to be put in place at a time when you understand the nature and effect of the document.

#### **What are the costs involved to get this all set up?**

There are potentially two sets of fees – the legal fees and then the court's fees. The legal fees depend upon which legal service provider you use (see our special 50% discount offer for *Evergreen* readers). The court fees are fixed at £110 per LPA.

#### **All our assets are in joint names, so do we still need LPAs?**

Yes, because at some point one of you is going to die first. At that stage there would be no-one able to act for the survivor if they became unable to manage their affairs.

#### **What if the person I appoint to be my attorney dies before me or is unable to act as attorney?**

At the time of putting your LPA in place, you can choose replacement attorneys who can act if your primary attorney(s) cannot. We would discuss this with you at your LPA appointment.

#### **Can I specify what powers I want my attorneys to have over my affairs?**

Absolutely and we would discuss these options with you. If you are looking to do this, then it is vital that your wishes are properly drafted in the LPA otherwise the Court may refuse to activate the LPA.

#### **Is this going to be a complicated process?**

We've designed our LPA service to be easy to use. Once you've had an appointment with us and your wishes are known, we do all the work in terms of drafting the LPAs and related paperwork. We then aim to send all the documents to you within seven working days of your appointment to arrange for them to be signed and witnessed. When you return the documents to us, we will then make the application to register the LPA; this can take the Court a little while to do (approximately 12 weeks).

### **Find out more**

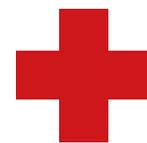
If you want to discuss your circumstances and find out more about your options, please call us on **0330 606 9422**.

The Co-operative Legal Services is a trading name of Co-operative Legal Services Limited: registered in England and Wales under Company Number: 05671209. Registered Office: 1 Angel Square, Manchester M60 0AG. Authorised and regulated by the Solicitors Regulation Authority under registration number 567391. Our professional rules are set out in the SRA Code of Conduct 2011 <http://www.sra.org.uk/handbook/>. A list of the Directors is available for inspection at our Registered Office.

\*To take advantage of this offer quote promotional code **EVERGREEN** when contacting the Co-operative Legal Services on **0330 606 9422**. The offer is for our full LPA service and the offer ends 30th June 2016. Please note, this offer is only available in England and Wales and is subject to a suitability assessment.

The Co-operative Legal Services reserve the right to withdraw this offer at any time. The discount applies to our current pricing charged to all our customers and cannot be used in conjunction with any other discount or offer. We also conduct checks for conflicts of interest before offering legal advice. Terms and conditions apply and are available on request.

The **co-operative**  
legal services



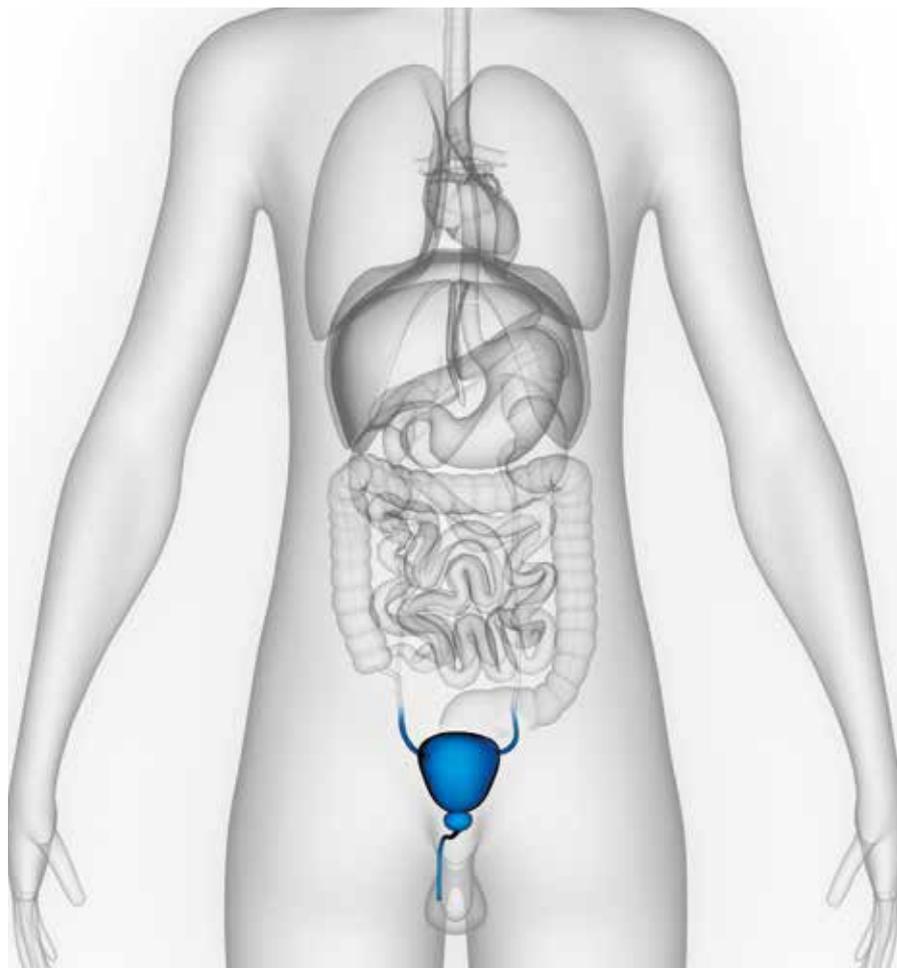
# doctor's corner



In every issue, our resident medic 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 cannot 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.*



## Incontinence

Many people will know of the embarrassment that can be caused by this menace; here our resident GP Dr Nicolle Green explains what causes it and what can be done to help.

Incontinence of urine can happen for a number of reasons, each of which are treated differently. Normally, urine is kept within the bladder until it fills with a reasonable volume, which then makes us feel like we need to go to the toilet and are then able to make a conscious decision to pass it. There are two main reasons why that might not happen as it should ('stress incontinence' and 'urge incontinence'), and these are explained here.

## Stress incontinence

The bladder opening for urine to escape is kept shut by a 'sphincter', or gate, which is supported by the pelvic floor muscles. These form a sheet of muscle which support the bladder from underneath and help to keep the sphincter closed until we consciously decide to open it.

If the pelvic floor muscles are weak, then any kind of stress put onto the bladder can cause it to leak some urine. For example, coughing and sneezing increase the amount of pressure within the abdomen and can cause some leakage.

The pelvic floor can be weak for various reasons, including obesity or previous pregnancies due to the added weight supported by the pelvic floor.

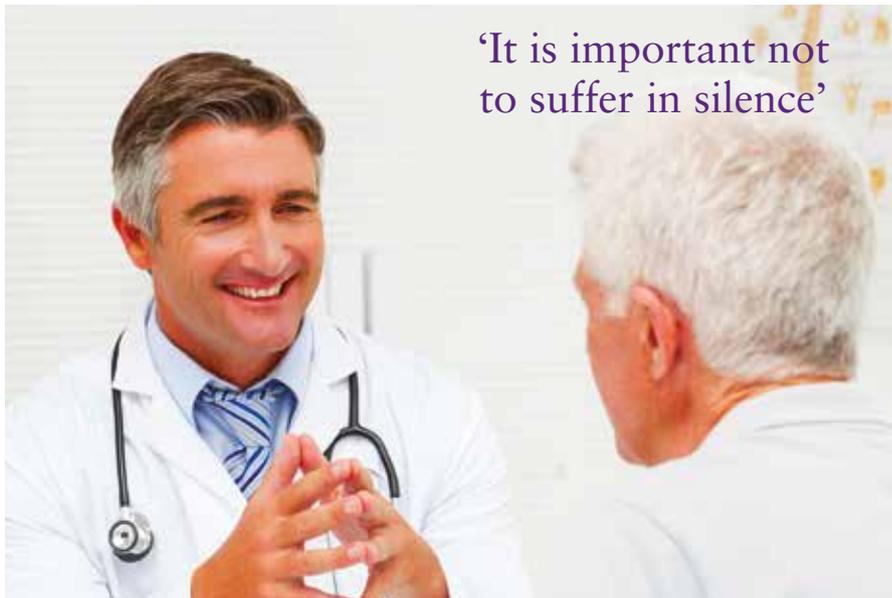
People who suffer with this kind of incontinence can often improve it by pelvic floor exercises done daily (see link below). Sometimes surgery is an option, to reinforce the support around the base of the bladder, although this is generally reserved for troublesome cases where other methods have not worked.

## Urge incontinence

In some people, the cause of incontinence may be that the bladder is falsely being told to empty itself by the nerves that control it.

So, all of a sudden, the bladder may receive a strong signal to pass urine and, even with a strong pelvic floor, the entire bladder may be involuntarily emptied. The patient will notice a sudden, strong urge and will not be able to react quickly enough.

Sometimes this problem with the bladder nerves is linked to an underlying health problem such as diabetes, or after a stroke,



**'It is important not to suffer in silence'**

but often it is just something that happens for no good reason. Smoking and drinking lots of caffeine can, however, increase the risk of this kind of incontinence.

To try and improve things, your doctor may first try a period of 'bladder training', where the length of time that the patient is able to wait is very slowly prolonged. However, if this is not successful, there are medications that can help. Examples include oxybutynin and solifenacin. Both of these medications act on the bladder nerves to calm them down and stabilise the bladder. These types of drugs can sometimes cause a dry mouth or constipation but are generally found to be helpful by patients that use them.

Of course, sometimes people may have a mixture of the types of incontinence described above; if it is unclear, therefore, how to best treat it, your doctor may refer you to a urologist who may perform various tests to assess the function of the bladder.

If incontinence is a new problem, there may be a correctable cause such as a urine infection, which can be easily diagnosed by your doctor.

## How else can incontinence be managed?

If urine leakage does not respond to any of the treatments mentioned above, then the key is to making the patient as comfortable as possible. This may involve

ensuring that there are enough pads to change frequently, and your doctor can refer you to the local incontinence service who may be able to supply these.

In some cases, it may be appropriate to insert a catheter into the bladder to allow it to drain constantly. This can have its own problems, including an increased risk of urine infections, but in some cases it can make the situation a lot more comfortable.

It is important not to suffer in silence with leakage symptoms; do go and see your doctor to rule out any underlying cause and to get advice on how it can be improved.

### Want to know more?

You can find out more about pelvic floor exercises on this website:

<http://patient.info/health/pelvic-floor-exercises>

Or try the Bladder and Bowel Foundation's website for more information:

[www.bladderandbowelfoundation.org](http://www.bladderandbowelfoundation.org)

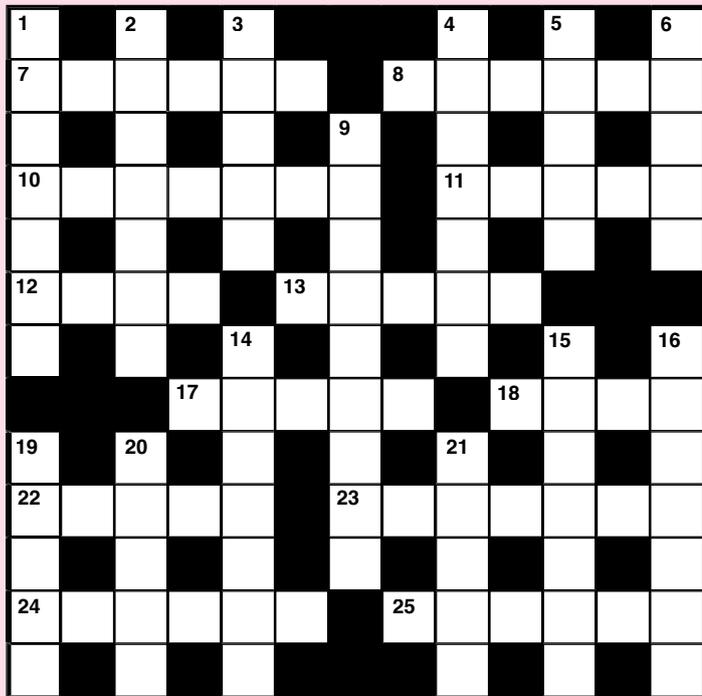
# Puzzle time

Exercise your grey matter with our fun puzzle page.



## Across

7. Brie, the star of the award-winning movie 'Home' (6)
8. Shakespearean character who says 'To be, or not to be, that is the question' (6)
10. Mesut Ozil is one of this football team's star players (7)
11. Fawty, John Cleese's classic comedy character (5)
12. Wild goat with long, thick, ridged horns and a beard (4)
13. Soldier sent ahead of the main force to gather information (5)
17. John Thaw played this police inspector on television (5)
18. Spandau Ballet hit single which has the line 'This is the sound of my soul' (4)
22. Will Hillary Clinton replace him as President of the USA? (5)
23. Academy Award-winning movie about Mozart (7)
24. Hanging, tapering piece of ice (6)
25. Person new or inexperienced in a situation (6)

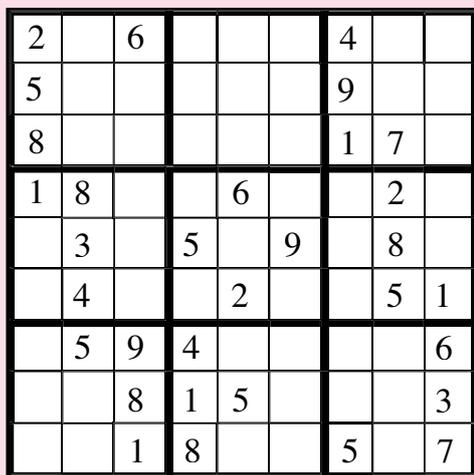


## Down

1. British comedian Norman Wisdom was massively popular in this Eastern bloc country (7)
2. 'Jailhouse Rock' was one of his early hit singles (7)
3. Dracula's title (5)
4. Place on the coast where vessels may find shelter (7)
5. Perfect happiness (5)
6. Apparatus for making alcoholic drinks (5)
9. David Bowie's final album (9)
14. Small, round, wickerwork boat (7)
15. '\_\_\_\_\_ And Old Lace', a classic Cary Grant movie (7)
16. Childhood disease causing fever and a red rash on the skin (7)
19. Red-breasted bird (5)
20. Biblical figure who killed Goliath (5)
21. Movie star whose films include 'The Martian' and 'Invictus' (5)

## Coopdoku

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.



Name

Address

Tel no.

Name

Address

Tel no.

## Answers to the last issue's crossword

### Across:

7. Aurora 8. Rupert 10. Risotto 11. Peril 12. Mary 13. Black 17. Shawl 18. Paul 22. Alice 23. Orinoco 24. Bulgar 25. Cliche

### Down:

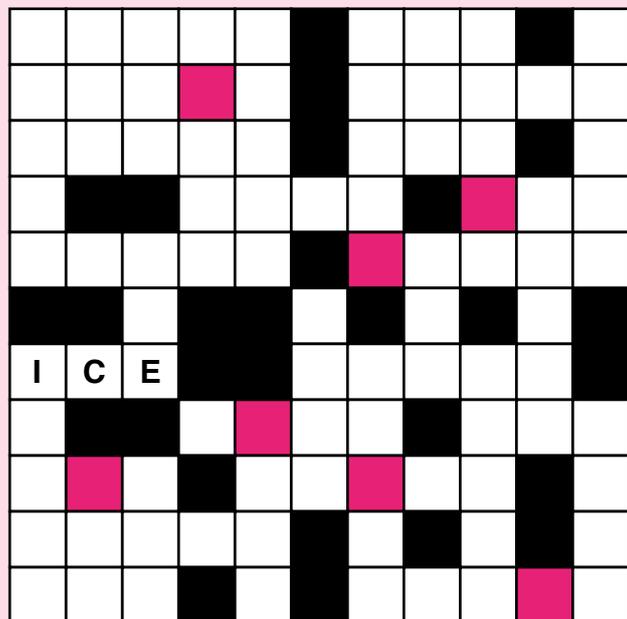
1. Macrame 2. Erasure 3. Crete 4. Suspect 5. Berry 6. Still 9. Hollywood 14. Sheeran 15. Majorca 16. Flyover 19. Bambi 20. Cilla 21. Filly

# Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in the pink squares to form a type of animal.



**WIN**  
a Russell  
Hobbs Steam  
Generator



### 3 letters

BIO  
EKE  
ERG  
EYE  
GUT  
HOD  
INK  
ODE  
ONE  
OWN  
RAM  
TEN  
TWO

### 4 letters

GOOD  
MOAT  
NAVE  
OGRE  
TSAR

### 5 letters

ARENA  
AWARE  
COMET  
DINGO  
GENIE  
GRAIN  
HOTEL  
IMBUE  
ITALY  
LOOSE  
ONION  
PETAL  
SACKS

SINGE  
STEAL  
STRAP  
UNDER  
UNITE  
USHER  
YIELD

### 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, Group Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG. (stamp required)**  
**The closing date is 3 June 2016.**

Name

Address

Tel no.

### Scribble space

### Competition winners

#### On the Menu Competition

Mr HL Cook – Dorset  
Mrs M Ross – Warwickshire  
Mr T French – Sussex

#### Wine Competition

Mr K Gee – Manchester

#### Encyclopaedia Competition

Mr P Mason – South Devon

#### Word Fit Competition (TV)

Mr D Hill – Nottingham

#### Crossword competition (bread machine)

Mr A Collins – Greenock

#### Coopdoku competition (soup maker)

Mr J Ward – Nottingham

### Access for all

*Evergreen* is available in large print, tape or CD.

Please ring: **0843 751 1701**

or email: [evergreen@co-operative.coop](mailto:evergreen@co-operative.coop)

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

### Data Protection

We use information held by The Co-operative Group 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-operative Group 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, The Co-operative Group 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.

# Noticeboard

## Diary dates and useful information

### REA events 2016

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

#### Cambridge REA

- Friday 8 to Monday 11 April – Weekend Break to Eastbourne
- 5 May – Monthly meeting. Talk by Hilary Richie – Addenbrookes Archives
- 2 June – Monthly meeting. Singer – Big Ron Tee
- 9 June – Day visit to Felixstowe
- 7 July – Monthly meeting. Talk by Gerri Bird – Cambridge, Mayor 2014-2015
- 4 August – Monthly meeting. Husband & wife singers – Jukebox Legends
- 1 September – Monthly meeting. Talk – Chivers Jams with David Oats
- 6 October – Monthly meeting. Entertainment to be arranged
- Friday 7 to Monday 10 October – Weekend break at Eastbourne
- 3 November – Monthly meeting. Entertainment to be arranged
- 1 December – Monthly meeting. Bingo with Les
- 8 December – Christmas lunch

Committee meetings are held on the last Thursday of each month at 2.30pm.

#### South Midlands REA

- 30 June – Visit to Woburn Abbey and lunch, followed by a tour of Bletchley Park

#### Enfield REA

- 27 April – Afternoon tea at the Heybridge WI
- 9 May – REA birthday party
- TBC – Summer trip
- 12 December – Christmas lunch

#### South Yorkshire & North Midlands REA

- 5 May – Lunch at the Masons Arms, Thorpe Hesley
- 2 June – Lunch at The Millstone, Tickhill, Doncaster
- 7 July – Lunch at the Masons Arms, Thorpe Hesley
- 4 August – Lunch at the Millstone, Tickhill, Doncaster
- 1 September – Lunch at the Masons Arms, Thorpe Hesley
- 6 October – Lunch at the Millstone, Tickhill, Doncaster
- 3 November – Lunch at Masons Arms, Thorpe Hesley
- 15 December – Christmas lunch – venue to be decided

#### Leeds REA

- 28 June – Annual coach trip – venue to be announced
- 6 December – Christmas lunch, Cosmopolitan Hotel

#### Bristol REA – Thursday luncheons

- 21 April – Whiteladies Garden Centre, Whitchurch
- 19 May – Failand Inn, Failand
- 23 June – The Talbot, Keynsham
- 21 July – The Priory, Portbury
- 18 August – The Lamplighters
- 22 September – Harvester, Frenchay
- 20 October – Bird in Hand, Saltford
- 17 November – Kings Head, Whitehall
- 1 December – REA Christmas lunch, Filton Golf Club
- 14 December – Wackum Inn Luncheon, Whitehall

### **Plymouth REA**

- 3 May – Mrs Parker (Fleet Street)
- 7 June – Des Wild (Music)
- 5 July – Mr Parker (Talk Coast Watch)
- 2 August – Ruth (Music)
- 6 September – Harvest Sale
- 4 October – Adanida Rayfield (Talk)
- 1 November – Burraton Boys (Music)
- 6 December – Christmas Draw

### **Half-day trips, leaving from the Theatre Royal (times will vary)**

- Tuesday 10 May – Bideford and Atlantic Village
- Tuesday 14 June – Budleigh Salterton
- Tuesday 12 July – Falmouth
- Tuesday 13 September – Dartmouth
- Tuesday 13 December – Christmas lunch

### **Nottingham REA**

- 26 April – Paul Holt – ‘Violins’
- 24 May – Jane Barnes – ‘Story of a Farmer’s Wife’
- 28 June – Colin Tucker – ‘Popular Songs of the 50s and 60s’

### **Holidays**

- May – Paignton – please contact for details

### **Hull REA**

- 28 April – Celebrate the Queen’s Birthday at Millstones
- 5 January 2017 – Late Christmas lunch, Kingston Theatre hotel

Meetings take place at 1.30pm at the Octagon, Hull on the last Thursday of each month.

### **Manchester REA**

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

- 14 April – Lunch at Irish World Heritage Centre
- 28 April – Heartbeat (OPH)
- 11 May – Excursion to York (prov), including optional visit to the Races
- 18-19 May – An Inspector Calls (LOW)
- 19 May – Committee meeting
- 27 May – AGM & lunch at Mercure Piccadilly Hotel
- 9 June – Excursion to Bowness-on-Windermere and High Tea
- 22-23 June – The 39 Steps (LOW)
- 29-30 June – Save The Last Dance For Me (PAL)
- 30 June – The Mousetrap (OPH)
- July TBC – Committee meeting
- July TBC – Lunch at The Point, Lancashire Cricket Club (including match ticket)
- July TBC – Excursion to London with Virgin Rail
- 18 August – Excursion to Stratford upon Avon (prov), including optional visit to the Races
- 31 August – Sister Act (PAL)
- August TBC – Lunch at The Radisson Edwardian, Manchester
- 1 September – Sister Act (PAL)
- 8 September – Excursion to Carlisle (prov) with High Tea (via Settle-to-Carlisle scenic railway)
- September TBC - Carvery lunch at Sheldon Arms, Audenshaw
- October TBC – Committee meeting
- 14 October – Lunch. Venue TBC
- 2-3 November – The Wind In The Willows (LOW)
- November TBC – Blood Brothers (LOW)
- November TBC – Hotpot Lunch at Railway Hotel, Marple
- December TBC – Excursion to a Christmas Market and a shopping trip to London with Virgin Rail
- 1 December – Committee meeting
- 1, 8 & 15 December – Billy Elliot (PAL)
- 9 December – Christmas lunch at Mercure Piccadilly Hotel
- 14-15 December – Chitty Chitty Bang Bang (LOW)
- TBC December – Horrible Histories, Horrible Christmas (LOW); Aladdin (OPH); Pantomime at The Dancehouse, Manchester
- 30 December – 1 January, New Year break to Scarborough (prov)

These activities are for members and their guests of the Manchester REA. Should you wish to join this REA, please request an application form from Harold.linton@co-operative.coop Tel: 07740 417 701 (Monday or Thursday)



# Make it your business by voting in our 2016 elections and AGM

Being a member gives you much more than deals and rewards, you also get a say in how we're run, so make sure you use your vote.

Find out more at [co-operative.coop/agm2016](http://co-operative.coop/agm2016)

The **co-operative** membership  
Here for you for life



**Tackling loneliness together**  
For every vote we'll donate 50p to the



If you spent over £250\* with us in 2015 you get a vote. Look out for your AGM voting pack by post or email.

\*member eligibility criteria applies. See website for details  
The British Red Cross is part of the International Red Cross and Red Crescent Movement. The British Red Cross Society, incorporated by Royal Charter 1908, is a charity registered in England and Wales (220949) Scotland (SC037738) and Isle of Man (0752).