

The magazine for retired Co-op pension scheme members

Winter 2017



evergreen

Win

A 2-night
hotel stay

See page 33

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Red Cross
Community Connectors

Fighting modern slavery

Confessions of a
Co-op store manager

Admiral nurses

**Putting an end
to water poverty**



Welcome

To the autumn issue of *Evergreen* magazine.

As we look ahead to colder and darker nights (and days), we'll all be using more gas and electricity to keep warm and well lit! For people on a fixed income, like many of us, it's important to keep on top of our utility bills. Smart meters are being rolled out for free across the country by our gas and electricity suppliers, to help consumers do just that. We explain what's involved, in a very informative article on page 30.

Looking ahead to Christmas, our article on page 16 shows you the delicious treats that Co-op Food has lined up for the festive season – as well as some delicious recipe ideas.

This issue has a great range of prizes and special offers to appeal to all – from a two-night stay in a choice of UK locations, to an 'activity monitor' for your dog. Whatever will they think of next!

Could I ask you, if you have a computer or smartphone, to please fill in a very



short survey for the *Evergreen* team, at coop.co.uk/evergreensurvey. We're being asked to find out how our readers would like to receive information about our Co-op in future. There's a selection box of chocolates up for grabs!

We love to get your letters and photos, so please do keep sending them in.

We wish all of our readers a very happy and peaceful Christmas.

Brian Green
Pensioner Welfare Manager

Jackie Carr
Pensioner Welfare Officer
0330 606 9470

Update your details

It's important to let us know if you change your address or bank account details, otherwise, there might be a delay in paying your pension. You can change your address by contacting the Co-op Pensions Department:

Phone: 0330 606 1000

Email: staffpensions@coop.co.uk

(Email should only be used for general enquiries and not for submitting personal information.)

Write to us:
Pensions Department
Department 10406
1 Angel Square
Manchester M60 0AG



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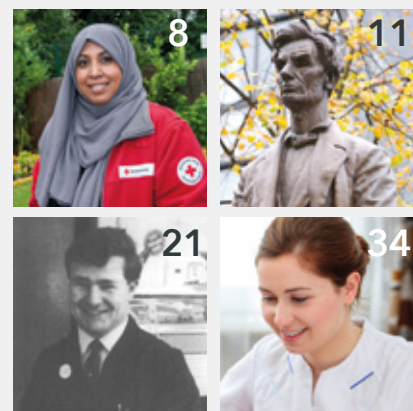
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Hello

I've been reminded many times recently that I can't carry on using that youthful looking photograph - certainly not without being charged with misrepresentation. Hence the updated but, alas, considerably older looking picture you see here.

Looking at the two photos side by side sent me on a trip down memory lane. I joined the Co-op exactly 13 years ago and while that's nothing compared to the service many of you achieved, it's fair to say that a lot of changes have happened during my time here.

For example, our biggest pension scheme (Pace) didn't even exist when I joined and we had three separate schemes to look after, including one for the Co-op Bank, before merging them to create Pace in 2006. Fast forward to the present day and we now need to make fresh changes to Pace, in order to create a separate Bank section within the Scheme.



Over the last six months or so, the Pace Trustee, the Co-op and the Bank have been working together very closely to agree a solution which has the security of members' benefits at its core. As you can imagine, with a pension scheme as large as Pace, this has been a complicated exercise and I'd like to put on record my thanks to the Co-op Pension team for their tremendous hard work to date.

If you're a member of Pace, you may have seen the updates from the Trustee about the planned changes. You can see these on the new look Pace website at coop.co.uk/pensions. There'll be more updates from the Trustee over the coming months, including mailings to home addresses. So please let us know if you change your address or any of your personal or bank details.

Information on how to do this is on the page opposite.

While I was reflecting on the past, I also thought about the many things I've learned during my time at the Co-op and how they've influenced and shaped me. One of the most valuable lessons for me was from my predecessor, Alan Murphy. Alan was the best and most succinct writer of board papers and business cases, bar none. Every word he used mattered. I always try to remember his guidance. In a world that seems full of information, emails and social media, the art of brevity is probably more important than ever.

So on that note, I'd better end my trip down memory lane and sign off - determined to remember the best bits from the past and ready to embrace whatever comes next.



Gary Dewin

Director of Pensions,
Reward, Benefits and ER

Hello everyone,



Half a year into the job as CEO of our Co-op, I thought I'd share my thoughts around three things that I'd like our Co-op to be famous for over the coming years.

First up - I want us to be known as a great place to work. That's not just about salary or benefits, but as a place where people feel part of something bigger - part of a family where they can have their say and be listened to. A place

where there's opportunities for those who want to progress and satisfaction in knowing that what you do makes a difference.

Secondly, I want us to play a big part in the wider Co-operative Movement. Having the word Co-op above our doors makes those less familiar with the Movement think that this is all it's about. I want us to play our part in educating people about the benefits that working and trading co-operatively can bring. Going back to the Movement's roots and shouldering the responsibility that being the UK's most visible co-operative brings.

Thirdly, I want us to appeal to the younger generation more - both in terms of colleagues working with us, and also customers joining us and playing an active role in being a member. This is most certainly not at the exclusion of

our valued existing members and colleagues, but more a drive to make sure we're set up for the next generation to continue the work we're doing.

And of course, while doing these things, we need to continue to trade well and play an ever increasing part in supporting the local communities we serve. The £9 million we gave to over 4,000 local causes in April was just the start. We need to go beyond money and actively help communities become stronger.

I hope these brief words give you reassurance that your beloved Co-op is in safe hands.



Steve Murrells
CEO, Co-op Group

Hear some more from Steve on page 11.

POST Bag



Star letter

On course for love

I thought you might be interested in how my husband and I first met; it was at a Co-op pre-retirement course in 1990.



The course was being run at the main Co-op on Upper Parliament Street in Nottingham. On the first day of the course we sat next to each other and on a tea break got chatting. He worked upstairs in the banking department and I was a sales assistant at No 16 Store in Sherwood, Nottingham.

We were both widowed - his first wife had died of cancer two years previously and my husband had also died of cancer but that was six years previously.

The pre-retirement course was run on three consecutive Thursdays, so on the second date I was hoping I could sit next to him again and, sure enough, our names were together on the table.

Later on I said to him, 'I was hoping to sit next to you.'

'Well,' he said, 'why do you think I came down from the office upstairs early to put our name cards together?'

After more talking he asked me where I lived. I told him I lived at Sherwood and he just smiled. I said 'Why are you smiling?' and he said 'I live at Sherwood too!'

So we both lived in the same area but had never met. Then when we continued to discuss where we lived, to our surprise we discovered that we both lived on the same road, but at opposite ends.

So this was an ideal opportunity for him to offer me a lift home and of course I invited him in for a cup of tea. After about half an hour he said, 'I must leave now, I have to feed my cat.' From then on we were a couple, married in 1993 and had 24 glorious years of marriage together. My husband had no children of his own but I have three children, five grandchildren and four great-grandchildren. He loved every one of them and they all loved him back.

I am 84 and my husband would have been 90 in June this year.

I thought your *Evergreen* readers would be interested in this because my husband worked at the Co-op for 27 years and I worked there for 21 years.

Lily Pink

CIS anniversary

On reading that CIS has been selling insurance for 150 years, I thought I'd write in to say I started as an agent in Keighley in June 1967. I just could not believe 50 years had gone since going to the Centenary Dinner at Craiglands Hotel in Ikley, a real good night.

JW Ayrton - North Lincolnshire

Prize winning

Thank you for the super Breville Family Blender. This was a wonderful surprise as I really enjoy 'just doing puzzles'.

I look forward to receiving the next *Evergreen* - the articles are very interesting.

G McElroy



Supermarket TV stars

I was interested to read about the Co-operation on film in the Spring issue of *Evergreen*.

However, it wasn't only the Co-op who filmed in stores – the BBC also filmed, in the store where I was manager (although the Co-op was not named), an episode of the series *Lame Ducks*. This was filmed in the store at Buckfastleigh, South Devon in about 1984. At the time, the store was owned by The Plymouth and South Devon Society.

I was approached by the BBC to see if they could film an episode of the series in the store. At the time, we closed on Saturday afternoons as that was a half day and Sunday we closed

all day, so after closing at 1.00pm, the film crew descended on the store to film. They used the staff room as their dressing room and the car park for all their transport.

The scenes inside the supermarket were filmed inside the store; the rest of the series was filmed in and around the town and other towns and villages, including Totnes and Staverton and other places nearby.

There were many well-known actors and actresses in the series, including Carolyn Moody, Brian Murphy, Patrick Turner, John Dutton and Lorraine Chase.

The producer was John B Hobbs. I have all their autographs to remind me of that weekend. It was a very busy weekend, but very interesting.

Unfortunately, I don't think that the BBC kept the recordings of the series, so cannot re-visit the time we spent with them.

I hope that this small piece of information may be of interest to someone.

Peter Mason – South Devon

Easy as child's play

Following recent discussions on when self-service was first introduced, here are photos of myself, aged about four, and my mother in the store on Rochdale Road, Blackley, Manchester.



These were taken in 1948/49 for a promotional leaflet (see photo) to publicise the start of self-service and to assure customers it was 'easy as child's play'. I clearly remember being told to pick up a packet of Rinso but as I could not yet read I did need assistance.

I hope this clears up the date when self-service began.

Mary Ellis – Manchester



Have your say

We would like to know how the Co-op can keep in touch with you.

Please complete our online survey by 5 January 2018 to be in with a chance of winning a selection of chocolate.

coop.co.uk/evergreensurvey



Ed recommends

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

It only seems like five minutes since I was writing my last Christmas wine column – and what a tumultuous year it has been for the world of wine!

Brexit has put an enormous strain on import costs, almost the whole of Europe has had a terrible harvest and most New World producing countries have had problems of their own. But fear not – there will be some superb wines at a Co-op near you this year to make your Christmas sparkle; here are a couple of my favourites:

Cune White Rioja 2016, Barrel Fermented (£8.99 reduced to £6.99)

Most of you will be familiar with Rioja's red offerings, but don't overlook what this area of northern Spain has to offer in terms of white wines. This example is from an iconic producer and boasts crisp citrus flavours alongside oaky richness. At this price you're almost stealing it.



Comtesse St. Hilaire Montagne St Emilion 2013 (£9.49 reduced to £8.49)

In wine terms, Christmas and claret go together like Morecambe and Wise. A soft, elegant blend (Merlot, Cabernet Sauvignon and Cabernet Franc) with plenty of structure and class, this is a bargain offering from Bordeaux which plays all the right notes – and in the right order. It's a great choice for the big day which won't overpower the turkey with all the trimmings.



Have a wonderful Christmas.

Prices are valid from 13/12/17 until 02/01/2018

A royal reception at Holyrood for volunteer Stewart

Stewart Livingstone from our leadership talent and learning team in Manchester's support centre, was invited to a very special party in the summer – with Her Majesty the Queen.

He was invited to the Queen's Garden Party at Holyrood House in recognition of his volunteering with Cathleen's Cabin, a small and little known charity in Dunoon in Scotland.

Cathleen's Cabin is a three-bedroom static caravan that's offered to families who need a break – either because they've suffered a bereavement or have children with life limiting illnesses.

Stewart has helped the charity in a number of ways: creating an induction for the volunteers who greet the families at Cathleen's Cabin; creating a leaflet for the families, to give them information about



the caravan and the surrounding area; and arranging support from the Co-op, which includes donating a grocery basket to the families who move in, and also signing them up as one of the local causes supported by our Membership scheme. Currently our members in and around Dunoon have raised £765.73 which also includes the money from the carrier bag levy.



Our 100% Fairtrade cocoa gives farmers an even sweeter deal

When it comes to Fairtrade, the Co-op continues to go further than any other retailer. All our own brand chocolate confectionery has been 100% Fairtrade since March this year – but now all cocoa in Co-op products is Fairtrade too.

That means everything containing cocoa – from cakes and biscuits, to the little brown stripe in our liquorice allsorts, and sprinkle of powder that flavours the batter on our frozen cod – is all Fairtrade.

We're the first supermarket in the world to be fully sustainable across own brand

cocoa through our commitment to Fairtrade cocoa farmers. But we're not doing this just to get ahead of the competition – we're doing it because it's the Co-op Way, and because at our 2016 AGM, members voted overwhelmingly to increase our commitment to Fairtrade.

Award-winning employees

While we're used to seeing quite a few products and food ranges winning awards throughout the year, here are a few awards that recognise our colleagues:

Dispute Resolution Professional of the Year:

UK Complaints Handling Awards

Claire Carroll's Food Customer Care Team has reached an amazing 100% shopping retention value post complaint (ie, the people who have complained still continue to shop with us). This team are some of our unsung heroes in our drive to attract, and keep, a million new members this year.

Outstanding Customer Service:

Feefo Gold Award

Co-op Electrical have been recognised firstly by our customers with excellent reviews, and of course with the reward from Feefo, for our expert knowledge on the website, one-hour delivery slots, and superb after-sales care.

Best Print Magazine or Newsletter:

CIPR (Chartered Institute of Public Relations)

#InsideStory Award

The award recognises best practice in internal communication. *Let's Talk About Food*, created by the Food Internal Communications team, is an outstanding magazine that does a brilliant job of sharing stories with all Food colleagues.

Half a million pints

Yorkshire breweries are set to tap into estimated annual sales of more than 500,000 pints at the Co-op as we extend our local sourcing programme. Last year, the Co-op pledged to double the number of local suppliers across the UK.



A total of 23 Yorkshire breweries now supply the Co-op as part of the scheme which was piloted in the county in 2015.

The programme is now rolling-out UK-wide following the success of the Yorkshire pilot, with locally sourced produce introduced into regions including: Lancashire, Cheshire, Cornwall, Devon, Wales, Avon and Somerset.

In addition to beer, more than 150 local Yorkshire lines are supplied to the community retailer, including: eggs, milk, bread, ice cream, sweets, crisps, potatoes, pickles and chutney, pies, sausages and beer.



Understanding why our stores are different

If you've ever wondered why you're faced with a wall of sandwiches in one Co-op store, but more household goods in another, here's the answer.

All of our stores have ranges and designs to meet the specific needs of the types of customers – and the type of shopping they're likely to do – in different areas. It's a thing called 'segmentation' and we have four core types of shop: Everyday Convenience, Everyday Convenience+, Local Supermarket and now Everyday Convenience Urban. EC urban is a new type of store that helps us target the increasing numbers of people who are living, not just working, in urban areas. So now you know.



Hurricane appeal

The Co-op is giving a £50,000 donation to Co-operatives UK's emergency appeal – to fund co-operative development in the most affected and in-need countries following the devastating floods in Southeast Asia and hurricanes in the Caribbean.

Money raised through the appeal will be distributed directly to co-operatives on the ground, through the International Co-operative Alliance.

Changing lives – hear from our new **British Red Cross Community Connectors**

We're delighted to announce that our colleagues, members and customers have raised over £6 million to support people who are experiencing loneliness in communities across the UK.

Our fundraising is changing the lives of people experiencing loneliness. With some of the money raised, we're funding new British Red Cross services in 39 locations. These new services are now up and running, with Community Connectors helping to reconnect thousands of people back to their communities.



**Would you like some support?
If you are experiencing loneliness
and would like to discuss the
support that may be available to
you, please call the British Red Cross
on 0300 456 1155.**

**(Lines open Monday to Friday, 9.30am - 5pm,
standard call charges apply.)**



Meet Vicky Day, Community Connector in Thanet

Vicky is supporting people who are lonely to reconnect with their community by helping to build their confidence and finding things of interest for them to get involved in.

In 2016, Vicky was a passenger in her friend's car when a drunk driver hit them. Vicky was rushed to hospital with life threatening injuries – she'd suffered damages to her spinal cord and the nerves in her leg, leaving her unable to walk. Vicky's mobility issues meant that she felt alone and socially isolated.

Vicky said: 'I didn't want to leave the house because I didn't feel like I could do anything for myself. Thankfully, the British Red Cross gave me the support I needed and the courage to go back out in public.'

Vicky is now back on her feet and she jumped at the chance of helping others facing loneliness and social isolation by becoming a Community Connector.

'When I saw the role, I knew straight away that I had to apply,' she explained. 'Loneliness and social isolation is something I've experienced first-hand. I'm really excited to have begun my new role as a Community Connector as I'm now helping other people who have been in situations like myself. The British Red Cross was the one thing that helped me stand on my own two feet.'



Meet Nazia Rehman, Community Connector in Oldham

Nazia's life changed after the traumatic birth of her second child, after which she needed major surgery. Both mother and baby recovered. But the experience stayed with Nazia, filling her with anxiety when she gave birth to her third child. She felt isolated and alone.

'I come from a big family with eight brothers and sisters, and although they were around, I was extremely lonely,' she said. 'Their experiences of childbirth were very different from mine. I felt I had no one to talk to.'

'The doctor suggested counselling for the trauma but there wasn't anything available for six months. So I carried on with caring for my children, living in a bubble and got on with life, as you do.'

Nazia turned to self-help and started feeling better. It was then that she came across the British Red Cross role. 'The role of Community Connector came up when I was looking for work in my local area and I truly felt this was my calling,' she said. Nazia is now part of a team of volunteers and staff in Oldham, working to help people overcome loneliness and social isolation.

Nazia recently met her first service user: a 91-year-old widower who lives alone. 'It was brilliant chatting to this man. He was 91 years old and he'd had such an interesting life. We talked about places he'd travelled, and his love of history, and he said he loves a curry so we'll probably explore making one together! He doesn't want to go out just yet, but that's absolutely fine, everyone has different needs. We'll set small goals and work together to achieve them.'

Could you help change someone's life?

The British Red Cross is looking for people to spend a little time helping those who feel alone. If you could spare a couple of hours a week and you'd like to meet new people and make a positive difference to your local community, then the British Red Cross would love to hear from you. To register your interest in becoming a volunteer, call the British Red Cross on 0300 004 0554 or go online to: redcross.org.uk/lonely



Pssst

Keep your eyes peeled for further announcements on how the rest of the money raised will be spent to help those experiencing loneliness.



Supporting

BritishRedCross

Water works

We think having access to clean water is really important. That's why every time you buy a bottle of Co-op water, 3p for every litre is donated to the One Foundation, which funds clean water and sanitation projects globally.

And now we're extending our commitment to ending water poverty even further. So far, our water sales have raised over £8 million towards clean water and sanitation projects, and changed the lives of 1.7 million people in sub-Saharan Africa.

But we can't stop there – there are still 663 million people around the world without access to clean water and sanitation, and we want to do more to help.

Earlier this year, we were the first UK retailer to sign up to the Global Investment Fund for Water (GIFFW) – creating a partnership with the bottled water industry to end water poverty by 2030.

This pioneering partnership means that now, 1p per litre is donated to the fund from all the branded water we sell instore. So, whenever you buy a bottle of water from us^{††}, you know that it's helping people get access to the clean water they so desperately need. It means sales of bottled water in our stores will raise £2.2 million for clean water and sanitation projects globally. That's water, #TheCoopWay.

To find out more, go to coop.co.uk/coopwater

Co-op work in Malawi

Malawi is ranked by the World Bank as one of the poorest nations on earth, and in recent years Co-op and the One Foundation have focused attention here, where clean water is a scarce resource. We've already invested over £1.4 million in water, hygiene and sanitation programmes, bringing safe, clean water to over 349,000 people:

- Funded a drilling rig capable of drilling up to 75 boreholes a year, providing around 18,750 rural people with clean water.
- Rehabilitated over 600 broken pumps, restoring the water supply to 150,000 people.
- Supported our Fairtrade sugar and tea farmers through pump repairs and borehole drilling.
- Built an innovative pump repair, maintenance and training programme.

To find out more, watch our video about Malawi at coop.co.uk/coopwater

To find out more about the One Foundation, visit onedifference.org/en_uk/the-one-foundation

Get involved

We don't want to do this alone, we want everyone to join in – the people who bottle the water and the people who sell it. You can call on other retailers and brands to join us by visiting globalcitizen.org/water



^{††}excludes tonic water and soda water

Words: Sophie Goddard and Anna Pattenden

Photography: B-Photos.co.uk, Grey Hutton for Global Citizen



Going back to our roots to fight modern slavery

The National Crime Agency's report, published in August, revealed that slavery and human trafficking are more prevalent today than most of us thought.

Right here in our own communities, tens of thousands of people are estimated to be living in some form of modern day slavery. Many of us find it hard to believe and wonder how this could possibly be going on in the 21st century.

We need to know the scale of the problem and the signs to look out for so we can report concerns. I applaud the NCA and other authorities for doing this.

However, catching the criminals and freeing those in their grasp is only the start of rescuing the victims of this evil trade.

It is just as important that victims are supported in order to help them regain control and rebuild their lives and central to that is the dignity that paid, freely chosen employment provides. Unless they can become part of a community or get a job, those rescued will end up being enslaved again.

They will go back to who they see as the only person who 'looked after them' and then the unspeakable cycle of enslavement begins again.

Just off Deansgate in Manchester there is, surprisingly, a statue of Abraham Lincoln.

An inscription explains that it is dedicated to 'the support that the working people of Manchester gave in their fight for the abolition of slavery during the American Civil War'.

This statue is a constant reminder of why fighting slavery must remain top of mind.

The public meeting that led to the working men and women of Manchester writing to Lincoln telling him to carry on his fight against slave-picked cotton – even though they relied upon it for their livelihoods – was organised by one of the Co-op's founders.

In the first employment programme of its kind, the Co-op and anti-trafficking charity City Hearts launched 'Bright Future' in March this year, giving 30 survivors a four-week work placement within our food business, with the opportunity to turn this into a full-time job.

So far, nine men and women have accepted jobs at our Co-op stores or warehouses and as we grow the 'Bright Future' programme by working with other specialist charities like the Snowdrop Project and our suppliers including Tulip and Greencore, we can provide even more employment opportunities to victims.

Imagine how much more we could achieve if businesses across Greater Manchester – and nationwide too – worked together to tackle this problem, joining forces to offer more people caught up in slavery the chance to work. We would allow many more victims to reclaim their lives and their dignity.

Co-op is also working with Lord McColl to encourage Peers to support a Private

Member's Bill coming up in the House of Lords, which would increase the level of support for rescued victims.

National and local government need to ensure services are joined up to help victims quickly access vital support such as housing and healthcare.

Again, without these things in place victims are in danger of falling back into the evil clutches of those who exploit their vulnerability.

Modern slavery will only stop if government, businesses and society work together to ensure this shocking crime has no shadow to hide in. I believe we in business have a moral obligation to help victims and should go beyond what's legally required under the Modern Slavery Act.

The Co-op can make a meaningful difference on our own, but if businesses join forces and offer more work placements, we could help turn every victim of modern slavery into a survivor.

Steve Murrells
CEO, Co-op Group

We in business have
a moral obligation
to help.



Ending slavery continues to be a priority for the Co-op. That's why we're using our business to help victims of modern slavery become survivors – getting them integrated back into society and simply put, that starts with a job.

It's high *time* for *tea*

The co-operative movement has had a long association with tea, biscuits and the traditions that surround them.

The Co-operative Wholesale Society (CWS) was at the forefront of the movement's manufacture and distribution of tea and biscuits.

The CWS was founded in Manchester in 1863. The biscuit factory at Crumpsall, to the north of the city, was the first factory the CWS opened in 1873.

Probably the factory's most famous product was the Crumpsall Cream Cracker, which in 1911 was being produced at a rate of half a million a day. April 1903 saw a record output for the factory. According to the CWS magazine *The Wheatsheaf*, which published a series of articles on the factory, the factory had 50 tonnes of biscuits, cakes and other goods waiting to be despatched on 8 April. On 9 April, they had 42 tonnes of product ready to send out.



A good deal

The CWS always prided itself on looking after its employees and the Crumpsall factory was no exception. It was the first biscuit factory to have an eight-hour working day. This happened in 1901 when a final reduction of the scheduled weekly working hours enabled the factory to boast itself the only 48-hour biscuit factory in Great Britain.

The Crumpsall factory, as was common in other CWS factories, had football, hockey and cricket pitches as well as opportunities for employees to join drama groups and choirs. As well as this, each factory had medical facilities, and a fire brigade manned by fully trained employees.

Factory employees who got married were gifted a wedding cake by the factory manager.

The CWS staff magazine, *Ourselves*, which ran from 1928 until 1966, carried news from all the CWS factories and departments, including the Crumpsall factory and the branch at 99 Leman Street, London who dealt in tea, coffee and cocoa.



Prescription tea

The Rochdale Pioneers, who started their co-operative society in 1844, began selling tea in 1845. At that time, tea was sold loose rather than pre-packaged. Like the other products sold by the Pioneers, they did not include the weight of the packaging in the price of the tea, as many other shopkeepers were doing during that time. When the CWS was formed in 1863, they too prided themselves on giving honest weights and measures.

Tea started being grown and produced by the CWS and in 1902 they purchased their own estates in Sri Lanka, then known as Ceylon.

In the early 20th century, tea was promoted as a health drink and an alternative to alcohol. Packets of tea carried statements about the illnesses it could remedy. At this time, some CWS tea had the brand name 'Prescription'.

By the 1930s these sorts of advertising claims had fallen out of fashion, which led to what is possibly one of the most well-known CWS brands, and one that is still being produced today – 99 Tea.

So why's it called 99 Tea? Well, two possible reasons have been given for its name. The first is that the CWS tea blending department was situated at number 99 Leman Street in London. The second is that it was the 99th blend to be tried by the tea tasters that was approved as their preferred blend to be sold in stores.



Want to know more?

The National Co-operative Archive holds records of the CWS which include minute books, balance sheets, magazines, journals and photographs. The Archive is based in central Manchester and is open Tuesday-Friday by appointment.



If you've found this article interesting and want to find out more, the Rochdale Pioneers Museum is holding a year-long exhibition dedicated to tea and biscuits in the co-operative movement.

The exhibition runs to summer 2018 and looks at the place tea has in British society and culture, as well as the way it is grown and drunk around the world.

They're always happy to hear from people who can bring the past to life, so if you or someone you know was employed at the CWS biscuit or tea factories and you'd like to share your memories, please contact the Rochdale Pioneers Museum: museum@co-op.ac.uk

The National Co-operative Archive holds many tea-related artefacts in its collections, so send them an email if you'd like to know more: archive@co-op.ac.uk

What has your dog done today?

Dog-lovers everywhere, take note: dog-walking has just gone digital, with the launch of PitPat - the activity monitor for dogs.



RRP
£39.99

It's available from pitpatpet.com

There are no monthly subscription fees and no battery recharging (battery life up to one year).

PitPat works with Apple and Android phones using Bluetooth 4.0 (also called Bluetooth Smart or Bluetooth Low Energy).



Exercise keeps your dog healthy, but how do you know if they're getting enough? And have you ever wondered what your dog does when you're not there?

PitPat is the fun and simple way to find out.

Weighing just 12g, PitPat attaches securely to your dog's collar and is safe and comfortable for your dog to wear.

There is a free app you can download that recommends daily exercise goals based on breed (over 200 to choose from), age and weight. See how long your dog walks, runs, plays and rests each day, and how many calories they've burnt. Keep track of your progress, and try to reach your goal every day.

Win a PitPat for your pooch

We're delighted to have two PitPats to offer as prizes to our readers - so why not have a go at answering this easy question:

What is the weight of the PitPat dog activity monitor?

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

Email: evergreen@coop.co.uk

The winners will be the first two correct entries drawn from a hat.

The closing date is 5 January 2018.





Coop catch-up with Cathryn Higgs

Our Head of Food Policy, Cathryn celebrates 20 years at the Co-op this year. In that time she's seen six Chief Executives at the top, a handful of rebrands, and near collapse. Yet through all the ups and downs, our (and her) ethical commitment and belief in a different way of doing business has never wavered. She chats to Rachel Machin about Fairtrade, supply chains and how a certain radio programme has been her constant for the last two decades.

It's 5.45am and food critic Jay Rayner is talking food production post-Brexit on Radio 4's *Farming Today* programme. Holding her cup of early morning coffee in one hand and mobile in the other, Cathryn Higgs is listening intently.

It's a familiar routine and one that started when she moved from Group to Food in 2005. She explains why: 'I'd get a phone call, an email or a tap on the shoulder from the Chief Executive of Food at the time, Guy McCracken. He'd say: "I've heard this today, what are we doing about it?" I thought I'd better start listening to this so I'm prepared!'

Cathryn leads a team of people who make sure Co-op Food acts in a way that we can feel proud of: developing policies and standards so that the products we produce and the way we act are as ethical as they can be.

"That was an amazing and proud moment for our team"

So why has she stayed all these years? 'I genuinely feel that every day for me is different. I feel quite protective about the organisation and the things we stand for. I like to feel that having someone involved who's been here a length of time is quite helpful. Actually, having a good memory is important in this role - being able to look back and say: 'The reason we did that was...'

Being first is important but it's not as easy anymore

There's a list of 'firsts' Cathryn can reel off spanning decades. The Co-op was the first to use nutritional labelling on its products, first to use braille on packaging, first to sell Fairtrade, the first to commit to making all its packaging recyclable...the list goes on.

And in May this year we made the headlines again when we became the first retailer to use Fairtrade cocoa in every single product, including the 'brown bit on our own-brand liquorice allsorts!' according to Cathryn.

'That was an amazing and proud moment for our team,' she smiles. 'That and our visit to Malawi to experience first-hand the transformational impact on communities of the work we've done with the One Foundation through the sale of our Fairbourne Springs water. That was such a privilege.'

Working closely with Group Policy and Campaigns Director, Paul Gerrard, Cathryn's team is making sure there is a constant conversation around the great things we're doing, not just in Food.

Supporting our suppliers

Conversations with the supply chain are also important.

In March, Cathryn's team launched a collaborative platform for our suppliers to share information.

'We're looking at how we can bring our suppliers together to share best practice. We're trying to upskill them so they can deal with the issues like modern slavery,' she adds.

Questions, questions, questions. I've already realised Cathryn's insatiable appetite to answer them is the thing that drives her. But does she ever get tired?

'I do go to bed quite early but what keeps me awake is that I'm always thinking seven steps ahead.

'Years ago there were subject matter experts in Fairtrade and sustainability. Now the really challenging bit is where these issues intersect. That's the bit that keeps me awake,' she laughs.

Quick-fire questions

Favourite Co-op product:

The Irresistible Sea Salt Ghanaian Chocolate is to die for.

In three words, Co-op culture you'd like to see:

Collaborative.

Honest. Proud.

Proudest moment:

Seeing the impact of Co-op's work with One Foundation in Malawi.

Three words that best describe you:

Driven. Passionate. Optimistic.

Personal ambitions:

Stop being so busy. Be comfortable just being.

John Hush: #beingcoop since 1948

John Hush is a special man. I know this before I even meet him. Words and phrases spoken by colleagues like 'exceptional', 'born to be a funeral director', 'there'll never be anyone like him again' swirl around my head on the journey up to his home in Berwick-upon-Tweed. He's a living legend in Funeralcare.



It's only a week after his retirement party where, in front of 100 friends, family and colleagues, he was piped into the room by the Queen's own bagpiper no less. Fitting for a man who's devoted 69 years to serving our Co-op, first as a joiner then as a Funeralcare colleague. I later find out he built the first funeral home he ever worked in. I'm in awe.

Community is everything to John and he's at the centre of it. In 2011 he was made an honorary freeman of Berwick in recognition of his incredible service to the community both professionally and voluntarily. He gets a bit choked up when I ask him about it.

Add that to his Lifetime Achievement award and his many Long Service awards (which Co-op had to create because they didn't exist), he's the epitome of #beingcoop.

'I was 84 on 1 May, which is an incredible thing to say,' laughs John. 'And I've worked here almost 70 years. I started on 4 August 1948 and went on to serve my time as a joiner, cabinet maker and wheelwright.'

'I was thrown in at the deep end one Tuesday morning. At that time I drove the hearse and polished cars,' he explains.

John's philosophy on funerals

'Berwick's a market town and it has market town values. It makes it easier for families, I think, if you know them and they know you and trust you. My philosophy on funerals is that the lady or gentleman who's sitting there in my office, they're the only people that have had a bereavement in the whole world, so you concentrate on them and their needs. It's worked for me, it really has,' he explains.

'I've always treated people like I would like to be treated myself. I think that's quite a good approach for people to have.'

'I still say that you're only as good as the people who are working for you. It's not a one-man operation, it shouldn't be a one-man operation anyway. I'm the guy that walked in the front with an umbrella and a top hat. I've been very fortunate in the staff I've had working for us over the years as well.'

John on the future of the Co-op

'Co-op's always been associated with elderly people and older people if you like, but in recent years I've seen massive changes with people coming in younger, a lot younger than they used to be.'



It's good that they're involving younger people in the running of the Co-op movement.'

John on working here

'The Co-op has been my life. I've been nowhere else. I've had a good living working for the Co-op. Everybody remembers their Co-op number. My mother's was 1544, mine is 2820.'

'It's locked in here because you're Co-op, that's why. I've thoroughly enjoyed working for Co-op Funeralcare,' smiles John.

Rachel Machin
Colleague Communication Manager

"I'm the guy that walked in the front with an umbrella and a top hat"



Comfort & joy

In the busy run-up to Christmas, take time out with your friends to enjoy some delicious Co-op food and drink. This is a small sample of our Co-op Christmas range.



Perfect presents

If you're looking for foodie gifts for friends and family, pop into your local Co-op. You'll find a fantastic range of products including biscuits, chocolates and our award-winning Champagne.

Gingerbread & pretzel smash

This is a great gift for friends you're catching up with before Christmas.

MAKES 4 GIFT BAGS **PREP 20 MINS,**
PLUS COOLING

Melt 300g Co-op Irresistible milk chocolate with toffee & Himalayan salt, broken, in a bowl over a pan of gently simmering water, making sure the bowl doesn't touch the water. Line a baking tray with greaseproof paper and spread the chocolate out in a 25cm x 35cm rectangle.



LOOK FOR
THIS MARK
fairtrade.org.uk

Pick up at Co-op... 1 Co-op Les Pionniers Champagne NV, 75cl 2 Co-op Irresistible All Butter Mince Pie Shortbread Rounds 3 Co-op Irresistible All Butter Clementine & Cranberry Cookies 4 Co-op Irresistible Prosecco Truffles 5 Co-op Irresistible Artists' Collection Chocolates 6 Co-op Gift Bag 7 Co-op Châteauneuf-du-Pape, 75cl 8 Co-op Sour Cream & Chive Christmas Trees

Scatter over **60g Co-op mini gingerbread men**, broken, **60g mixed fruit & seeds**, **30g Co-op roasted pistachios**, shelled, and **60g pretzels**, broken, then press down gently. Melt **50g Co-op Fairtrade white chocolate** and drizzle over the top with a spoon. Leave in a cool place to set, then smash into 24 bite-size pieces and divide between 4 gift bags.

approx per piece (makes 24)

Energy	Fat	Saturates	Sugars	Salt
497kJ 119kcal	6.7g	3.6g	9.2g	0.21g
6%	HIGH*	HIGH*	HIGH*	MED
	10%	18%	10%	4%

% of an adult's reference intake.
Carbohydrates per serving: 12g

Chocolate & pear frangipane cake

Stuck for something to bring to a party? Everyone will love our rich cake.

FEEDS 14 PREP 30 MINS COOK 1 HOUR 30 MINS, PLUS COOLING

- 225g Co-op unsalted butter, plus extra for greasing
- 200g Co-op Fairtrade dark chocolate
- 5 Co-op British free range eggs
- 200g Co-op Greek style fat free yogurt
- 1 tsp almond extract
- 100g Co-op self raising flour
- 150g ground almonds
- 300g caster sugar
- 3 Co-op British pears, peeled, cored and halved
- 2 tbsp flaked almonds
- 3 tbsp apricot jam
- 50g Co-op Fairtrade milk chocolate (optional)

1. Preheat the oven to 180°C/fan 160°C/Gas 4. Grease a 23cm loose-bottomed cake tin with butter then line with greaseproof paper.

2. Melt the dark chocolate and butter in a bowl over a pan of simmering water, making sure the bowl doesn't touch the water, then set aside to cool.
3. Whisk the eggs, yogurt and almond extract with the cooled chocolate. In a separate bowl, mix together the flour, ground almonds and sugar, then add the chocolate mixture. Stir until you get an even batter then pour into the tin.
4. Cut 6 slits in the bottom of each pear half, fan out the bases and lay on top of the cake, tips facing the centre.
5. Sprinkle over the flaked almonds and bake for 1 hour 30 mins, until a skewer inserted into the centre comes out clean. Leave to cool for 20 mins.
6. Meanwhile, gently heat the jam with 1 tbsp water and brush over the pears, then remove the cake from the tin. For an extra touch, melt the milk chocolate and drizzle over the cake, if you like.

approx per serving (serves 14)

Energy	Fat	Saturates	Sugars	Salt
1882kJ 451kcal	26.8g	12.1g	36.7g	0.18g
22%	HIGH*	HIGH*	HIGH*	LOW
	38%	60%	16%	3%

% of an adult's reference intake.
Carbohydrates per serving: 43g

Make it:
Chocolate & pear frangipane cake



Reflections

Since I last wrote a column for *Evergreen* there have been so many major incidents: the Manchester bomb, the London attacks, the Grenfell Tower fire, major floods in Bangladesh and hurricanes in the Caribbean. All these events bring the best out of people as they work together to rebuild their lives and their communities.

Here at our Co-op we are working hard to go back to our roots and bring communities together. We are working closely with our partners, the British Red Cross, to combat loneliness. We have introduced Pioneers who work as a bridge between the shops and the local community. At the moment we have 250 Pioneers but we aim to have 1,200 by next summer.

As part of the 5% + 1%, we gave £9 million to local causes, and on top of that our colleagues and members raised £7 million for the combat loneliness campaign.

We also have our own answer to loneliness in the form of our Retired Employees' Associations (REAs). They are not in every town but they are spread around the country and give you, our retired colleagues, a chance to get together.

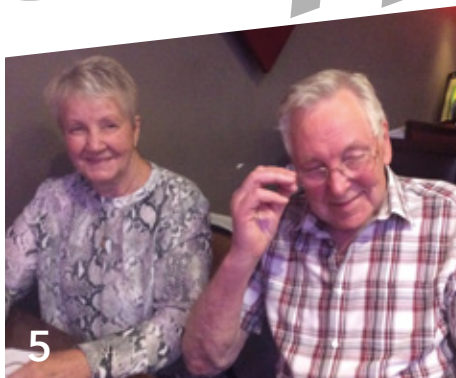
Christmas is coming - and unfortunately it can be the loneliest time of the year for many people. Can I urge you to make that phone call you've been thinking about and make someone happy? Happy Christmas and all the best for the New Year.

Brian Green
Pensioner Welfare Manager



Photos from the REAs *Snapped*

Find out about
upcoming events
and activities
Turn to page 42





1. Brighton
2. Bristol
3. Enfield
4. Northampton
5. Nottingham
6. Northampton
7. Nottingham
8. Cambridge
9. Manchester
10. Plymouth

CONTACT YOUR REA

Bradford Co-op Retired Employees

Treasurer Barbara Hammond
Tel 07745 736717

Brighton

Chairman Bob Cole
Tel 01323 897035

Bristol & South West

Secretary George Lewis
Tel 0117 924 3102

Co-op Retirement

Fellowship (Cambridge)

Secretary Mick Waterfield
Tel 01223 573366

Enfield

Secretary Iris Jenkins
Tel 020 8804 8716

Greater Nottingham

Secretary Ted Perfect
Tel 0115 939 0562

Hull

Secretary Janet Slater
Tel 01482 655066

London Area Retired Co-op Friends

Secretary Pamela Board
Tel 020 8555 0136

Lowestoft

Secretary Don Powell
Tel 01502 566470

Leeds

Treasurer & Secretary Ken Wigglesworth
Tel 0113 264 8537

Manchester

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

Medway (Invicta)

Secretary Barbara Harridge
Tel 01634 400849

North Eastern

Secretary Mrs Lydia Humphrey
Tel 0191 410 4947

Plymouth

Secretary Margaret Peters
Tel 01752 703211

RACS (Royal Arsenal)

Secretary Joyce Tipper
Tel 020 8860 0526

South Midlands

Secretary Betty Davis
Tel 01604 758079

South Yorkshire & North Midlands

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

Time to

CELEBRATE

Birthdays



Clarice Batten celebrated her 100th birthday on 26 June. John Rhodes from the Hull REA visited Clarice and presented her with her birthday card, certificate and cheque for her special birthday.

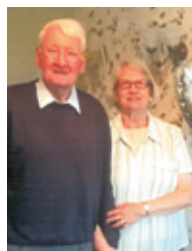


Mildred Burgess celebrated her 100th birthday on 30 May. Mildred enjoyed her celebratory dinner at Holywood Golf Club with her family.

Anniversaries



David and Elaine Hunneybell from the South Midlands celebrated their Diamond Wedding Anniversary on 8 June by taking a holiday in their favourite resort - Llandudno.



Richard and Sheila Stacey celebrated their Diamond Wedding Anniversary on 17 August, with family and friends including their bridesmaids. They also received a card from the Queen. Richard was employed by the Co-op at Living Store Swansea and Homeworld Llantrisant as Deputy Manager in Electrical Departments until 1992.



Colin MacLeod and his wife Sue celebrated their 25th wedding anniversary on 3 October.

100th Birthday

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

April 2017

14/4/2017 Mrs Dorothy Chaloner

May 2017

30/5/2017 Mrs Mildred Burgess

June 2017

15/6/2017 Mrs Phyllis Foreman

26/6/2017 Mrs Clarice Batten

July 2017

3/7/2017 Mr William Hassack

11/7/2017 Mrs Daisy McAllister

September 2017

1/9/2017 Mrs Elizabeth Jones

1/9/2017 Mr Ronald Hoyle

3/9/2017 Mrs Frances Cawson

15/9/2017 Mrs Constance Danes

15/9/2017 Mrs Elsie Howard

25/9/2017 Mrs Jessie Cuthbertson

October 2017

3/10/2017 Mrs Thomsina Hill



On 14 October **Brian and Pat Green** celebrated their 50th wedding anniversary, on a cruise to the Canaries. Pat retired from lecturing a few years ago but still works part-time as a carer. Brian came to the Co-op after 30 years in the police as the Pensioner Welfare Manager in 2000. There was a family party when they arrived home.

Confessions of a Co-op store manager

Evergreen reader Colin MacLeod sent in a round-up of the funny things that happened to him while working for the Co-op (well, Somerfield). We hope you enjoy reading them as much as we did!

Cleaning mishap

As I passed the front windows of a small supermarket near me, I noticed the window cleaner cleaning the fascia letters on it with a dripping wet cloth perched on the end of a pole.

I smiled as I recollected (too many years ago) the occasion when I felt compelled to use this same method myself in an impulsive moment when I was the manager.

Unfortunately, in my case, the soaking wet cloth decided to come off at the very moment a retired male customer carrying his groceries was exiting the store.

I shouted in utter horror 'Look out...!' but it was too late and the cloth - still soaking - landed plum on top of his shiny head!

I hung my head in shame and tried to apologise profusely, but he would have none of it. 'Listen,' he replied, after removing the offending cloth, 'I'm relieved! I thought it was the droppings from one of those seagulls up there - now that would not have been funny.'

Thankfully he was a regular customer with a great sense of humour - otherwise it could have been a tricky moment!

Canned laughter

I once had a customer come up to me and launch into telling me about his mishaps with a can of tinned tomatoes: 'I just pierced this can to get the tomatoes out and the juice inside shot out like a fireman's hose and it went

everywhere, the kitchen walls, sink, table, and floor - looked like they'd been painted red!'

Before I (as the manager) could respond, the customer continued in a matter-of-fact way to describe what happened next. 'I had just cleaned up the mess - no harm done - when I noticed some juice on top of my kitchen fire extinguisher on the wall. I stretched up to get it down but dropped it and next thing everything was covered in foam - it was everywhere!'



"I just pierced this can to get the tomatoes out and the juice inside shot out like a fireman's hose"

By now my body ached from suppressed laughter and he finished his description of his kitchen disasters: 'Well it was just one of those things - oh and here's the can so you can check there are no others like it.'



As my laughter had by now well and truly started, I asked him to follow me, which he did.

'I'm not going to give you another can of tomatoes - instead would you like to enjoy this instead?' I presented him with a bottle of fine Scotch malt whisky. 'Have this on us instead - I trust you'll enjoy it?'

'Yes I will,' he replied. 'I never expected this, I just wanted to warn you about the can...'

Bobby on the beat

On my first day of management at the company's supermarket in Sidcup, Kent's High Street, I discovered the glass entrance had three separate locks - one at the top, middle and bottom. Trouble was that being on the short side I could not reach the top lock. At 6am the street was empty but I spied what I thought would be the solution just three doors away - a freshly delivered bottle of milk sitting outside the premises.

I rather stealthily 'borrowed it' - just for a couple of minutes. I thought. I placed it at the foot of the door and was just about to step on top of it when the words 'Hello hello hello' assailed my ears. 'And what do you think you're doing?'

I turned around to find myself staring up at a policeman who'd spotted me as he had been doing his early morning beat. He had a twinkle in his eye and after a quick explanation he said, 'You go and put the bottle back and I'll open the door for you!'

This I duly did and offered him a cuppa but he couldn't stop, but said he'd pop in soon to see how I was settling in.



Putting this embarrassing moment in Sidcup in 1966 aside, the fact is it was my happiest managerial assignment ever!



It's estimated that more than 11.5m Brits regret not having the conversation*

As a nation we're famous for talking about the weather, television and not saying what we really mean. We're also brilliant at avoiding difficult conversations.

Illness, death and financial problems top the list of the nation's most avoided and hardest conversations to have according to new research revealed by Co-op Funeralcare.* The three most difficult conversations people fear in life are telling a loved one that someone has died, talking about a life-limiting illness or having to end a relationship.

The research, commissioned by the UK's largest funeral provider, reveals more than half of UK adults (54%) admit to avoiding difficult conversations.

The findings also revealed one in five adults (20%) have avoided telling a loved one about a life-threatening illness, while 17% have avoided telling a loved one that someone had died.

However hard these conversations are, the findings show the cost of not talking about these issues is far greater. More than a fifth of us (22%) - over 11.5 million Brits - regret not having a conversation about death and dying with a loved one who has since passed away.

The biggest regrets include not telling someone how much they meant to them personally before they passed away (66%), not apologising for something before it was too late (24%), failing to resolve a rift (22%) and not talking about funeral plans and wishes (17%).

More than one in 10 (12%) regretted not discussing their financial affairs. Almost a third of people (30%) feel that Britain has a particular problem talking about death compared to other nations and cultures. In addition, 31% say they struggle to talk about death themselves.

66%

of people's biggest regrets is not telling someone how much they meant to them before they passed away

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

"Many of us are avoiding talking about the important topics because we feel they are too difficult to broach. While they are often emotive subjects, just think about how many issues could be resolved if we tackled them face-to-face. That is why we want to get people talking about their wishes for later life now, as it is better to have the conversation than to be left with regrets. It also means that if these needs are talked about now, it can remove some of the emotional pressures of planning a funeral."

*Research conducted by Opinion Matters on behalf of Co-op Funeralcare with 2,000 UK adults in June 2017. The 11.5m stat is based on 21.9% from the Opinion Matters research and the 2014 ONS data which shows a UK adult population of 52.4m, the 11.5m stat is 21.9% of 52.4m.



Funeralcare

We can help you to protect your loved ones

A Funeral Plan is a great way to record your funeral wishes and at the same time pay in advance for your funeral. It's an easy way to get your funeral arranged while protecting your family and friends from uncertainty about your final wishes, as well as the burden of an unexpected funeral bill.

From £2,995 the UK's only fully guaranteed Funeral Plan - Guaranteed to cover all the costs of your chosen plan so there are no hidden bills for your family**.

Fixed at today's prices - Nothing more to pay for the services included in your plan no matter how much prices rise.

Flexible payment options - Pay in a lump sum or monthly instalments up to 25 years (age restrictions apply).

Not talked to your loved ones about your funeral wishes? You're not alone.

Co-op is encouraging the nation to start a conversation with friends and family to approach these important topics, plan ahead and to make their funeral wishes known. If you don't have the conversation, how will they know what you want?

Knowing your wishes makes things easier for those arranging the funeral. Talk to them about the flowers you love, the music you'd like playing on the day or anything else that's special to you. It'll help them to carry out your wishes. This means peace of mind for you that everything's sorted and less stress and uncertainty for your family and friends.

It can help prevent family arguments about important and personal decisions, which no one wants at such a stressful and sad time. Talking about it means they'll make sure you get a fitting tribute on the day.

To help people approach these discussions, Co-op Funeralcare has compiled an online guide covering top tips on where to begin.

For more information visit:
coop.co.uk/conversation

Don't just take our word for it

Based on independent customer feedback, from 1057 verified reviews, our Funeral Plans have an average rating 4.7 stars out of 5 (as of 7 September 2017).



5 Star Defaqto
Rating for our Gold
Funeral Plan 2017



Use your Co-op Membership card to earn **5% for you** and **1% for your community** when you arrange and pay for a funeral or buy a Funeral Plan with us †.

For your free Funeral Plan information pack

Pop into your local Co-op Funeralcare Funeral Home

Call us on **0800 088 4873**

Visit coop.co.uk/evergreen

Terms and conditions:

**As prices and availability vary across the UK, none of our burial plans include the cost of buying a grave. For full Pre-paid Funeral Plan terms and conditions see co-operativefuneralcare.co.uk/terms-and-conditions. Co-op Funeralcare is a trading name of Funeral Services Limited. Funeral Services Limited (registered number 30808R), registered in England and Wales, with registered office at 1 Angel Square, Manchester, M60 0AG. VAT registered 403 3146 04. Part of Co-operative Group.

†Offer not available in independent societies including Central England, East of England, Midcounties, Tamworth, Southern, Chelmsford Star, Scotmid, Heart of England, Channel Islands, Lincolnshire and Clydebank. A valid Co-op Membership number will need to be provided at the time of purchasing in order for you to receive the Membership reward of 5% which will be paid into your Membership account. This is paid after the 30 day cooling off period and in line with your payment choice. If you pay for your Funeral Plan in full, you'll receive your Member Reward in full, if you pay by monthly instalments you'll receive your Member Reward in monthly instalments. 1% from a member's purchase goes to their selected local cause. For full membership terms and conditions visit coop.co.uk/terms/membership-terms-and-conditions.



Co-op launches new Lasting Powers of Attorney online service

Building on the success of our online will service, Co-op has taken on the challenge of delivering another unique way to access legal services, by helping customers and members make Lasting Powers of Attorney by starting online from the Co-op Legal Services website.



'LPAs aren't about being old, they're actually about being smart and on the ball.'

James Antoniou, solicitor

What are Lasting Powers of Attorney?

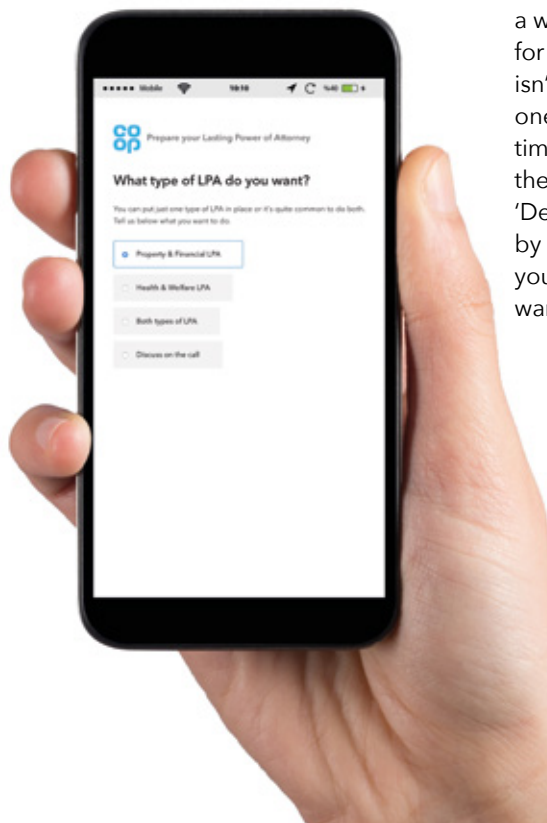
Lasting Powers of Attorney (also known as LPAs) are legal documents that allow you to choose people you trust (called your attorneys) to make important decisions on your behalf about your finances and health, should there ever be a time in the future when you're unable to make these decisions for yourself.

Why are they so important?

Many people assume that their spouse, children or loved ones can just automatically step in and deal with matters should the situation arise. Unfortunately this isn't the case - they still need the legal authority to deal with your bank accounts, property and make decisions about your welfare.

Research by Co-op has highlighted that although most people would want their immediate family to deal with their affairs, only 16% of people in England and Wales have a Lasting Power of Attorney in place. This is a worrying statistic, given that thousands of people suffer accidents and ill health every year which make them incapable of managing their own affairs.

While many people believe that getting a will in place is enough, unfortunately, for thousands of people each year, it isn't. This leaves their family and loved ones with a complicated, expensive and time consuming process to navigate with the Court of Protection, called 'Deputyship'. This can easily be avoided by putting an LPA in place now, while you're still capable of choosing who you want to be your attorney.



Why has Co-op created this new LPA service?

We spend a lot of time trying to raise awareness of the importance and benefits of LPAs. When properly explained and understood, there are very few reasons why people don't think it's a good idea to have them in place. The difficulty is, what happens next? People may understand the principle but not the practice: what information do you need to provide? What are your options? How much is it going to cost?

These are all relevant questions and although, as lawyers, we like to think of ourselves as approachable, we recognise that sometimes people just want to understand things themselves first before speaking with professionals about it.

This is where the Co-op LPA online service steps in. For those people who recognise the importance of LPAs and the need to have them in place, it helps them understand the type of information needed and what's involved before they speak to us. The service is designed to make creating an LPA with Co-op easy and understandable, using plain English and without legal jargon.



'Unfortunately, Lasting Powers of Attorney are widely misunderstood so we wanted to design a service that helped empower people, not just to understand what's involved, but also to be able to help them take the first step to getting them in place,' said James Antoniou, Head of Wills and LPAs at Co-op Legal Services.

Find out more

The new online LPA service is available at the Co-op Legal Services' website co-oplegalservices.co.uk/making-a-will/lasting-powers-of-attorney. Here you can go through a series of questions about what decisions you need to take and what information is needed for Co-op Legal Services to prepare your LPA. You then use our online self-booking system to arrange a follow-up telephone call with one of our LPA specialists who can discuss your circumstances, answer any questions you have and help you get an LPA that's right for you and your family.

Evergreen offer

If you want to speak with us, call on **0330 606 9422**. Evergreen readers can enjoy a 15% discount. Simply quote 'Evergreen' when you book your appointment online. This offer is subject to availability and Co-op Legal reserves the right to withdraw this offer at any time. The offer is limited to our Lasting Power of Attorney service and is non-transferable.

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

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

Co-op Legal Services is a trading name for Co-operative Legal Services Limited. We're registered under Company Number 05671209. Our registered office is 1 Angel Square, Manchester M60 0AG and we're regulated by the Solicitors Regulation Authority.

In Scotland and Northern Ireland different laws apply; we can refer you to an approved panel for most services. Terms and conditions apply. If you'd like to see them, just ask.

We're helping the environment and changing lives in Ghana

Co-op Insurance has been working with ClimateCare for more than 10 years, funding carbon reduction projects in the developing world that tackle poverty, improve health and protect the environment, helping people as well as the planet. We wanted to find out what that means in reality, so colleagues Laura, Debbie and Joe went to Ghana to see one of our carbon offset projects, Gyapa Stoves, in action, meeting the manufacturers, retailers and end users to find out more.

It's the little things that make such a difference to the people making and using the Gyapa stoves in Accra, Ghana's capital.

The stoves – like two metal bowls stuck back-to-back – are more energy efficient than traditional stoves, reducing carbon emissions. But it's not just that that makes them so important. And it's not even the cooking. It's the fact that they've generated a whole economy, with the support of the project and businesses like Co-op Insurance.

'It's an amazing story,' says Laura. 'From the people involved in the manufacturing of the stove to those

who are using them to cook for their families, it's a real success. ClimateCare and Relief International have created a whole industry that's helping people earn a living and have a better life. And it's such a simple piece of kit.'

The Co-op team spent four days in Accra, meeting manufacturers and families, and spending time in the bustling markets, kenkey houses, chop houses and cafes, where the stoves are a crucial part of daily life. Some 350 manufacturers and 500 local retailers benefit from manufacturing and selling the Gyapa stove, and with that comes hundreds of jobs. There have also been a raft of apprenticeships, and, because

the stoves are more energy efficient, people spend less on fuel, freeing them from fuel poverty. The end users also spoke to us about the health benefits as there is less smoke coming from the Gyapa compared to other stoves.

It's been pretty much win-win all round.

As for the manufacturers, the working environment is different to what we would see at home. 'The noise really hits you as you walk in – although it's practically an open space covered in tarpaulin,' says Laura of one of the manufacturers they visited. 'There were people with hammers shaping the stoves, others adding doors and handles and more painting them. All around us were dozens of the finished stoves – leaning against walls and stacked in corners.

'Everyone was working really hard, and when they sell the stoves they split the profit, so it works in a co-operative model.'

The stoves are created from recycled metals and are manufactured by hand and nothing, it seems, goes to waste. 'There's recycling on a huge scale going on – we went to a scrapyard where another manufacturer is based





The traditional cookstoves or open fires that are used in the developing world – by around three billion people – cause air pollution, which in turn causes respiratory disease. In addition, millions of tonnes of CO₂ are generated, contributing to climate change.

Recent studies estimate that over 11,000 people die every day from these cooking methods – more than malaria and tuberculosis combined. In Ghana, an astonishing 84% of people use solid fuels like wood and charcoal for cooking.

Wood and charcoal account for 80% of domestic energy consumption in Ghana so demand is high which means prices for fuel are high, locking people into fuel poverty. And this demand puts huge pressure on Ghana's remaining forest – deforestation is among the highest in Africa.

However, as the Gyapa uses 40% less charcoal than a traditional stove – it's more efficient, fewer trees need to be cut down and it doesn't emit smoke in the way more traditional stoves do, which brings both environmental benefits and less air pollution.

– and every part of the car is used. The employees even sit on the car seats whilst they're hammering out the stoves.'

There was also a chance to visit the Madina market to meet some of the retailers and also a trip to a ceramicist who makes the hand-thrown stove liners. And when we stopped for food, many of the cafés and takeaway stands – like the Adom Chop Bar – were using the Gyapa stoves to make traditional Ghanaian dishes and soups.

Over at the Kenkey House, it's a 4am start for Mama Irene and her team to prepare and cook kenkey – a Ghanaian staple which is similar to a sourdough dumpling – for their customers, their trusty Gyapa working overtime too.

And after a long day, there was also a chance to spend time with a family – mum cooking a meal on the stove in time for her children coming home from school.

'The stoves mean jobs, an income, safer cooking and a way out of fuel poverty,' says Laura. 'The benefits are so enormous. It was really humbling to see what a difference something so simple can have.'



How carbon offsetting works

While carbon offsetting isn't the solution to climate change on its own, it's an important and immediate way to mitigate some of our unavoidable carbon emissions. It's simple in practice: when you buy a home or car insurance policy from us, we fund a project that reduces carbon emissions. That's carbon offsetting.

So, for example, if an average car emits 2.4 tonnes of CO₂ in a year, we can offset that impact by purchasing 2.4 tonnes of carbon credits from a project which reduces emissions.

By supporting projects like Gyapa Stoves, we are able to offset 10% of our new customers' annual home energy* and car CO₂ emissions as standard**, and we're the only insurer to do this. We just think it's the right thing to do.

Terms and conditions

*Calculated from the average UK home emitting 4.4 tonnes of CO₂ through energy use, based on 2017-published typical household energy consumption from Ofgem and 2016 DEFRA conversion factors.

**Calculated from the average UK passenger car emitting 2.4 tonnes of CO₂ and travelling an average 7,800 miles per year, based on 2016 DEFRA and DfT figures.

Applicants for insurance are subject to normal underwriting criteria.

Co-op Car Insurance is normally available to customers aged 17 to 75 years only.



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coop.co.uk/insurance

Home 10% carbon emission figure calculated from the average UK home emitting 4.4 tonnes of CO₂ through energy use, based on 2017-published typical household energy consumption from Ofgem and 2016 DEFRA conversion factors. Car 10% carbon emission figure calculated from the average UK passenger car emitting 2.4 tonnes of CO₂ and travelling an average 7,800 miles per year, based on 2016 DEFRA and DfT figures.

Calls may be monitored or recorded for security and training purposes. Lines are open from 8am–8pm weekdays, 8am–5pm Saturdays and 9am–4pm Sundays. Applicants for insurance are subject to normal underwriting criteria. Co-op Insurance is a trading name of CIS General Insurance Limited; registered in England and Wales under company number 299999R. 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.

Happy birthday!



Co-op Insurance celebrated 150 years on 29 August with some traditional - and not so traditional - events to thank our colleagues and their families. It also gave us the opportunity to work together with our suppliers.

Alongside delicious birthday cake (thanks to the baking skills of several of our talented colleagues) we had colleague lunches and, in a break with tradition, a dragon boat race and family fun day! The latter gave us an opportunity to invite some of our suppliers to take part in a day-long event that saw the teams and Co-op Insurance donate almost £30,000 towards a number of charities.



One of those that benefited from the race day was the Eden Rivers Trust, Co-op Insurance's chosen charity for the second part of the year. The trust has identified Natural Flood Management (NFM) as a more affordable solution to flood prevention

and they are already working with three at-risk communities to deliver NFM measures, including woody debris dams, soil improvements, tree planting and offline water storage. A perfect fit for us, as we continue to help make communities safer and more resilient.

We asked for your stories of working for Co-op Insurance - here are a couple:

Robert remembers working as a CIS agent from 1987 to 2006, based in the Co-op Bank branch in Oxford. He was recruited by the agent for his parent's Co-op business and, on the day of his interview, turned up to meet Mr Best in a coat over his chef's whites. He got the job and stayed for 29 years. He says: 'I enjoyed being an agent as the work was flexible, I was allowed to spend time with clients and their families to build up good relationships. I still keep in touch with other agents and office staff as we have a Christmas lunch each year.'

Ewen remembers working for us in the mid-1980s and one particular incident when a farmer's combine harvester was destroyed by fire at the most important time of the year and the farmer was extremely worried about his crops being harvested. Says Ewen: 'I helped him as much as I could, using my background experience with our claims department. The claim was settled quickly and the farmer was delighted.'

Smart meters

Sometimes, it can be hard to understand our gas and electricity bills. Estimates mean we're often in the dark when it comes to our energy usage. If we can't see what we're spending on energy, we can't easily plan a household budget and we have little control over how much energy we use and when.

It's about time that changed – and modern technology means it can change. The national smart meter rollout is an essential upgrade, unprecedented in its scale, to improve Great Britain's energy infrastructure. Between now and 2020 every home in England, Scotland and Wales will be offered a smart meter by their energy supplier, at no extra cost.

What are smart meters and how will they benefit you?

Smart meters are the new generation of gas and electricity meters which will replace the traditional meters in our homes.

Smart meters will help you stay more in control of your energy use and help you save money. Seeing how much energy you're using, and what it's costing you, can make it easier for you to identify the situations where you might be using a lot of energy and might want to make changes to reduce it. For example, boiling just the amount of water that you require, rather than the full kettle, will reduce energy consumption.

With your smart meter you are offered an in-home display. This easy-to-understand handheld display shows exactly how much energy you're using as you use it, and tells you in pounds and pence exactly what it's costing you by the hour, per week or per month. You will no longer need to have manual meter readings, which means no more strangers coming into your home. And you won't be faced with trying to work out your bill from your own readings.

How do smart meters work?

Smart meters take regular readings and share these wirelessly with your energy supplier through a secure network solely for smart meters. Though it is a wireless system, you don't need broadband in your home for it to work. You can choose to send this information daily, weekly or even half hourly. This means your bills will be accurate, not estimated, and you will no longer need to have manual meter readings.

What else will I receive with my smart meter?

Along with your smart meter, you will receive an in-home display, a handheld digital device that shows exactly how much energy you're using and what it is costing in near real time. In-home displays can sit anywhere in your home and you can view your usage by the hour, per week or per month. Having this information easily accessible will mean you can switch to a better deal much more confidently.

What if I am on a prepayment meter?

In the future, smart meters will make switching between suppliers, or between credit and prepay mode, quicker and easier. You won't need a different meter fitted to use smart prepay. Smart prepay customers will also be able to top up online, with an app, on the telephone, via text message or in person at your local store/outlet. Payments will automatically be added to your account. You will always be able to top up with cash.



When can I have my smart meter installed?

Energy suppliers are installing smart meters for their customers at different times. When you're eligible to get a smart meter can depend on many different factors, such as the age of your existing meter and the type of housing you live in. Your supplier will be in touch to arrange an appointment when they're ready to install yours – or contact your supplier to ask when you can have one. Everyone will be offered a smart meter by 2020.

What will happen at installation?

Your supplier will provide you with an appointment in writing in advance of your installation – they will never turn up on your doorstep unexpectedly. Upon arrival, an installer should present you with a valid identity card which shows the company name, phone number and the installer's name and photograph.

You'll need to make sure your gas and electricity meters are in an accessible location or let your supplier know well in advance if they're not. You must be present during the installation, which will take around two hours, during which time your energy supply will need to be cut off for a short period.

Once your smart meter is fitted, the installer will talk you through how to use your new in-home display, and provide you with energy efficiency advice. If a gas smart meter is being installed, they'll also conduct a basic gas safety check on your gas appliances during the installation.

Do I need one smart meter for gas and another for electricity?

Yes, both meters will be replaced.

If you're a dual-fuel customer, your supplier will aim to install both meters on the same visit to make things as easy as possible. You will only need one in-home display to view both your gas and electricity usage. If your gas and electricity accounts are with different suppliers, you'll have two separate smart meter installations (one from each of your suppliers).

Who is Smart Energy GB?

Smart Energy GB is the voice of the smart meter rollout. It's their task to help everyone in Great Britain understand smart meters, the national rollout and how to use your new meters to get your gas and electricity under control.



For more information about **smart meters** and how they can help you, visit: **smartenergyGB.org**

Think Carbon Monoxide

think



There's a surprising variety of hazards in your home - badly fitted carpets, the bleach in the bathroom, electric cables, faulty tumble dryers etc. Most of us know about them and do something about it as a matter of routine. However, a surprising number of people in the UK live in a home with no carbon monoxide (CO) detector.

It's estimated that only about 39% of households have a detector and some people mistakenly believe their smoke detector will do the job.

Every day, five people in the UK will go to an A&E department with the symptoms of CO poisoning. CO is extremely dangerous. You can't smell it, see it or taste it. It's toxic. About 200 people a year are hospitalised because of it and up to 50 people a year die as a result of CO in the UK. Many more thousands could be suffering the effects of low-level CO poisoning without knowing it; they just feel ill.

The main causes of CO poisoning are incorrectly fitted or poorly maintained household appliances - gas cookers, heaters and boilers, coal fires, oil-fired heaters, wood fires/log burners and LPG heaters. The classic signs are lazy, yellow flames on the gas appliances; sooty, brown scorching marks around the appliance; and excessive condensation.

People's symptoms vary, but often include headaches, nausea, dizziness, breathlessness and, in high levels, collapse, loss of consciousness and death. Symptoms can include flu or food poisoning-like symptoms that don't go away, a metallic taste in your mouth and being more tired than usual.

Critically, you may feel ill when at home, but feel better when you leave your home and get fresh air because you're outside. Visitors, friends, grandchildren etc may also have the same symptoms, and feel better when they leave. Even your cat or dog may have the symptoms that you have.

Top tips

The good news is that there are practical steps you can take to be safer. They include:

- Having your gas appliances checked every year and always using a Gas Safe Registered engineer to do the work (gassaferegister.co.uk / 0800 408 5500)
- If you have a chimney that is in use, have it swept at least once a year
- Fit an audible CO alarm and make sure it meets the BS EN 50291 standard. Ideally, fit one in every room where there is a source of CO. Fit it using the manufacturer's instructions. CO alarms are available from all the main high street DIY retailers.
- Never block ventilation in your home.

If you live in England, Scotland or Northern Ireland and rent your home from a private landlord, there is legislation that means that your landlord has varying statutory duties they must fulfil regarding CO detectors. In Wales, there is recommended practice. Many social landlords meet statutory requirements too, but always check. If you own your own home, use the top tips above to be safer.

Win a CO detector

To encourage you to 'Think CO', we are offering two lucky people the chance to win a CO detector supplied by the Think CO project, run by the Gas Safe Charity (gassafecharity.org.uk), courtesy of the Foundations Independent Living Trust (filt.org.uk).

All you have to do to win is answer: **What colour gas flame do you need to be wary of?**

Send your answer by email or post, including your name and address, to Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester, M60 0QG or email evergreen@coop.co.uk

The winners will be the first two entries drawn from a hat on 5 January 2018.



Win a two-night stay at a Coast & Country hotel of your choice

Coast & Country Hotels believe a hotel stay should be more than just time away. It should be a memorable experience that stays with you long after you leave.

From a cliff-top in Tenby to the heart of Harrogate, from sea-views with breakfast to a nightcap in the Highlands, Coast & Country Hotels offer unique, unrivalled positions in Britain's most desirable destinations.

Together, Coast & Country hotels and self-catering apartments form a charming collection, yet each is as individual as the guests who stay there. Among them a restored mansion house, Duchess's villa, Scottish Hydro and nineteenth-century home farm, each with its own story to tell.

Guests can expect superb en-suite rooms, free Wi-Fi, fantastic bars and restaurants and, at selected hotels, leisure facilities such as swimming pools and saunas.

Hotels are pet-friendly too, subject to prior arrangement and a small fee.



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Win a two-night stay at a Coast & Country hotel of your choice, inclusive of traditional breakfasts each morning and delicious three-course evening meals. Simply answer this easy question:

Which Coast & Country hotel might you select if you wanted to visit Shakespeare's birthplace?

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

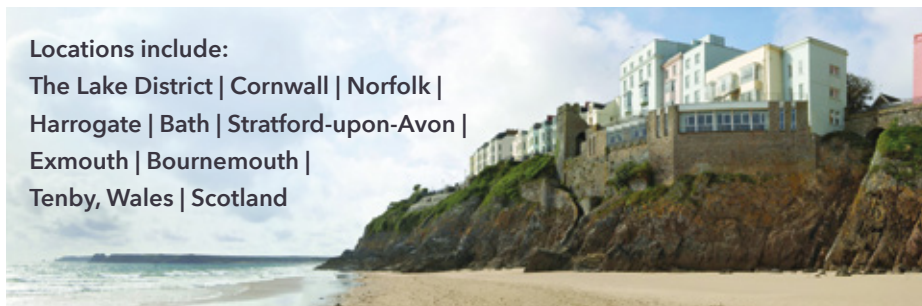
Email: evergreen@coop.co.uk

The winner will be the first correct entry drawn from a hat. The closing date is 5 January 2018.

Prize does not include travel, insurance or any other costs incurred outside of the prize stated. The prize is subject to availability, is non-exchangeable, non-transferable, and is not redeemable for cash or other prizes. Prize must be taken by 1 December 2018 and excludes Christmas, New Year, Easter and Bank Holiday weekend stays.

Locations include:

The Lake District | Cornwall | Norfolk |
Harrogate | Bath | Stratford-upon-Avon |
Exmouth | Bournemouth |
Tenby, Wales | Scotland



Admiral Nurses: helping families face dementia with more confidence

Receiving a dementia diagnosis for your spouse, parent or relative can be a bewildering experience. It's not always obvious where to go for advice, or how to get information about what might happen next.

Admiral Nurses are specialist dementia nurses with a wealth of experience in the challenges faced by people with dementia, their carers and families. Living with dementia can be a hard and lonely experience and so Admiral Nurses work alongside families to provide the emotional support and practical solutions they need to live more positively with dementia every day.

Admiral Nurses are often described as a lifeline by families who are trying to care for a loved one living with dementia. They help carers to cope with the demands upon them and find solutions that others may not be in a position to consider. This can range from identifying complex clinical issues linked to other medical conditions, understanding the effects of medication, the impact of dementia on family relationships, and methods and techniques for coping with dementia-related behaviour.

Most importantly, Admiral Nurses provide a listening ear to carers and families, to provide emotional support and the assurance that they do not have to face their loved one's dementia alone. Matthew, Glen and Yvonne's Admiral Nurse, shares his story - see the panel on the next page.



Dementia UK is a national charity providing the specialist dementia support that families need through our Admiral Nurse Service. Dementia UK's mission is to eventually provide everyone caring for someone with dementia with access to an Admiral Nurse. There are currently 211 Admiral

Nurses working across England, Scotland and Wales, with a target to have 300 in place by 2020.

Anyone with questions or concerns about dementia can also call the Admiral Nurse Dementia Helpline, open seven days a week, on 0800 888 6678.



'I love being an Admiral Nurse. But the bit I enjoy the most is giving people like Yvonne and Glen hope - that things can be different, they can be better.'

'Admiral Nurses like me help in a whole range of ways. Firstly, there are practical things. Yvonne was worried because Glen would turn the gas on in the night. So I arranged for a cut-off valve to be fitted so she can sleep peacefully.

'I also help to problem solve. There are lots of services out there - but finding the right ones can be

challenging if you don't have specialist knowledge. If you're feeling stressed, sifting through a pile of leaflets isn't the answer. I get to know the people I work with and the local services and make sure they're matched up. My in-depth training means I have the expertise to advise on medication and treatment options too. Whatever is worrying someone - from appointments to money issues - I'll do my best to take care of it.

'Bringing the past to life is an important way for someone with dementia to connect with the person they once were. Memories are where people

stay the same. They can still connect with old emotions, even if they can't express them easily now.

'I love being an Admiral Nurse. But the bit I enjoy the most is giving people like Yvonne and Glen hope - that things can be different, they can be better.'



Time for a cuppa

From 1-8 March every year, Dementia UK holds the Time for a Cuppa fundraising week, encouraging people to hold a tea party for their friends, family, neighbours and colleagues, to get together for tea and a chat, and to raise awareness and funds for more much-needed Admiral Nurses.

Anyone who would like to register for a free Time for a Cuppa party pack for 2018 can call 020 7697 4052 to register their interest. Packs will be ready to send out towards the end of the year. The pack is crammed full of fundraising techniques, promotion tips, as well as games and ideas for holding your tea party.

For more information on Admiral Nurses, Dementia UK or Time for a Cuppa, please visit our website at dementiauk.org

The word on tax

Tax Help for Older People, a charity that offers free tax advice to older people on incomes below £20,000 a year, has provided its usual round-up of tax-related news for the readers of *Evergreen*.

Self-assessment for pensioners

As Her Majesty's Revenue & Customs continues to move to a fully digital tax system, they're aiming to make things simpler for some pensioners who complete a self-assessment, where HMRC hold all of the required information but the tax cannot be fully collected under PAYE.

New State pensioners during the 2016/17 tax year will be some of the first to experience the new system and receive a statement this autumn. Those already in self-assessment will not see the new process until 2018 and must complete their 2016/17 self-assessment in the usual way. Others to join this year will be those with a 2016/17 underpayment that can't be collected via a tax code. It is called Simple Assessment and it'll work in much the same way for the taxpayer, except that you won't actually need to fill in a form.

HMRC will provide a calculation called a PA302, using the figures they already hold, and will issue it to the taxpayer showing them how much tax they need to pay. It's important to make sure you agree with the figures. The payment deadlines are in line with the existing self-assessment process but, without having a tax return to complete, missing the filing deadline and late filing penalties are no longer a worry.

Nevertheless, late payment penalties and interest are still a concern if you don't pay on time.

Real time tax information

Since April 2017, HMRC has been using 'real time' information from employers, pension providers, banks and building societies to make automatic adjustments to tax codes as near to the time of the change as possible, so that the correct amount of tax is deducted during the tax year. This means more coding notices are issued throughout the year but there will be less end-of-year tax calculations showing underpayments or overpayments.

If you already have an underpayment from an earlier year included in your 2017/18 tax code, you may struggle if an 'in year' underpayment is also added. If your income has reduced and you don't understand why it has changed, or you will struggle to live on your reduced income, you need to contact HMRC as soon as possible on 0300 200 3300. Ask them to explain the changes to your satisfaction and, if necessary, ask for a longer period to pay; HMRC call this a 'Time to Pay' arrangement.

Personal Tax Account

HMRC introduced the Personal Tax Account in 2015 and millions of people have since registered via HMRC's Government Gateway.

It's relatively simple to register via the Government Gateway – you'll need your personal details like name, address and date of birth along with an email address, a mobile or landline telephone to receive a 'one time passcode'. You'll also need a P60, payslip or passport/driving licence and your National Insurance number.

Once you've registered, you can see how much income you've received, how much tax you've paid, fill in and send your tax return if you do one, or check your State Pension forecast. You can also claim a refund, transfer the marriage allowance or inform HMRC of a change of address.

TAX HELP
FOR OLDER PEOPLE



Don't miss out on tax allowances

Marriage Allowance (MA)

This allowance started in the 2015/16 tax year. It allows a couple who are married or in a civil partnership to transfer a specific amount of their unused tax-free allowance to either their spouse or partner. The amount that can be transferred is 10% of the annual tax-free allowance (£11,500) meaning that £1,150 can be transferred this year. This can save up to £230 in tax and can be backdated to 2015/16.

It's important to remember that this transfer must be claimed by the spouse/partner who is giving up the allowance.

The easiest way to claim is online at www.gov.uk/marriage-allowance, by telephone on 0300 200 3300 or by post to HM Revenue and Customs BX9 1AS.



Married Couples Allowance (MCA)

This allowance benefits couples who are married or in a civil partnership where **one spouse or partner was born before 6 April 1935**.

It reduces the amount of tax you pay and in the current tax year it can be up to £844. It can only reduce your tax bill to zero so it won't create a refund. The effect this year is the same as having an extra £4,223 tax-free allowance and if you claim it, this is the figure you should look for in your tax code.

HMRC will usually allocate this extra allowance to the highest earner, but if it would better benefit the other spouse you can apply to HMRC for some or all of the allowance to be transferred using form 575. You can also ask HMRC at the end of each tax year to transfer the surplus MCA if that is more beneficial. Contact HMRC online at gov.uk/married-couples-allowance, by telephone on 0300 200 3300 or by post to HM Revenue and Customs BX9 1AS.

Please note, if you're old enough to use the Married Couple's Allowance, you can't use the Marriage Allowance transfer as well.

Blind Person's Allowance (BPA)

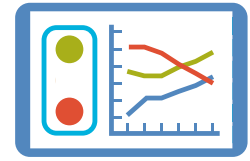
This allowance is available when a taxpayer is registered **Severely Sight Impaired (SSI)**; remember, you don't have to be completely blind. If your ophthalmologist decides you are SSI and issues you with form CV1, you can contact your local authority to get registered with a number. You can then contact HMRC to claim the allowance. This year the allowance is £2,320. If you can't use the allowance because your income is too low, you can transfer it to your spouse or civil partner, using form 575. Claiming BPA can save you paying £464 in tax this year. In Scotland and Northern Ireland the process is slightly different. You need to be issued with a BP1 certificate in Scotland and an A655 in Northern Ireland. To claim this allowance contact HMRC, online at gov.uk/blind-persons-allowance, by telephone on 0300 200 3300 or by post to HM Revenue and Customs BX9 1AS.

This article is by Tax Help for Older People, registered charity no 1102276 (Scotland no SC045819), offering free tax advice to older people on incomes below £20,000 a year. The Helpline number is 0845 601 3321 or geographical 01308 488066.





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



Matters of the heart

Atrial fibrillation (AF) is a fairly common heart condition that is being diagnosed more frequently, in part thanks to GPs screening for the condition during routine consultations. Untreated, it can increase the risk of stroke but, if identified, it can be managed with medication or surgical intervention.

What is AF?

Atrial fibrillation is a condition where, rather than blood being pumped in a regular, rhythmic, controlled fashion around the body, the heart contracts more chaotically. That is, the heart contracts and relaxes at an irregular rate. This means, firstly, that the blood does not reach the target organs quite as successfully and, secondly, that the blood can sometimes lie stagnant and pool within the heart. When this happens, the blood is more likely to clot, and any clots formed may travel to the brain and cause a stroke. A stroke is where blood supply is blocked to the brain.

Treatment of AF requires two different components; control of the rate or rhythm, and thinning of the blood to prevent stroke.

How is it diagnosed?

Atrial fibrillation is more common in people with other heart conditions. It does not necessarily cause any symptoms at all, and is often discovered by chance when a doctor feels a patient's pulse and notices that it is irregular.

Because of the increased risk of stroke that it brings, GPs are now encouraged to screen for the condition routinely, by a simple feel of the pulse, even where it may not be strictly necessary to that day's presenting symptom. However, in some people it may cause shortness of breath, palpitations and dizziness, and in these cases is often first diagnosed in hospital, when a patient presents feeling unwell.

The condition is diagnosed by an ECG, but this depends on if the patient is in constant AF and, therefore, if they are displaying this rhythm when the ECG is done. If not, it may be necessary to wear

an ECG monitor for a period of 24 hours or longer in order to catch it when it happens.

It is also necessary to have blood tests to find out if there is any precipitating cause, and sometimes other investigations such as an echocardiogram (ultrasound scan of the heart).

In straightforward cases, AF may be managed completely by the GP, but in certain cases, particularly if initial treatment doesn't work, or if the patient is very symptomatic, referral to a cardiologist may be required.

How is it treated?

Treatment of AF requires two different components; control of the rate or rhythm, and thinning of the blood to prevent stroke.

Heart rate or rhythm control

Firstly, we need to either slow the heart down or convert it back to a normal regular rhythm. This enables the heart to pump blood round the body in a more orderly fashion, and therefore it reaches the organs and tissues that need it more successfully. The most common approach is to just slow the heart rate down, even though it may be left at an irregular rate.

The most common drug we use to do this is a beta blocker, such as bisoprolol or atenolol. Beta blockers work on the heart to slow its rate of contraction. Another drug called digoxin is also commonly used. Alternatively, should we need to convert it back to a normal regular rhythm, other drugs can be used instead such as amiodarone. This tactic is tried less commonly, as there is usually an underlying cause for the AF, and therefore the heart may just revert to AF again anyway. The heart can also be converted back to a normal rhythm with various surgical procedures.

Preventing stroke

The second important component of managing AF is to thin the blood so that there is less chance that any pooled blood may clot.

This has traditionally been achieved with warfarin, and we do still use this a lot. Its main disadvantage is that it requires quite frequent blood tests to ensure it is thinning the blood to just the right level.

For this reason, some other drugs have been developed that do not require this, for example apixaban, rivaroxaban and dabigatran. These do not require blood test monitoring as they simply involve taking the same dose of the tablet each day. The main perceived disadvantage is that, should the blood thin too much, there is no antidote that can be used in an emergency, for example where the patient is bleeding as a result of the drug. However, the risk of this is deemed very low, and these drugs are used increasingly commonly by cardiologists.

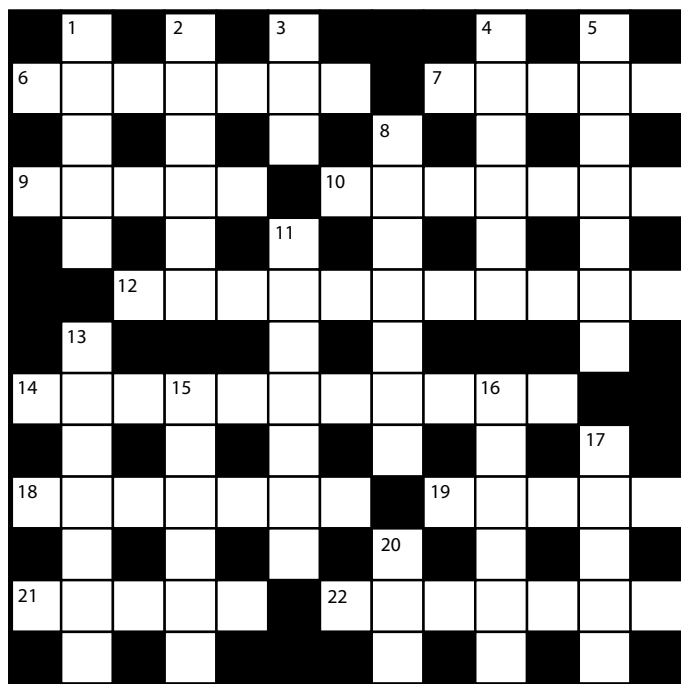
In some patients, we may decide that the risks of thinning the blood are greater than the benefits, in which case we will avoid this component of the treatment. For example, in an elderly patient who falls frequently, the risk of falling and then bleeding may be considered too high.

Atrial fibrillation is a common heart condition which often goes undiagnosed. Although it often has no symptoms, it is essential that patients are treated to reduce their risk of further heart problems and stroke. Unless the AF is particularly symptomatic, most people are able to continue with their lives as usual.



Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

6. Seat of the US Congress in Washington, DC (7)
7. See 18 Across
9. Spirit of Arabian folklore, traditionally imprisoned within a bottle or lamp (5)
10. Clare, the television sports presenter (7)
12. Person who defeats a seemingly much more powerful opponent (5-6)
14. '_____ 2049', the movie in which Harrison Ford plays Rick Deckard again (5,6)
18. And 7 Across. 17 Down's follow-up to 'The Girl On The Train' (4,3,5)
19. Pinkish-violet colour (5)
21. Annual horse-race run on Epsom Downs (5)
22. Small, slender antelope (7)

Down

1. And 20 Down. Presenter of the TV series 'The Reassembler' (5,3)
2. Brief, two-piece swimsuit (6)
3. Brian, the presenter of science programmes on television (3)
4. Composer of 'Messiah' and the 'Water Music' suite (6)
5. '_____ From Heaven', a classic television series (7)
8. See 17 Down
11. State of disorder in society (7)
13. Bed covering (7)
15. Didier, one of Chelsea's greatest-ever strikers (6)
16. 'The Marshall Mathers LP 2' is one of this rapper's albums (6)
17. And 8 Down. Writer of the novel 'The Girl On The Train' (5,7)
20. See 1 Down

Win

Roberts Radio
Ortus 1 DAB/DAB+
Radio



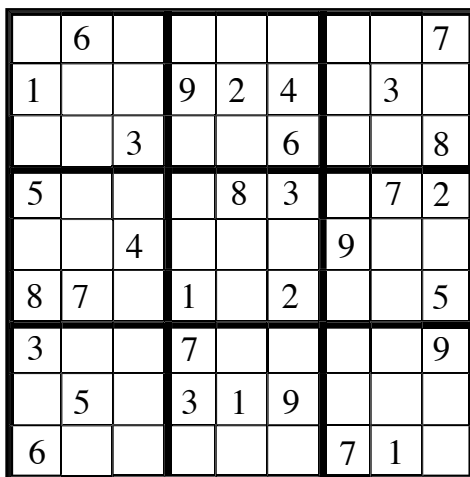
Win

Sony Wireless
Headphones



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

Coopdoku



Answers to the last issue's crossword

Across: 1. Achievement; 9. Fleapit; 10. Slang; 11. Hades; 12. Richard; 13. Nickel; 15. Ordain; 18. Oregano; 20. Coypu; 22. Notes; 23. Vatican; 24. Cheesecloth

Down: 2. Creed; 3. Impasse; 4. Voters; 5. Music; 6. Niagara; 7. Afghan Hound; 8. A God In Ruins; 14. Cheetah; 16. Recital; 17. Louvre; 19. Aisle; 21. Yacht

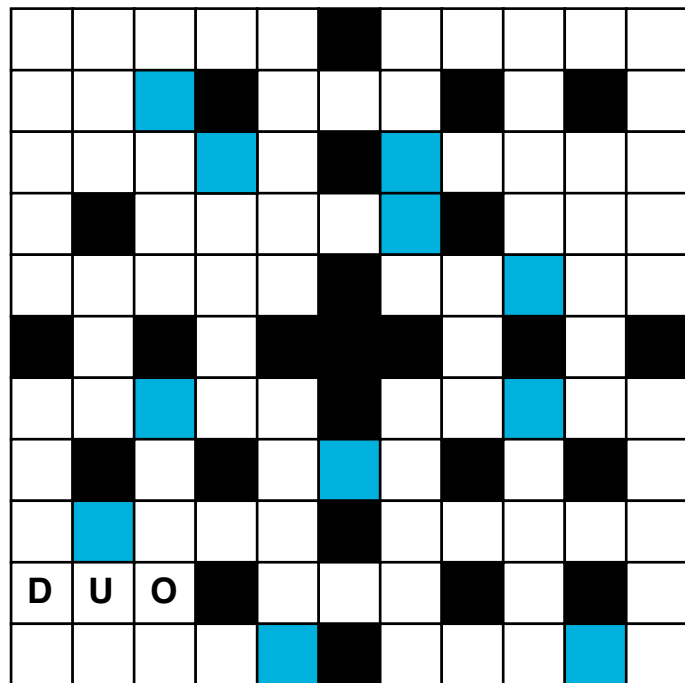
Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in blue squares to form the name of a tourist attraction.



Win

Dreamland
Luxury Heated
Throw



3 letters

AXE
GUN
ICE
OAK
ORE
RED
REV
TOE
TOT

5 letters

ALLOT
APPLE
ATOMS
BEARS
BEAST
BERTH
BRIDE
CATER
ENTRY
EVICT
HENNA
HOTEL
HYENA
IDIOT
IGLOO
KITTY
LAMBS
LEES
NOBLE
OATEN
REPEL
SOOTY
TABOO
TATTY
TREAT
TRICK
TULSA

Word Fit answer

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

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

The closing date is 5 January 2018.

Name

Address

Tel no.

Scribble space

Competition winners

Briers - Julie Dodsworth
K Ancell, Cheshire

Theatre Tokens
D Matthews, Port Talbot

Crossword
H Duric, Chepstow

Wordfit
P Aslett, Kent

Coopdoku
G McElroy, Carrickfergus

Longest Day CD & Poem
T Morgan, London

Access for all

Evergreen is available in large print, tape or CD.

Please ring: 0330 606 9470

Email: evergreen@coop.co.uk

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

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Noticeboard

Diary dates and useful information

REA events 2017/18

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

BRIGHTON REA

- 13 November - The Oregon Trail. An illustrated talk given by the well-travelled Graham Albon
- 11 December - Christmas Party
- 8 January - Rockies to the Prairies. Our dear friend Peter Hill will give us an illustrated account of his two-week holiday visiting the Canadian Rockies, the Prairies and Calgary
- 12 February - Annual General Meeting
- 12 March - A presentation by Ian Everest. Sussex during the First World War
- 9 April - The Roy Hall Story. An update on his latest visits across the World
- 14 May - Let Me Entertain You. A happy afternoon with the voice of Geoffrey James and his pianist Jean

BRISTOL REA

- 16 November - Lunch, Kings Head, Whitehall
- 6 December - Christmas lunch, Filton Golf Club
- 13 December - Lunch, Wackum Inn, Whitehall

NOTTINGHAM REA

- 28 November - Rainbows
- 20 December - Christmas lunch

CO-OP RETIREMENT FELLOWSHIP (CAMBRIDGE)

- 7 December - Meeting. Bingo with Trevor Ayers
- 14 December - Christmas lunch, Royal Hotel
- 1 February - Meeting. Talk by Mike Petty, Cambridge Transport History
- 1 March - AGM, Music & Chat. John Woodhouse
- 5 April Meeting - Talk on East Anglian Air Ambulance
- 6 - 9 April - Weekend break, Eastbourne
- 3 May - Meeting/Quiz. Company Logos, David Drewry
- 7 June - Meeting, Music & Chat. Big Ron Tee
- 14 June - Day visit to Felixstowe
- 5 July - Meeting
- 2 August - Meeting
- 6 September - Meeting. Talk on 'Scotdales' (tbc)
- 4 October - Meeting. Talk on 'Chivers' by David Oates (tbc)
- 5 - 8 October - Weekend break, Eastbourne
- 1 November - Meeting
- 6 December - Meeting. Bingo with Trevor Ayers
- 13 December - Christmas lunch, Royal Hotel

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

SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 14 December - Christmas lunch, Acorn, Burncross, Chapeltown
- January 2018 - New Year lunch, Venus Restaurant, Dinnington - date to be advised - contact Secretary
- 1 February - Lunch at the Millstone, Tickhill, Doncaster
- 1 March - Lunch at Acorn, Burncross, Chapeltown
- 5 April - Lunch at Millstone, Tickhill, Doncaster
- 3 May - Lunch at Acorn, Burncross, Chapeltown
- 7 June - Lunch at Millstone, Tickhill, Doncaster
- 21 June - Evening meal at Venus Restaurant, Dinnington
- 5 July - Lunch

PLYMOUTH REA

- 5 December - Christmas draw
- 12 December - Christmas lunch



MANCHESTER REA

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

- 16 November – A Judgment in Stone (OPH)
- 22 & 23 November – Cilla (PAL)
- 25 November – London with Virgin Trains
- 29 & 30 November – Crazy for You (OPH)
- 8 December – Christmas party, Mercure Hotel
- 13 & 15 December – Dick Whittington (OPH)
- 31 January – Hamlet (LOW)
- 1 February – Hamlet (LOW)
- 8 February – Strangers on a Train (OPH)
- 15 February – Flashdance (PAL)
- 21 February – Thriller Live (PAL)
- 22 February – The Rat Pack (OPH)
- 14 & 15 March – The Sound of Music (PAL)
- 21 & 22 March – Fat Friends the Musical (OPH)
- 19 April – Thirsk & Ripon (inc. the Races)
- 27 April – Annual General Meeting (venue tbc)
- 3 & 10 May – Miss Saigon (PAL)
- 16 & 24 May – Blood Brothers (PAL)
- 17 May – Cheshire Oaks & Bents Garden Centre

- 14 June – Saltaire & Leeds / Liverpool Canal Cruise
- 14 & 20 June – War Horse (LOW)
- 23 June – London (subject to Virgin Seat Sale)
- 7 July – London (subject to Virgin Seat Sale)
- 12 July – Lincoln
- 4 August – London (subject to Virgin Seat Sale)
- 16 August – Southport (inc. Flower Show)
- 6 September – Buxton & Bakewell
- 3 & 11 October – Matilda (PAL)
- 4 October – Warwick (inc. the races) & Stratford
- 5/6/19/20 December – Wicked (PAL)

As well as all the above, we hope to arrange three or four lunches, either in the city centre or out of town. Full details of all activities are sent to REA members who have registered with us. If you're NOT registered, and want to receive detailed information, please send an email to harold.linton@coop.co.uk, asking to be included on our mailing list for events.

LEEDS REA

- 5 December – Christmas lunch, Cosmopolitan Hotel, Leeds

Meetings are held on the 3rd Wednesday in the month in March, June and September.



Northampton Retired Employees' Association

Northampton Retired Employees' Association (or, to give it its correct name, the South Midland Retired Employee Association) was founded 38 years ago and is still very active.

Over the years the group has had a number of homes but now is settled in the St Giles Church Hall on St Giles Terrace in the middle of Northampton, ideal for members to travel by public transport.

Each Friday they hold a coffee morning – perfect if you're shopping and want to meet up with friends.

They meet on the second Tuesday of the month when they are entertained by a variety of speakers. They have two trips a year and have a well-attended Christmas lunch.

The secretary is Miss Betty Davis (Tel: 01604 758079). New members are always welcome.





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