

The magazine for retired Co-op pension scheme members

Spring 2018



evergreen

Win

Luxury
getaway
See page 27

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Protect your family's
nest egg

**Everything is
coming up roses**

Welcome

To the spring issue of *Evergreen* magazine.

By the meteorological calendar, spring started on 1 March. Well, it certainly didn't feel like it, with sub-zero night-time temperatures for huge swathes of the country.

Trying to keep warm, especially when you're on a fixed income, can be a real challenge. The article on page 30, kindly provided to us by National Energy Action, gives some useful tips for keeping your energy costs down so you can afford to keep warm.

This issue of *Evergreen* has the usual mix of updates from across the Co-op's businesses, informative articles aimed at pensioners, and a number of great competitions. We're sure you'll find something of interest - do let us know if anything in particular catches your eye.



We love to hear from our readers, so please keep sending in your letters and photos. If you have a special anniversary or birthday coming up, drop us a line and we'll do our best to include it in our Celebrations.

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

Jackie

Jackie Carr
Pensioner Welfare Officer
0330 606 9470

By the time you sit down to read this issue of *Evergreen*, Brian Green, our much-loved Pensioner Welfare Manager (pictured above) will have joined your ranks as a Co-op pensioner. His final message to readers is given on page 18.

Help us find WW2 veterans for free remembrance tours



The Royal British Legion wants to take all surviving veterans of the Second World War on a free Remembrance tour to where they served during their time in the Armed Forces.

Tours will take place throughout 2018 and will give WW2 veterans the chance to meet up with fellow veterans and pay their respects at battlefield sites, cemeteries and memorials. The Treasury is enabling these free tours to be funded by Libor fines, and will enable the veterans to return with a family member and carer.

No database exists of WW2 veterans who are still alive today, so the Legion needs your help to ensure every surviving veteran can take part. If you or someone you know fought in WW2, please sign up! Go to arenatravel.com and click on 'Remembrance Travel' or call 01473 660800.

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Hello again

I've written previously about the fantastic work we've been doing to build a stronger Co-op and we're now starting to see the benefits. I see that Steve has shared some of this with you in this edition of *Evergreen* so I won't repeat what he's said, but it is an exciting time and I feel really optimistic about the future.

While the Co-op has experienced some challenging times in recent years, I'm delighted to remind you that our pension schemes have not been on anything like the same rollercoaster journey.

The Pensions Team here in Manchester and the Trustees who serve our five pension schemes have continued to work diligently, using all of our knowledge and expertise to ensure that your schemes are well managed. We know that the security of your pension benefits is the single most important issue to you and we never lose that focus.

We've just completed the triennial valuation for the Pace scheme - which is by far our biggest scheme - and

this shows it is in a very healthy position. Visit the pension website at coop.co.uk/pensions for further details about Pace and indeed about all of our schemes. And please rest assured that the Co-op and the pension scheme Trustees will continue to work closely together to ensure that your pension benefits remain secure, whichever part of the Co-op family of businesses you worked for.

Finally, I would like to place on record my gratitude and very best wishes to Brian Green, Pensioner Welfare Manager, who is retiring after 18 years of sterling service at the Co-op. Brian is a man of many talents and some great stories if you get the chance to ask him (and even if you don't ask him he'll probably tell you some anyway!)



Brian has been the driving force behind our welfare service and the much-loved *Evergreen* magazine. He has provided a much needed and greatly valued link between past and present colleagues and, in many ways, past and present Co-op businesses. Well done Brian and thank you. Jackie Carr, who has worked brilliantly with Brian for many years, will carry on the great work.

All the very best

Gary Dewin
Director of Pensions,
Reward, Benefits and ER

Hello everyone,



It's been an exciting and busy start to the year across Co-op. We've launched our ambition for the next five years, and we've called it 'Stronger Co-op, Stronger Communities'.

This is about growing Co-op - making sure we're commercially successful and giving our customers



and members more of what they want, so we can give more to the communities we serve and make them great places to live.

You might say that we do this already - I'm sure no one missed the £20m we gave to 8,000 local causes up and down the UK last year. But I believe this is a golden age for co-operatives - people are crying out for our approach to business - and if we think big and act brave we can do even more.

One Co-op

I want us to act as 'one Co-op' that has colleagues, customers and members at the centre of our thinking all the time. There's both logic and magic in our plans. You'll have seen

some of the logic already - our food price cuts in January and the fact we've not increased our funeral prices. We're working on some new things too, building on digital opportunities to connect people, services, goods and communities like never before.

Our annual results will be coming out around now. You'll see that we're talking more about what we're doing for communities, and explaining that our business performance is the thing that makes it possible for us to do this. That's our Co-op difference.

Thank you,

Steve Murrells
Co-op CEO

POST Bag



Star letter

A holiday on HMRC?

Thank you very much for the article in the *Evergreen* magazine, Winter 2017 on Marriage Allowance (MA).

As I do not pay tax on my State or Co-op pension, I phoned the number you supplied. A very pleasant lady said the allowance would apply and my husband's tax would be reduced. She said that she would backdate it to 2015 and we would hear from them within 30 days.

What a lovely surprise we had to receive, after only a few days, a cheque for over £400 for the years 2015-2016 and 2016-2017.

So a 'big thank you' - it will make life a little easier and perhaps we can get ourselves a holiday to Scotland in the Spring.

Z McMullan



We're delighted to hear that the article in *Evergreen* has helped with your tax affairs. It was kindly provided to us by Tax Help for Older People, a charity that offers free tax advice to older people on incomes below £20,000 a year.

Their helpline number is 0845 601 3321 (calls charged at 5p per minute plus your phone provider's access charge), or geographical 01308 488066. Website: taxvol.org.uk

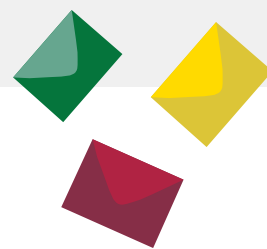
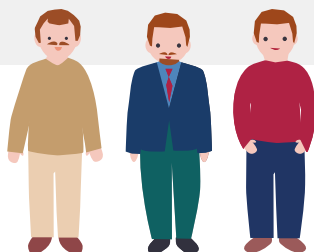
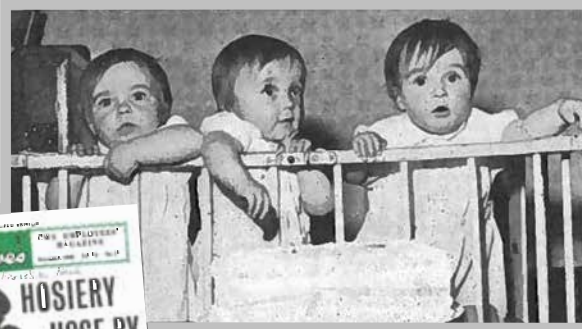
Triplets are all grown up

Our triplets, Stephen, Gary and Wayne, were featured in *Ourselves*, the CWS employees' magazine, in November 1958.

Now the boys live in Gatley, Doncaster and Melbourne, and all are keeping well.

I am 92 now and my wife is 86. I have great memories of my time in Balloon Street in Manchester, 1950 - 1960 before it all changed with computers. They moved my department (stationery/packaging) to CWS Reddish Printing works. I don't know if anyone else is still going - nice to know if they are.

Steve Dickinson - Australia



Winter warmer

Thank you for the Winter 2017 *Evergreen* magazine. I always enjoy reading it and seeing the lovely photos and reading the news. Thanks for the tips to the readers.

T Campbell - Belfast



Carbon Monoxide

Thank you so much for the CO detector safely received this morning! I shall feel a little more secure with that installed.

I do enjoy the *Evergreen* magazine and read it from cover to cover. Love the cooking and history items, also the competitions. Many thanks to all at the Pensions Department for their continued thoughtfulness.

G Robinson - Southampton



Loving the *Pinks*



I read the letter about Mr and Mrs Pink. I worked in the Stapleford office for years and if I wasn't sure about a certain thing on the counter and wanted advice, we were always pleased to speak to Mr Pink at Co-op House.

He was always such a pleasant person to talk to and he could always solve our problems. He was very helpful to us. I never met him but I always felt I knew him.

It was so nice to hear about his story.

V Pinkney

Tony's on target



Tony Clack was born in 1933 and worked for the Co-operative Retail Society for 45 years, until it was taken over by Tankfleet. He finally retired at the age of 70, having decided he was a little old for HGVs.

Tony is the father of three boys, two of whom live in Australia and one in London. He hasn't been to Australia yet - he doesn't have time but it is on the list of things to do.

Every morning he goes swimming; he says he doesn't do as many lengths as he used to do but he can beat most of the youngsters!

When he was 12 he took up air rifle shooting, a thing that would be hard to do today with its much stricter rules. He says, with a twinkle in his eye, it's to protect the local cats.

Nowadays, you can't own an air rifle until you are 17, although you can shoot one under parental supervision. This makes it very hard for youngster to join a club as they cannot carry a gun to or from the club.

Every Tuesday between September and May he shoots at his local club, where he has been secretary for 47 years. He was recently awarded a long service certificate for serving 45 years as the Gloucestershire County Air Rifle Captain. During his career with rifles he has shot twice for England against Wales, Scotland and Northern Ireland. On one occasion he was captain and proudly tells me that they won.

When the shooting season is closed, he looks after his large garden, growing vegetables.



Weatherfield's Co-op to appear on the cobbles

Co-op Food is part of the biggest ever product placement venture that Coronation Street has ever undertaken.

This world-famous street houses the world's longest running TV soap opera. It first aired on 9 December 1960 and has an amazing average eight million viewers.

Some of you who are fans will have noticed Co-op popping up in episodes since November, with famous residents unpacking delicious food from their blue Co-op bags, and there's more to come.

The famous Rovers Return has always been part of the fabric of the street, and with the exciting expansion of the Coronation Street set, a Weatherfield Co-op Food store will soon be seen on our screens. Coronation Street characters have often headed off to this



new area of the set to Weatherfield's Co-op, but the cameras never followed them. But that's all set to change.

Weatherfield's Co-op is having a refit and will start to appear in episodes from spring 2018. You'll see our store, our bags, and non-speaking artists walking around in Co-op uniform going about their daily business.

Enjoy a guilt-free brew

Many tea drinkers are blissfully unaware that the teabag from their daily cuppa is sealed using plastic. Even though it's a relatively small amount, when you consider the six billion cups of tea that are brewed up every year in the UK, we're looking at around 150 tonnes of polypropylene.

The Co-op is busy working on a fully biodegradable paper tea bag, which would make us the first retailer to find a solution to this particular problem.

A new biodegradable and fully compostable bag for our famous Co-op 99 tea underwent rigorous testing in February and could be on shelves later this year.



Government taking action to tackle loneliness

At the start of 2018, the Co-op welcomed the news that the Government accepted the recommendations in the Call to Action report we co-produced as members of the Jo Cox Commission to tackle loneliness.

The report was released in December 2017 and as a result, we now have a commitment from the Government to develop the evidence around loneliness and a Minister (Tracey Crouch) with responsibility for loneliness. This means millions more people experiencing loneliness will be helped.

Two Co-op colleagues attended a reception at Downing Street hosted by the Prime Minister to celebrate the news of this announcement.

The Co-op is also setting up a new national Loneliness Action Group, which we'll chair jointly with the British Red Cross. The group will bring together national organisations tackling loneliness to share information and work to realise the announcements made by Government.



Power of attorney refunds

The Government has released details of a refund scheme for people who set up 'power of attorney' arrangements in England or Wales.

They estimate nearly two million people may be able to get back part of their application fee, if they paid to set up either lasting powers of attorney (LPA) or enduring powers of attorney (EPA) between 1 April 2013 and 31 March 2017.

The Office of the Public Guardian charged £110 to set up each type until April 2017, when it cut the fee to £82 after building up an £89m surplus. The surplus arose because greater numbers signed up than initially expected.

You can find out more at:
gov.uk/power-of-attorney
or you can call the refunds
helpline on 0300 4560300.

Tackling loneliness

In our last *Evergreen* issue (Winter edition), we introduced you to Nazia, our new Community Connector in Oldham. Nazia had experienced loneliness herself and is now working to help other people who feel the same way – people like Mr Green, who Nazia has supported to overcome his loneliness over the last few months, with the help of a very special furry friend.

The 'tail' of Mr Green



Mr Green's loneliness began following a bereavement. 'After I lost my wife I held everything in. I never told anybody about anything.'

Mr Green had relied on his cat, Lucky, to keep him company. But when Lucky died, Mr Green became increasingly isolated, and his health began to suffer.

Though his son would call on the phone most evenings, Mr Green was at a loss. 'I felt lonely all the time and I cried every day,' he said.

That changed when he met Nazia, who encouraged Mr Green to open up about what he was feeling. Nazia even tracked down a new kitten, which was donated to Mr Green to keep him company.

'It's just put me on top of the world,' said Mr Green, smiling.

Nazia worked with Mr Green for three months. The pair went for regular walks in the park. Nazia also took Mr Green to Mind for some specialist support. But there was one thing that really made the difference. 'Although Mr Green was feeling better as the weeks went on, it was the kitten that was the breakthrough really,' said Nazia.

'Up until the kitten arrived, Mr Green was gradually feeling better every week because he was talking about his feelings.'

'It was really good. I really enjoyed it,' said Mr Green. 'But the day Nazia brought the kitten round to live with me, ooh,' he said, shifting excitedly in his seat. 'Now I'm the happiest person on Earth. Thank you Nazia, you've made me very happy. You really have.'

Mr Green was so happy, that he asked Nazia if he could name the kitten after her!

'I was really down,' said Mr Green. 'But now I just feel wonderful. I feel so great I smile.'

Typically Community Connectors and their teams of volunteers meet one-on-one with people experiencing loneliness. Together they find interests and activities to help people connect with others in their local area. They support people to build their confidence and independence so they have the chance to find new hobbies and build friendships that last.

Thanks to your fund-raising efforts we have raised an incredible £6.5 million to change the lives of thousands of people experiencing loneliness through our new British Red Cross Community Connector services across the UK.



Would you like some support?

If you are experiencing loneliness and would like to find out what support may be available to you, you can:

- Call the British Red Cross on 0300 456 1155 (lines open Monday to Friday, 9.30am - 5pm, standard call charges apply)
- Email: connect@redcross.org.uk
- Or visit: redcross.org.uk/lonely to find out more

Could you help change someone's life?

If you are interested in becoming a volunteer for the British Red Cross, you can:

- Call the British Red Cross on 0300 004 0554
- Or email: connectvolunteers@redcross.org.uk
- Or find out more online: redcross.org.uk/lonely



Meet 'Mr Fairtrade'

- Brad Hill



Brad Hill, Fairtrade Strategy Manager at the Co-op, who's been fighting our Fairtrade corner since 1998, tells Rachel Machin that we're ready to do even more to support producers.

Brad admits that Fairtrade is facing huge challenges. 'We need to work harder to convince people that Fairtrade is the right way. We need to be braver. I believe we can be the champions of Fairtrade again,' he says defiantly.

'We're thinking carefully about the future because of recent announcements, but we'll continue our path. We'll remain focused on our core Fairtrade products which make up about 85% of sales: bananas, tea, coffee, sugar, cocoa, flowers, wine.'

Brad's reason for being

He's worked tirelessly for two decades to influence the decisions made in our business about Fairtrade - keeping its light shining even when others wanted to switch it off in the dark times - particularly during the Co-op's crisis years.

'It's been a massive rollercoaster but we're back to being our best,' smiles Brad. 'Right now the business model is aligned to Fairtrade but there's still a massive element of championing needed,' he admits.

'I feel a real sense of responsibility for speaking out for the producers. I've fought tooth and nail on many products because if we ditch them, it's the people we're going to leave behind.'

The people behind the products

Take a closer look at a box of Co-op 99 Fairtrade tea and you'll see a photo of a smiling lady called Betty standing in the middle of a tea plantation in Kenya. That photo was taken by Brad on one of his many missions to meet the producers behind the products we sell in our stores.

'Every single product has a person behind it,' says Brad passionately.

'I can't look at a box of 99 tea without thinking about my visit to Betty.'

'We need to keep repeating these great stories and finding new ones. Without awareness, nothing happens.'

'I'd like to see in a year's time all our stores emblazoned with images of people whose lives we've changed.'

"Every single product has a person behind it"



Co-op Fairtrade roses

At Flamingo Horticulture's farm in Naivasha, Kenya, Grace Otieno is surveying the beautiful roses she helps to grow for Co-op. Despite the heat, she can't stop smiling as she talks about her flowers and about Fairtrade, which means she – and her whole community – have benefited from growing Co-op roses.

Grace says, 'I've always loved flowers, which is why I wanted to get into the industry. I got a job here 12 years ago as a general worker and, along the way, I learnt about farm maintenance.

'After three years, I knew all about how our roses are produced, and successfully applied for a job as a supervisor.

'Today we have 4,000 staff growing around 185 acres of roses, and I'm so proud of being here. I really enjoy the relationships I have with the people I work with, and everyone stays for a long time, because it's great!'

A fairer way

Over 100 million beautiful blooms grow on the farm every year, and as a result, Flamingo is one of the largest suppliers of Fairtrade flowers in the world.

Co-op sold its first Fairtrade roses back in 2007, and now commits to sourcing every single African rose it sells under Fairtrade terms.

'When we became Fairtrade certified in 2009, I wanted to get involved in the Fairtrade committee,' Grace says. 'I was so happy when I was elected vice-chairperson.

'We get a 10% premium on what we sell in the Fairtrade market, which we use to improve the lives of our workers. It's made such a difference, through things like building medical facilities and classrooms in the local community, and supporting health initiatives.

'In 2015 I fell ill, and through Fairtrade I was able to be treated,' Grace adds. 'I also want to be a plant driver, and it has paid for 60% of my driving licence. It will even help to pay for my son's secondary school education.'

Grace grins – the obvious pride she has in her work and community shows just how important the extra Fairtrade Premium payment can be.

Tender loving care

As well as helping people in this part of Kenya, a huge amount of passion and effort goes into making Co-op Fairtrade roses. The farm's team of workers plant rose cuttings in a hydroponic system, where the flowers grow in a recycled water-based nutrient solution, rather than soil. In order to help preserve the waters of nearby Lake Naivasha, harvested rain water is used.

In just 12 weeks, the plants are ready to be harvested by hand, then transported to a cold store.

Finally, they're graded for quality, packed and flown to Co-op stores across the UK. 'In Kenya we have a very nice climate for roses, and lots of sunshine,' says Grace. 'It's the perfect environment, and Flamingo is a special farm. We have the highest standards of sustainability in Kenya, and have been certified gold by the Kenya Flower Council.

'We produce over one billion beneficial insects a year to control pests naturally, reducing the use of pesticides, and have a tree replanting programme.

One stem at a time

The roses look and smell beautiful, their perfect petals glowing in the afternoon sunshine. It's heartwarming to know that, as well as the flowers being well cared for, the friendly faces who work among them are cared for too.

'Every stem we grow that's sold in Co-op stores is such a big help,' says Grace. 'It changes our lives and empowers our workers and communities.

'And working here with all these colours? Well, it's a very nice thing to see.'



'From harvesting to transportation, everything's done to the highest standard.'

The farm grows 30 varieties of roses in 10 different colours. As far as the eye can see, greenhouses bursting with colour: oranges, yellows, pinks and whites – and, of course, the traditional romantic red of Valentine's Day.

Co-op supporting nurses in Naivasha

As well as moving its sourcing of all African roses to Fairtrade, Co-op has invested in a graduate nurse programme to provide a much-needed boost to the maternity services provision for the workers and communities around Flamingo.



Are you **dreaming** of a **better night's sleep**?

Read our top tips for buying a new mattress

It's estimated we spend up to one third of our lives asleep, so your bed needs to be as comfortable as possible.

Choosing the right mattress for your needs will ensure you enjoy a good night's rest. But with so many different types available - including coil, pocket sprung and memory foam - finding the mattress that best suits your body and budget can be confusing and time-consuming. So, if you're dreaming of a better night's sleep, lie back, relax and let our simple guide help you decide.

Size *matters*

When choosing a new mattress, the size is likely to be your first big decision. Most UK manufacturers offer six standard sizes - small single, single, small double, double, king size and super king.

While it's recommended you select a mattress that's 10cm longer than the tallest person lying on it, you'll also want to consider the best size to suit your bedroom and the way you sleep.

Small single - 75cm x 190cm

A great space-saving option for smaller guestrooms or a child's bed.

Single - 90cm x 190cm

Perfect for a spare bedroom or for one person to catch up on some Z's.

Small double - 120cm x 190cm

Ideal for a narrow bedroom, a small double mattress would suit an average-sized couple or an individual who likes the luxury of some extra space as they nap.

Double - 135cm x 190cm

Offering space and comfort, the standard double mattress is popular with couples looking to relax.

King size - 150cm x 200cm

If you want a bit more luxury with plenty of room to move around, or you work shifts and don't want to wake your partner during the early hours, a king size mattress is ideal for you.

Super king - 180cm x 200cm

A super king mattress is suitable for larger bedrooms and those who really value their personal space and beauty sleep. If you suffer from backache or joint problems, you'll even have room for a body pillow for that extra bit of comfort.

In partnership with the UK's biggest bed brand Silentnight, you can buy a range of beds and mattresses at Co-op Beds online and enjoy uninterrupted sleep. Shop now at coop.co.uk/beds



Co-op Beds is operated
by Silentnight Group
Limited

Choosing your mattress

Sleeping on the wrong type of mattress can be uncomfortable, increase aches and pains, and lead to sleepless nights. So, if you're fed up with counting endless sheep, you should choose the one that best suits your sleeping style - whether that's a spring, pocket sprung, memory foam or latex mattress.

Spring mattress

Containing inter-connected coils, spring mattresses - also known as Miracoil®, open coil or continuous coil - are the most common type of mattress. They're durable, long lasting and affordable.

Pocket sprung

Designed to provide better support and comfort while evenly distributing weight, pocket sprung mattresses provide good spine support making them ideal for people who sleep on their back or stomach. Containing individual springs cushioned in filled pockets of material, pocket sprung mattresses are sturdier than spring mattresses and also prevent dips or rolling together in the middle of the bed.

Memory foam

Perhaps you'd prefer to let your body sink into a memory foam mattress that changes to fit the shape of your body as you sleep. As you fall sound asleep, the mattress moulds to your body's contours while pressure-relieving technology helps alleviate those troublesome

aches and pains. The temperature-sensitive viscoelastic material keeps you warm in the winter and cool in the summer, so you can enjoy a perfect 40 winks all year round.

Despite being more expensive, memory foam mattresses are increasing in popularity. Mould and bacteria resistant, they're also perfect for allergy sufferers as they prevent bed bugs and dust mites.

Latex mattress

If you're looking for a natural sleep alternative, an organic latex mattress is right for you.

Recommended by health professionals for back, joint, hip and shoulder pain, latex mattresses are naturally springy and offer the ultimate in comfort and cushioned support to keep your spine perfectly aligned as you sleep.

Mould and dust mite resistant, latex mattresses are ideal for allergy sufferers and, despite being pricey, are long lasting with a lifespan of up to 30 years.

Selecting the resistance

To maximise support and comfort, you should take your sleeping position into consideration when deciding on the firmness or resistance of your new mattress.

While you can choose from soft, medium-soft, medium, medium-firm, firm or orthopaedic, bed experts suggest the estimated 74% of us who sleep on our side should opt for a medium or medium-soft mattress, which offers extra cushioning and support to vulnerable pressure points.

To help prevent arching your spine, a firm or medium-firm mattress is recommended

for those who sleep on their stomach, while those who sleep on their back should choose a firm or orthopaedic mattress as both offer support for the neck, back, hips and joints.

Caring for your mattress

To maximise the life of your mattress - which will need replacing at least every 10 years - you should air it for a few hours weekly and turn it over regularly to avoid dips forming. Sheet protectors will also help keep your mattress clean and stain free.

Sweet dreams!

Ed recommends

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

After enduring a long, cold winter, spring is when the vineyards slowly begin to show signs of life once more, gradually evolving from barren-looking fields into the luscious rows of green vines which we see in all the tourist brochures. Below are two wines which I hope will convey feelings of freshness and warmth to you; cheers!

Black Shiraz 2016/17 (Berton Vineyards, Australia) £7.99

This wine itself is every bit as imposing as its pewter-labelled bottle suggests. Deep red in colour, this is a robust, hearty wine with plenty of backbone - but plenty of enticing red fruit which really lends this wine depth and complexity. A bargain at this price, it gives an indication of what Australia can do when the focus is turned to quality.



Co-op Explorers Sauvignon Blanc 2017 (Marlborough, New Zealand) £7.49

2017 was a difficult year for the normally super-consistent Kiwis, with bad weather at harvest time costing many producers dear. At the Co-op we are fortunate to be working with one of the best producers in the region, who burned the midnight oil to ensure that the zingy, fruit-laden quality this year is consistent with that which the discerning Co-op customer expects - and I am happy to report that the same is true. A wonderful example of the intense, gooseberry-driven Sauvignon we all know and love. Enjoy.



Prices correct at time of printing.

The farmer's table



Get friends and family together around a tasty table laden with fresh British produce from Co-op farmers

Cod & potato salad **GF**



'Grown and packed in Jersey, these truly seasonal potatoes benefit from the island's rich, fertile soil. They're absolutely delicious.'

Co-op Jersey Royals producer, Ian le Brun

FEEDS 2 READY IN 20 MINS

ENERGY 1537 KJ / 366 KCAL

- 300g Co-op Jersey Royals
- 80g baby spinach leaves
- 2 Co-op British free range eggs
- 240g pack Co-op cod loins
- Zest and juice of ½ lemon
- 2 tbsp half fat crème fraîche
- Handful flat leaf parsley, chopped

1 Put the Jersey Royals in a pan of water. Bring to the boil, cover and simmer for 15 mins, until tender. Add the spinach for the last 2 mins of cooking, then drain.

2 Meanwhile, add the eggs to a pan of boiling water and cook for 6 mins. Remove from the pan and transfer to a bowl of cold water. When cool, remove the shells, roughly chop the eggs and set aside.

3 While the eggs are cooking, add the cod to a large frying pan, cover with water and a lid and simmer for 5 mins, until opaque and cooked through.

4 Remove the cod with a slotted spoon and break into pieces. Put in a serving dish with the eggs and lemon zest. Add the crème fraîche, half the parsley and mix.

5 Slice the Jersey Royals and add to the dish along with the spinach. Squeeze over the lemon juice, add the rest of the parsley and serve.

approx per serving (serves 2)

Energy	Fat	Saturates	Sugars	Salt
1537kJ 366kcal	14.1g	5.8g	4.0g	0.61g
18%	MED 20%	LOW 29%	LOW 4%	LOW 10%

% of an adult's reference intake.
Carbohydrates per serving: 25g

DID YOU KNOW?

Our fresh cod is MSC certified, meaning it's been sustainably sourced



Bacon, egg & asparagus salad



'We use sustainable energy to produce our eggs, so they're 'green' as well as free range.'

**Co-op free range egg producer
Donald Seed, Scottish Borders**

FEEDS 2 READY IN 25 MINS

ENERGY 1426 KJ / 340 KCAL

- 2 slices Co-op Irresistible British rindless back bacon
- 150g asparagus, trimmed
- 2 tsp Co-op olive oil
- 2 slices Co-op Irresistible sourdough, cut into cubes
- Handful flat leaf parsley, finely chopped
- 2 Co-op British free range eggs
- 1 tbsp Co-op French dressing

1 Preheat the oven to 200°C/fan 180°C/ Gas 6. Put the bacon on a baking tray and cook for 10-15 mins. Slice into thin strips and set aside.

2 Meanwhile, fry the asparagus in half the oil until lightly charred. Remove, slice each stem diagonally into 3 pieces and set aside.

3 Toss the sourdough cubes in the remaining oil, add most of the parsley and season. Tip into a baking dish and bake for 5 mins, shaking halfway through. Add to 2 plates, along with the bacon and asparagus.

4 Crack the eggs into a pan of gently simmering water and poach for 2 mins. Remove with a slotted spoon and drain on kitchen towel. Add to the plates, drizzle with the French dressing and scatter over the rest of the parsley. Serve immediately.

DID YOU KNOW?

When you buy eggs at Co-op you can be sure they're British and free range.

approx per serving (serves 2)

Energy	Fat	Saturates	Sugars	Salt
1426kJ 340kcal	17.2g	4.0g	3.3g	2.24g
17%	MED 25%	MED 20%	LOW 4%	HIGH* 37%

% of an adult's reference intake.
Carbohydrates per serving: 25g



READER TEST – GARETH DORRIAN
MAIDSTONE, KENT

'This is so easy to prepare and tastes really delicious. The texture of the charred asparagus and crunchy bread are a nice contrast to the sweet dressing and creamy egg on top.'

Co-operative *members* in the 1890s

As co-operative societies grew towards the end of the nineteenth century, they extended their activities into lots of different areas. They began to produce magazines to let their members know about what was going on.

The National Co-operative Archive has a collection of these magazines, mainly from the area around Manchester. The longest surviving of these was the Manchester & Salford Herald, which was published from 1889 to 1960.

A picture in time

Looking at these magazines gives a good picture of what it was like to be a member of a co-operative society in the 1890s. It wasn't all to do with shopping, though there are plenty of adverts for products made in the Co-operative

Wholesale Society's factories. The adverts often emphasise both the quality of the products and the good working conditions in the factories. Alongside these, stories, poems and children's pages always featured, as well as competitions and puzzles – very like today's members' magazines.

The business reports published in the magazines gave the members the information they needed about the society so they could vote at the members' meetings. The reports included details of the amount of dividend that the committee was suggesting for the period and the donations that would be made to local good causes – often to sponsor beds in hospitals or to support convalescent homes before the National Health Service was established.

A social network

Members' social lives often revolved around their co-operatives, with activities taking place in the societies' halls and meeting rooms almost daily. Concerts, tea parties, dances and children's parties were held regularly, catering to a wide range of tastes.

On 10 February 1891, the Bolton Co-operative Society heard a lecture by Mr Slack called A Piece of Coal.



A report on the event said that he began by posing the question – what is coal? He went on to show that coal was ‘bottled sunlight in vegetable matter’ and used experiments to demonstrate the products that could be extracted from a piece of coal.

Science and education

Science was a major interest at the end of the nineteenth century and many co-operative societies held courses for members on mathematics, physics and chemistry. The Rochdale Pioneers Society even went so far as to convert the space above some of its food branch stores into chemistry laboratories, where 40 members at a time could carry out their own experiments.

Members could follow subjects for their own interest or take examination courses such as shorthand, bookkeeping, English literature, applied mechanics, steam, industrial history, citizenship and principles of co-operation.

More than just books

Most societies had their own libraries – in many cases, these had been the first public libraries in towns and villages, opened before the local authorities became involved. From October to December 1890, the Bolton Co-operative Society's 15,000 members borrowed a total of over 13,000 books in addition to having reading rooms where members could read the daily newspapers.

The libraries also loaned items from microscopes to telescopes so people could carry out their own research at home. The Bolton Society reported that its collection of opera glasses, available to anyone going to the theatre, was proving particularly popular during the pantomime season.

High days and holidays

Members' organised trips were popular, making full use of the few days of holiday that people had at the end of the nineteenth century. There were trips to co-operative sites, such as one of the Co-operative Wholesale Society's factories. Groups would have a tour of the factory to see how things were produced and talk to the workers, followed by a meal and the opportunity to try the products.

Recreational trips were well attended, the Bolton Society hired four trains to take members to Blackpool on Whit Friday in 1891, with other trains going off in other directions on the same day, and longer trips taking place to Edinburgh or London.

In 1891, while the Manchester Ship Canal was being built connecting Manchester and Liverpool, the Bolton Society held a series of Saturday ‘rambles’ to different sections so members could watch the building work taking place – each had over 400 people taking part.

The Wheatsheaf

For smaller societies or those that did not have an editorial team to produce a members' magazine, the Co-operative Wholesale Society had an alternative. The Wheatsheaf was a monthly magazine with all the usual features – stories, poems, children's pages, along with in-depth descriptions of co-operative products and the factories that made them.

Many societies had local pages produced to be bound around The Wheatsheaf so their members had the benefit of local information as well as the national magazine. As the Failsworth Monthly Messenger said, ‘All for each and each for all. Unity is Strength.’



Taking care of the 'before, during and after' of your holiday

As spring unfurls, gardens are tidied and we get stuck into those DIY tasks that have been put off for too long, our thoughts invariably turn to summer and where we might go to take a well-earned break in the sun.

Having the opportunity to get away from real life and responsibilities, to recharge our batteries, reconnect with family and friends or perhaps to discover somewhere new is essential for our health and wellbeing, however much we love what we do day-to-day.

Our members think so too, which is why we've launched Co-op Travel Insurance – to ensure we continue to protect what matters most to our members and customers when they're away from home.

We think it's pretty special – it's been shaped by members for members, it's for any age and any medical condition, going anywhere in the world (co-opinsurance.co.uk/travel-insurance). It has some exciting features and we're really proud that this offer demonstrates #TheCoopWay (it's the second time we have used this, following our carbon offset campaign) because it shows the Co-op difference and a better way of doing business.



**Evergreen
offer
10% off***
excludes
optional extras

We also have a special offer for our colleagues (and retired colleagues) – a 10% discount.*

As you know, meeting our members' needs and listening to our member voice is a key priority and something that makes us stand out from the crowd, so, when we reviewed our current products about 18 months ago, one thing leapt out – the big, holiday-shaped gap that was travel insurance.

We realised that, with the right partner in place, we could create a Co-op product that would plug the gap and meet our members' needs.

So, early in January 2017, we asked members to join us at a couple of focus sessions so that we could start to shape the product and identify what we needed to do to make it fit the bill.

We asked what niggled them about travel insurance and what they loved. What they found easy and what was challenging.

Our members told us that they didn't want to pay for medical expenses if the worst happened. They wanted help before they went on holiday if they weren't sure about travelling. They wanted some extra support if they were injured or became ill while on holiday – they told us that having to pay on a credit card for medical treatment while they were away, and then having to claim it back, was a complete pain. They were also bothered about still being unwell when they came home and how it would be great to have some extra help with everyday things.

**For more information call
0330 400 1680.**

We listened and we've got it all covered.

Our product has three key elements that focus on the before, during and after of your holiday:

BEFORE

- We have an online video medical service, the UK-based Doctor Care Anywhere, who you can consult before you go on holiday if you're not sure if you or members of your family are well enough to travel*

Terms and conditions

*Excludes optional extras. Offer may be withdrawn at any time. Retired Staff and Membership discount will not be applied to the same policy therefore if both selected you will receive retired staff discount.

*Video-call consultations available 8am to 10pm 365 days a year, voice-call consultations available 24 hours a day.

**Available in selected destinations. Important limitations, restrictions & excess apply; visit our website (coop.co.uk/travel) for more info.

***Medical assistance contact centre open 24/7/365. Customers must contact the medical assistance team immediately if they go into hospital, or before incurring medical expenses in excess of £500.

****Not available on bronze cover. Available on your return to the UK, following an injury or illness abroad which requires ongoing rehabilitation.

Calls may be monitored or recorded for security and training purposes. Calling us on an 03 number will cost no more than a call to an 01 or 02 number, irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are normally included, however you may wish to check with your service provider. Lines open 8am-10pm Mon-Fri, 9am-5.30pm Sat-Sun and 9am-5.30pm on bank holidays.

DURING

- While you're on holiday, if you have any medical problems you can call Doctor Care Anywhere to speak to a UK-based doctor*
- If you do need medical treatment, we'll pay upfront for it** - so you don't have the hassle of having to pay on your credit card (or have enough money with you) then claim it back. We know that it's a stressful enough time without any extra financial worries
- We provide emergency medical assistance 24/7/365***

AFTER

- And when you're home, if you're still not 100% after being injured or ill on holiday, we can help with childcare, getting medicines sorted and even physiotherapy and a whole host of other things that we hope will help make your recovery a little easier****

Evergreen offer

Our travel insurance comes with a great deal for *Evergreen* readers - 10% off when you buy.*

Members also get an exclusive price*



Co-op Travel Insurance is arranged and administered by Insure & Go Insurance Services Ltd. Co-op Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Register Number: 779364. Registered Office: CIS Building, Miller Street, Manchester M60 0AL. This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, SA, which is authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority; details about the extent of this limited regulation are available on request. UK Registered Office: Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR. Company Number: FC021974. Branch Number: BR008042.



Reflections

After 18 years at the Co-op, the time has come for me to say a fond farewell. By the time you read this, I will have retired. I was very lucky to have such a good second career and I met so many nice people, many of whom I can call friends.

Certainly my retirement won't be quiet; we have the two grandchildren and look after them on Mondays and Fridays. The best thing about having grandchildren is handing them back.

I was recently elected chair of Age UK Manchester and will continue to work with the Planned Retirement Association of Greater Manchester (PRAGMA) to deliver pre-retirement courses to help people plan for a successful retirement.

If you ever visit the National Trust property at Dunham Massey, you may see me in one of the rooms, where I will be a room steward volunteer. Do come and say hello.

Finally I will be a member of the Manchester REA and enjoy all the activities that they offer.

The services offered by the Pensioner Welfare Department will continue, as will *Evergreen*, our fantastic magazine, which relies on you to help keep it so good with your stories. We will continue to answer any queries you may have - whether it be about the Co-op, welfare benefits or other problems (and if we don't know the answer, we will find out). The Retired Employee Associations will continue to be supported and 100-year-old birthdays will continue to be celebrated with a card and gift - Jackie will continue where I left off.

Best wishes to all of you.

Brian Green
Pensioner Welfare Manager



Photos from the REAs *Snapped*

Find out about
upcoming events
and activities

Turn to page 39





1. Enfield
2. Enfield
3. Nottingham
4. Cambridge
5. Nottingham
6. Hull
7. Manchester
8. South Yorkshire
& North Midlands
9. Lowestoft
10. Plymouth
11. South Midlands

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

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

North Eastern
Secretary Mrs Lydia Humphrey
Tel 0191 410 4947

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

Anniversaries

Margaret and Dennis Sandy

celebrated their Diamond Wedding Anniversary on 15 February 2018. Dennis was employed at St Blazey Co-operative Society, Cornwall in 1949 in the Men's Wear Department.



In 1952 he joined the RAF for National Service. On returning two years later he met Margaret, who worked in the office.

Dennis transferred to St Austell in 1970 as Branch Manager after St Blazey was taken over by CRS Ltd (Cornwall Region). He remained there until his retirement in 1998 after 49½ years' service.

They enjoy sequence dancing and playing bowls. Their special day was celebrated at a tea dance with family and friends.

100th Birthday

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

November 2017

21/11/2017: Mrs Audrey Doreen Roughead

29/11/2017: Mrs Isabella Wilson

January 2018

14/1/2018: Mrs Barbara Duddle

21/1/2018: Mrs Dorothy Coates

February 2018

10/2/2018: Mr Alexander Meighan

16/2/2018: Mrs Margaret Stewart

March 2018

11/3/2018: Mrs Agnes Taggart

22/03/2018: Miss Nita Warne



New Lanark Mill Hotel

- Wake up in a World Heritage Site -



Enjoy a 2 night stay which includes dinner, bed and breakfast plus complimentary tickets to New Lanark Visitor Centre from only £95.00 per person for guests staying on our 'Owen's Heritage Break'

Receive an exclusive 10% discount by quoting 'EVERGREEN'





Mill One | New Lanark Mills | New Lanark | ML11 9DB | T: 01555 667248
E: hotel@newlanark.org | W: www.newlanarkhotel.co.uk

Travel Insurance with 10% OFF for retired Co-op colleagues



Excludes optional extras



Say hello to all-new Co-op Travel Insurance

- ✓ We pay your medical expenses, so you don't have to*
- ✓ The reassurance of speaking to a doctor, 24/7^
- ✓ For all ages and medical conditions
- ✓ Annual cover includes winter sports

Get a quote, visit **coop.co.uk/travelinsurance**
or call **0330 400 1680** and quote code **Colleague10**

Offer may be withdrawn at any time.

* Available in selected destinations. Important limitations, restrictions & excess apply; visit our website for more info.

^ Video-call consultations available UK time 8am to 10pm 365 days a year, voicecall consultations available 24 hours a day. Calls may be monitored or recorded for security and training purposes. Calling us on an 03 number will cost no more than a call to an 01 or 02 number, irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are normally included, however you may wish to check with your service provider. Lines open 8am-10pm Mon-Fri, 9am-5.30pm Sat-Sun and 9am-5.30pm on bank holidays.

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ADVERTORIAL

£150 off

£2,995

£2,845

Exclusive
member price*

Fully guaranteed funeral plans from £2,845 now with our new and unique Co-op Commitment

At Co-op Funeralcare, we're absolutely determined to do right by you and by those you leave behind. That's why we offer fully guaranteed funeral plans so you can plan and pay for your funeral in advance, protecting your loved ones from unexpected costs and uncertainty about your final wishes.

If you wish to spread the cost and pay for your funeral plan in instalments over 2-25 years, then you will benefit from our new and unique Co-op Commitment. It's something no other funeral plan provider offers.

Our commitment means if you die after the first 12 months of your plan, but before all your instalments have been paid, we'll do right by you and your family and deliver the funeral you'd planned, without your family having to pay a penny more.**

Protecting your loved ones

When you choose a Co-op funeral plan you get peace of mind that everything's paid for and arranged in advance. So whatever happens, you can be sure your loved ones are left with happy memories and not heavy debts.

- ✓ Our plans are fully guaranteed, no matter how much prices rise your loved ones will have nothing more to pay*
- ✓ We offer a range of four set plans or a tailor-made plan which are available for both burial or cremation.
- ✓ Flexible ways to pay:
 - You can pay in full with one single payment
 - In instalments over 6-12 months (at no extra cost)
 - In instalments over 2-25 years from £16.39 a month** (instalment charges apply)

To find out more about our funeral plans and our Co-op Commitment visit coop.co.uk/funeralcare

+As prices and availability vary across the UK, Co-op burial plans don't include the cost of buying a grave. ++The Co-op Commitment applies if you are paying in instalments over 2-25 years and 1 year has passed since the plan start date. Instalments must be paid up to date and your funeral must be arranged and carried out by one of our Funeral Directors. Visit our website for terms & conditions. *Price shown is Member price. **Price based on a 50 year old purchasing a Simple Plan (£2,995 - £150 discount is £2,845) over 25 years, paying in total £4,918.50. The first instalment will be £17.89 with all other instalments being £16.39

Matt Howells, Managing Director for Co-op Later Life Planning comments:

'There's an increasing trend towards planning ahead financially for a funeral, however the market remains inaccessible for many both in terms of cost, and product transparency. We're focused on removing some of these barriers by improving the cover in our plans, working with industry experts to increase transparency, whilst also increasing accessibility by driving down costs.'

'Where someone has taken steps to plan ahead financially for a funeral, whether they pay upfront or spread the cost, the Co-op Commitment now gives people peace of mind that their family won't be left with an unexpected bill.'

.....

Don't just take our word for it

We believe that we offer the best funeral plans in the UK, but don't just take our word for it. Take a look at the industry awards we've won and some of our customer reviews on Feefo:



'Peace of mind guaranteed. It was clear and easy to follow, did not take long and simple to complete.'



'Hassle free. I did mine all online but called my local funeral home when I had a question. I'm glad that I chose Co-op.'



Based on independent customer feedback, from 1,535 verified reviews, our funeral plans have an average rating of 4.7 stars out of 5 (as of 6 February 2018.)



Our Silver and Gold Funeral Plans have both received the coveted 5 Star Rating from Fairer Finance.



We've won the Best Funeral Plan Provider in the 2018 MoneyNet personal finance awards.



Our Gold Funeral Plan has again received a 5 Star Rating by Defaqto.

Funeral Plan vs Over 50s Life Cover

Some people choose to take out an over 50s plan to cover the costs of their funeral. However, these policies aren't so generous. They provide a fixed amount lump sum on your death, but you may pay in far more than your family receives when you die. The lump sum that is paid out may also not cover the full cost of the funeral when the time comes and if you miss a number of monthly payments, your over 50s cover could stop and your family may not get anything back.

With a Co-op funeral plan, you won't have to worry about this, your family will know exactly what you want and you'll get peace of mind that everything is sorted.



Exclusive member prices at Co-op Funeralcare*

As a Co-op Member, both you and your community benefit when you choose Co-op Funeralcare.

As a member you get exclusive member prices when you arrange and pay for a funeral or buy a Co-op funeral plan, saving at least £150. Plus, you'll get 1% for a local cause in your community.

To find out more visit coop.co.uk/Evergreen

* Exclusions and restrictions apply, please see Membership T&Cs at coop.co.uk/membership.

.....

For more information

 Pop into your local Co-op Funeralcare

 Call us on 0800 088 4851

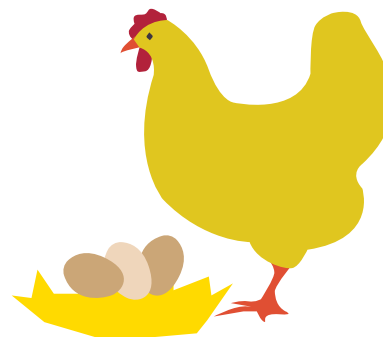
 Visit coop.co.uk/funeralcare

Your *nest* egg

By the time you reach retirement, you're likely to have spent several decades working hard to acquire a home, accumulate savings and generate a good pension to see you through your later years. If this is the case, you'll have an important decision to make when you retire: will you use it, lose it or protect it?

Of course, you can't take your hard-earned savings with you when you die. So, will you splash out and enjoy your life savings in retirement or will you protect what you've saved to pass on to your loved ones after you've gone? There's no right answer and there are pros and cons to both spending and protecting. However, if you choose not to make a decision at all, you could find that everything you've worked so hard to build up simply disappears due to poor planning.

Will you use it,
lose it or protect it?



Steps to protect your family's nest egg

If you decide you want to have something to leave to your loved ones, it's important to put measures in place to protect and secure what you hope to pass down. Otherwise, it may not end up providing the nest egg for your family that you'd hoped for.

1. Make a Will

It's absolutely essential to make a Will. It allows you to specify exactly who you want to inherit from you, as well as what you'd like them to receive (a specific amount, a percentage of your Estate or a particular item).

You can put measures in place to allow for circumstances such as what should happen if one of your beneficiaries dies before you or at the same time as you, and you can also set out who should be in charge when decisions need to be taken about administering your estate. This means your family knows exactly what to do when the time comes. A properly-drafted Will can ensure your wishes are clear. Without a valid Will, the strict inheritance laws will dictate who inherits what from you.



2. Consider including a Property Trust in your Will

If you own a property jointly with someone else and you want to protect its value for future generations, you could consider a Property Trust Will. You might want to guarantee that your share of the property ultimately passes to your children after you die, but you want your surviving partner to be able to remain living in the property for the rest of their life first. A Property Trust Will allows for this, ensuring that the property value is protected for future generations.

3. Make a Lasting Power of Attorney

What would happen if you became ill or suffered an accident which meant you could no longer look after your health or your finances? Many people believe their family would automatically be able to step in and help but sadly, this is not the case.

A Lasting Power of Attorney (LPA) is a legal document which allows you to appoint someone you trust as your attorney, giving them the legal authority to make these decisions for you.

Without this, no one can step in and take control of things for you. There are two types of LPA, one deals with your property and financial affairs and the other covers decisions about your health and welfare. You can put one type of LPA in place or both.

Without an LPA, someone would have to apply to the Court for a 'Deputyship Order'. This can take months to process and can cost thousands of pounds in legal fees. All the while, with no access to your finances your family may have to cover your living expenses.

4. Make a funeral plan

It's a morbid matter but important to consider, as the cost of your funeral will be paid using money from your Estate. By making a funeral plan, you can protect your loved ones from unexpected costs in the future.

A funeral plan with Co-op Funeralcare lets you choose to pay in 2 to 25-year instalments. If you die after the first 12 months of the plan and you're up to date with your payments, Co-op Funeralcare will cover the shortfall, delivering the service at no additional cost to your loved ones.

Co-op Estate Planning Packages supporting Cancer Research UK



Co-op Legal Services is supporting Cancer Research UK* to help beat cancer sooner. One in two people born in the UK since 1960 will be diagnosed with cancer in their lifetime, which is why Co-op Legal Services is raising funds for Cancer Research UK. To find out more, please visit co-oplegal.services.co.uk/making-a-will/cruk/

*Cancer Research UK is a registered charity in England and Wales (1089464), Scotland (SC041666) and the Isle of Man (1103).

Co-op Legal Services has designed a series of Will and Lasting Power of Attorney packages to help safeguard you and your family's future. With these packages, you can benefit from savings of up to £382 and we'll also pay 10% of our fee (exclusive of VAT) to Cancer Research UK†.



Package for one person

Package 1:

One standard Single Will + one Lasting Power of Attorney

Cost: £300 (including VAT)

You save
up to
£120

Packages for two people - often a couple

Package 2:

Two standard Mirror Wills + two Lasting Power of Attorneys

Cost: £500 (including VAT)

You save
up to
£120

Package 3:

Two Mirror Wills (including Trust Wills) + four Lasting Power of Attorneys

Cost: £950 (including VAT)

You save
up to
£382

Court Registration fees (if applicable) are not included in the above prices.

Call us on 0330 606 9422 to find out more about Wills and LPAs.

Co-op Legal Services and Co-op Funeralcare are working together to create even more savings for our customers. If you're looking to purchase a Pre-paid Funeral Plan, you can quote SAVE150 to save £150± off the final price of your plan. We'll also give £100 (inclusive of VAT) to Cancer Research UK‡.

Call **0800 389 8377** to find out more about Pre-paid Funeral Plans.

A Co-op Member will not be able to earn or spend their Co-op Membership reward when purchasing one of the AWill2TackleCancer Estate Planning Packages or a Pre-paid Funeral Plan using the Discount SAVE150.



†Terms & Conditions: This offer is only available in England and Wales and is subject to a suitability assessment. Co-op Legal Services reserve the right to withdraw this offer at any time. The discount cannot be used in conjunction with any other discount or offer. Court Registration fees (if applicable) are not included in the above prices. We also conduct checks for conflicts of interest before offering legal advice. Terms and conditions apply and are available on request. The Co-operative Legal Services is a trading name of Co-operative Legal Services Limited: registered in England and Wales under Company Number: 05671209. Registered Office: 1 Angel Square, Manchester M60 0AG. Authorised and regulated by the Solicitors Regulation Authority under registration number 567391. Our professional rules are set out in the SRA Code of Conduct 2011 sra.org.uk/handbook/. A list of the Directors is available for inspection at our Registered Office. A Co-op Member will not be able to earn a Co-op Membership reward when purchasing Co-op Estate Planning Packages.

±If you are purchasing a Pre-paid Funeral Plan online, you are entitled to an additional £50 discount in addition to the standard online discount of £100 which will be deducted from the retail price of a Pre-paid Funeral Plan purchased at the time of sale.

‡The promotional code SAVE150 must be used when purchasing a Funeral Plan in order for the £100 to be given to Cancer Research UK. The £100 will be given to Cancer Research UK if your Funeral Plan is still active following the initial 30 days of your Funeral Plan start date.

Estate Planning



Property Trust Wills. What are they?

That wish to pass something on is about the most basic, human and natural instinct there is.

A Will is an important legal document, possibly the most important many of us will ever sign, but your Will might not be everything you imagined. A standard 'Mirror' or 'Joint' Will may appear to keep things nice and simple, but it could also fail to protect what you've spent a lifetime building.

While for many people these type of Wills will be fine, for others, the situation they create, where the surviving partner is left everything, could be a concern. It means that, as they grow old, the nest egg you wanted to leave to your family could be eaten into as it is used to pay for things such as care fees.

How does a Property Trust Will work?

A Property Trust Will is often suitable for co-owners of a property (often husband and wife, or unmarried couples), and is used to ringfence half the family home on the first death of a couple. A Property Trust Will protects the half the home for the next generation. For example, it helps to stop it from being used to pay care fees. It also protects it if your surviving

spouse gets re-married – something which often means that part of your inheritance goes to someone you didn't want it to.

When setting up a Property Trust Will, the legal title to the property is changed from joint tenants to what is known as tenants in common – nothing to do with renting, but it is an important change at the Land Registry that allows each co-owner to decide where their half share of the property goes when they die. This type of Will gives the surviving co-owner the use of the half of the home in trust for the entirety of their lifetime, ensuring they can continue to live in the property as if they owned it, and they could even move house if they wished. But because half of the property is in trust, it is protected for the next generation and helps to ensure it goes to those you want it to.

Could it be right for me?

There is no 'one size fits all' solution to your legal planning. It is essential that the right solution is created for your

personal situation, and specialist advice is essential. A starting point is the review of your existing planning, circumstances and objectives. You can arrange for a specialist Estate Planning Practitioner to visit your home without charge or obligation. A free one hour consultation in the comfort and privacy of your own home will allow you to learn what steps you could take to upgrade your planning.

FREE information pack coupon

Mr/Mrs/Miss (please circle)

Name: _____

Address: _____

Postcode: _____

Telephone: _____

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Win a Classic Lodges luxury getaway



the sign of a great hotel

Classic Lodges has collaborated with *Evergreen* to offer readers the chance to win a luxury getaway for two at any of its 16 exclusive nationwide hotels, except Charingworth Manor.

Each of the hotels has fantastic character and history. The properties vary from a grade two listed lodge in Lancashire, to a Georgian mansion in the Lake District.

Dining is at the centre of every Classic Lodges hotel and the winner of this amazing prize will have the chance to try the cuisine at any of their chosen hotel's fantastic restaurants during a three-course dinner.

The lucky reader will then be able to settle down for a good night's sleep. The following morning the winner can indulge in a full English breakfast, or a slightly lighter Continental version to fuel the day and a stroll around the historical towns or beautiful countryside that surround all of the hotels.



Terms and conditions

The prize is based on two sharing a deluxe Double/Twin Room, and can only be booked via Central Reservations line - 08456 038892.

The prize must be redeemed within three months of the winner being notified, and is subject to availability on selected dates.

The prize is not transferable and cannot be exchanged for a cash value.



Win Win Win

To enter our prize draw to win an overnight stay in a Classic Lodges hotel of your choice*, including dinner and breakfast for two, simply answer this easy question:

Who is the Co-op's director of pensions, reward & benefits?

Send your answer by email or post, together with your name and address, quoting 'Classic Lodges Competition', 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 Friday, 8 June 2018.

*excluding Charingworth Manor

Staying *safe* online

Using the internet has made many of our everyday tasks quicker and easier. We can research financial or health issues, keep in touch with family and friends on social media, and use banking and shopping websites. However, it's now more important than ever to avoid becoming an easy target for scams. Following these simple steps will mean you can enjoy using the internet safely.

Think before you click

Phishing – pronounced 'fishing' – is a term used to describe fraudulent emails, web pages or even phone calls that aim to trick us into providing our personal information or login details. As a general rule, be suspicious of any email, text or phone call that asks you to provide information (even if it appears to be from someone you know).

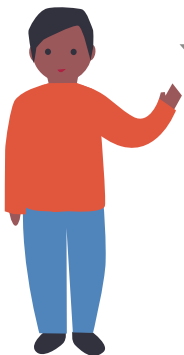
- Never click on links or open email attachments unless you know exactly what it is, and you were expecting to receive it.
- If you have doubts, don't reply – instead, make sure the message is genuine by contacting the sender directly, either through the official email address or website, or over the phone.

SPOT THE WARNING SIGNS

Is the email or phone call trying to:

- make you worried?
- make you think that something is urgent?
- make you click a link out of curiosity?

If so, step back before you take any action and consider getting a second opinion.



LONG PASSWORDS ARE STRONG PASSWORDS

So try using a passphrase that's personal to you (not quotes from books, films or television), and include some numbers and special characters like ! or £ - for example: MyFav0uriteFo0dIsBroccoli!

Perfect passwords

Passwords are keys for opening your online accounts, so treat your passwords like real keys and use a similar common-sense approach to look after them.

- Don't use the same password for more than one account to make sure that, if someone does find out your password, they can't use it anywhere else.
- Some companies like Apple, Gmail, Facebook and Amazon offer two-step verification. If you choose to enable this in your privacy settings, it will protect your online accounts by adding an extra layer of security when logging in. You'll need two pieces of information to access your account – for example, your password plus a unique code texted to your phone.

Social networking – be careful what you share

The more personal information you post online or include in your profile, the easier it is for thieves to steal your identity or commit other crimes like stalking or fraud.

- Don't connect to anyone you don't know personally and make sure only your friends can see your profile. Beware of fake friend requests and posts from individuals or companies inviting you to visit other pages or sites.
- Be wary of social media advertisements and pop-up windows – close pop-ups and don't click on anything that appears unexpectedly.

Protect your computer, mobile phone and tablet

There are lots of steps you can take to protect the equipment you use to connect to the internet.

- Install an antivirus package that suits your needs and keep it up to date – some have extra features like password managers and webcam protection.
- Set up a hard-to-guess password to protect your phone, laptop, tablet, external hard drives and USB sticks when not in use.
- Only install apps from official sources (like Apple App Store or Google Play), delete apps you no longer use, and always use the latest versions of software and apps.

For more information, contact Get Safe Online, a Government-supported initiative that offers free advice on using the internet safely: getsafeonline.org



Not just a young person's game

Did you know there are 7.8 million people in the UK who have never used the internet? Of these, 39% are aged over 75, according to research from Good Things Foundation, the UK's leading social change charity, which supports socially-excluded people to improve their lives through digital communications.

Good Things Foundation has been around since 2010, managing the community-based Online Centres Network and the online learning platform, Learn My Way.



If you'd like a pressure-free environment to learn about computers and the internet, your local Online Centre is the ideal place. There are thousands of centres dotted around the UK, providing support completely free of charge to people just like you. They're safe places, where you'll be spoken to like a real person. A friendly tutor or volunteer will be patient with you and is happy to go over things as many times as you like.

If you're not ready to head along to your local Online Centre, let's start at the beginning with a few bite-size pieces of information about computers to put your mind at ease.

What is a computer?

There are lots of different devices you can use to access the internet, including desktop computers, laptops and tablets - even smartphones. Although they basically do the same thing, laptops and tablets are smaller and easier to move around (smartphones even more so), whereas desktop computers are bigger and tend to be kept in one place.



Computers and the internet can be very helpful and we've only really scratched the surface here. To see for yourself, call 0800 77 1234 to find your nearest Online Centre and start learning for free.

Using a computer can make your life easier and open up opportunities for you. It can help you stay in touch with friends and family, order your weekly shop straight to your front door when the weather is bad, or report things to the council like a missed bin collection.

It's all about the touchscreens

Using the internet is especially easy with a touchscreen device such as a smartphone or tablet, like an iPad. Almost half of adults (49%) now use a tablet to go online (according to Ofcom's Adults' Media Use and Attitudes Report 2017).

You can navigate around a tablet by simply tapping or swiping the screen with your finger. You can also set it up with 'apps' (individual programmes designed to access a single service or tool on a mobile device), so you can easily access things without getting lost. Most tablets even have a built-in camera, so you can use it to take photographs and videos too.

Learn My Way has lots of useful information to help you get started with a touchscreen and your friendly, local Online Centre can help too.

Manage your energy bills and keep warm

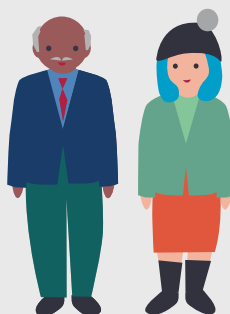


Action for Warm Homes

There are some simple steps you can take to help manage your energy bills and keep your home warm and affordable.

Change the way you use energy

- You could save up to £30 a year by not leaving appliances on standby
- Replacing all incandescent bulbs with LEDs could save up to £35 a year on bills
- Turning down your room thermostat by just one degree could save around £80 a year
- Using pan lids when you're cooking is quicker and cheaper
- Try the economy setting on your washing machine, which uses 40% less energy
- Install radiator panels to reflect heat back into your rooms



Make your home more energy efficient

Blocking draughts can be a cheap way of making your home warmer, using draught-proofing products available from DIY stores. Loft and cavity-wall insulation can also make a big difference to your bills and your comfort, as can replacing an old boiler. You might even be eligible for free or discounted energy-efficiency measures such as insulation or boiler replacements. Find out more from your local authority or the Energy Saving Advice Service on **0300 123 1234**.

Check you're paying the lowest price for your energy

It's possible to save hundreds of pounds a year just by switching energy suppliers or switching your tariff with your current supplier, especially if you've never done so before. There's a step-by-step guide at goenergyshopping.co.uk to finding the best deals or use one of the price-comparison websites displaying the Ofgem confidence code logo.

Are you eligible for discounts and additional services?

Winter Fuel Allowance

an annual payment of up to £300 to help older people with the cost of keeping warm in winter. Call the helpline on 0345 915 1515 or text phone 0345 606 0285.

Warm Home Discount Rebate

you could get a credit of £140 on your electricity bill. Contact your electricity supplier to ask if you qualify (details are on your energy bill).

The Priority Services Register

additional services provided by all energy suppliers and network operators to people who might need extra help. Contact your supplier to register free if you're a pensioner, disabled or seriously ill, have a long-term medical condition, hearing or visual impairment or additional communication needs, or you're in a vulnerable situation.

Cold Weather Payment

this is paid to eligible households on means-tested benefits in areas where exceptionally cold weather is forecast or has occurred. Automatic payments amount to £25 per qualifying week between 1 November and 31 March.

Maximise your income

Make sure you're claiming the correct benefits, which could not only increase your income but also make you eligible for other types of assistance. Get more information from:

- Citizens Advice Consumer Helpline on 0345 404 0506
- Turn2US on 0808 802 2000
- Your local Age UK office.

Keep track of your energy use

If you take regular meter readings and submit them to your energy supplier, it will help you keep an eye on your energy use and keep your bills accurate. An estimated bill means you might not be paying the right amount for your energy and several estimated readings can sometimes lead to large, unexpected bills.

If you get into debt with your energy supplier and struggle to get on top of it, speak to them as soon as possible. If they know there's a problem, they have an obligation to work with you to find a solution that suits your needs, not theirs. If you agree to a payment plan, be realistic about what you can afford to repay without leaving yourself short for other essential bills.

Thanks to National Energy Action, the national fuel poverty charity, for providing this information.
nea.org.uk

'Let's Have a Good Week'

Connecting communities to tackle social isolation



The epidemic of social isolation has been making a lot of headlines recently. Research by The Jo Cox Commission put a number to a crisis that we at Breakthrough UK had long been aware of: more than half of disabled people say they experience loneliness, and a quarter say they feel lonely most days.



Our new 'Let's Have a Good Week' project will help to remove the barriers that prevent many disabled people from enjoying an active and fulfilling life.

'Let's Have a Good Week' is a Community Connecting project in the Manchester area which supports disabled people to be active citizens and to broaden their horizons.

Trying new activities can be daunting for many disabled people because organisers are not always aware of the need to make adjustments that enable them to attend and participate fully. We don't want our clients to feel limited to only doing activities specifically for disabled people - with just a little thought and effort from others, a world of clubs, hobbies and activities can be opened up to disabled people.

Our clients are currently accessing activities such as cookery classes, community allotments, Tai Chi, boxing and maths classes. A graduate of our pilot project, Bilal, said that before he engaged with our Community Connectors he was 'bored, just sitting down [but] I want to keep busy.' He credits the scheme with giving him increased confidence.

Another young woman we're working with described her first visit to a basketball session as 'the best day of my life!'

Need our help?

If you're disabled and experiencing social isolation, or you know someone else who is, we can help.

Email community.connecting@breakthrough-uk.co.uk or call us on 0161 234 3950 today. Or you can visit breakthrough-uk.co.uk at any time for more information.



Breakthrough UK client Spencer with his Community Connector, Becky, at the allotment where he volunteers. Thanks to all the new confidence this placement helped him to develop, Spencer is also receiving pre-employment support and training from Breakthrough UK and is beginning to look for work.

Could you help?

We are recruiting volunteer Activity Mentors who will be matched to a disabled person in their community and together they will get out and about and try something new. If you live in the Greater Manchester area and would be interested in giving your time to reduce loneliness and isolation, please get in touch - we'd be delighted to have you on our team!

Benevolence *Today!*

Benevolent funds are occupational charities that were established back in the day when there was no State benefits system in place to help people in times of hardship.

Some, like Pharmacist Support, date back to the 1800s, with a remit to support colleagues in various professions through times of hardship.

Back then, a drop in income brought about through illness or death, a lack of work or a failing business was a real concern for many professionals. The social stigma attached to the workhouse encouraged many professions at that time to set up benevolent funds, creating a charitable structure within the professional world that still exists today.

Pharmacist Support – as the title suggests – supports pharmacists and their families, former pharmacists (those retired from the profession or no longer on the register for whatever reason), trainees and pharmacy students. The charity, formed by the Royal Pharmaceutical Society of Great Britain (RPSGB) in 1841, spent many years providing financial assistance to the elderly, retired or sick members of the profession.

Things have moved on a great deal since those days, however, and 177 years on The Benevolent Fund of the RPSGB has undergone many changes too.

Today the charity is an independent organisation (with a new name) providing a range of free and confidential services in tune with the needs of those in the profession today.

These services include:

- a stress helpline
- an information and enquiry service
- financial assistance
- a wellbeing service
- debt, benefits and employment advice
- careers guidance, and
- addiction support.

Since relaunching 10 years ago, the charity has provided almost 20,000 acts of support, provided over £2m in financial assistance to those in need and secured over £10.5m in gains via State benefits, debt rescheduling/consolidation or write off, and outstanding pay entitlements.



Pharmacist Support
working for pharmacists & their families

Emily's story



Emily graduated with a first class degree and registered as a pharmacist four years ago. A severe health relapse, however, made finding paid work extremely difficult.

'I'd cut back on all expenses to the point where I had no TV and no home phone. I was skimping on food and at one point I switched off my fridge to save money. Thanks to Pharmacist Support I have received three forms of help, by paying my General

Pharmaceutical Council registration fee for a year, a referral to a benefits adviser to support me in getting the benefits I am entitled to, as well as help with living costs to tide me over while I reapply for them.

Through their help, Pharmacist Support has ensured that I will be in a better situation for years to come, which is an enormous relief and I can now concentrate on building a better, healthier life.'



To find out more about Pharmacist Support, its services and how you can get involved, visit pharmacistsupport.org, email info@pharmacistsupport.org or call 0808 168 2233.

Shining a light on 'kinship care'

For many, becoming a grandparent is a wonderful experience, with all of the love and none of the responsibility of being a parent.

What's less recognised is the crucial contribution grandparents are making to families across the country, and how central they can be to the lives of their grandchildren.

To start with, we know that millions of families rely on grandparents for childcare, for managing the summer holidays and emergencies, and for providing flexible (and usually free) support to working parents. We know that as children grow up, grandparents are also more and more likely to be lending a helping hand financially, and that the 'Bank of Mum and Dad' now extends beyond the generations.

We also know that there are thousands of grandparents in the UK who've had to put their lives on hold to step in for children who need them. Most commonly due to parental bereavement, drug or alcohol misuse, abuse or neglect, these grandparents – known as 'kinship carers' – often prevent children from going into local authority care, enabling them to stay with their family, and in many cases allowing siblings to stay together.

It's not an easy job: very few are entitled to statutory support, they can feel isolated and they're caring for children with complex needs – children in kinship care are likely to have experienced trauma, and a higher-than-average proportion have a disability.

Annabel Roberts, a kinship carer to her granddaughter Poppy, is familiar with this sense of isolation. When she took on the care of Poppy, now 17, ten years ago, Annabel was working as a teacher, but took early retirement in order to



Find out more

Advice line: 0300 123 7015

Email: advice@grandparentsplus.org.uk

Website: grandparentsplus.org.uk

provide the best care for her granddaughter. As well as the financial strain this puts on them – Annabel is concerned whether they'll be able to afford for Poppy to go to university next year – she feels she lost the sense of identity and pride that came with her job.

National charity Grandparents Plus supports grandparents like Annabel (and other family members) who've had to be there full time for their grandchildren, and helps them to provide the safe and stable homes the children need to thrive.

An advice line (0300 123 7015) provides free and independent advice to grandparents caring for children,

and the charity connects grandparents to others in their situation.

Annabel used her time and knowledge to set up the Kinship Carers Cambridgeshire support group in 2010 to provide a space for others in her situation. She also works with Grandparents Plus as a Someone Like Me volunteer, offering support and understanding to kinship carers over the phone. Poppy is thriving.

Stories like Annabel's show the massive impact grandparents can have on the lives of children who need them, and Grandparents Plus is campaigning for better recognition and support for kinship carers across the country.



Doctor's Corner

A day in the life of a GP

Have you ever wondered what really happens behind closed doors in your GP surgery? What exactly do GPs do when not seeing patients? Here, our resident GP Dr Nicolle Green fills us in on the contents of a typical day at her practice in Walkden, Manchester.



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.

Being a GP is an interesting combination of being a doctor and a manager, and therefore a typical day will be made up of tasks from both of these roles.

Not only are GPs responsible, principally, for the care of their patients, but they also run a business and function as an employer, with all the responsibilities that this brings. The latter is greatly helped by the practice manager, who is a key figure in every GP practice. This enables the doctors to concentrate as much as possible on the clinical aspects of their role.

How many patients does a GP see in a day?

This varies greatly between practices, as every surgery chooses how best to accommodate their patients' needs. A fairly average clinic will be composed of 16 ten-minute appointments. However, in my surgery we have an 'urgent walk in clinic' every morning before 10am, where we will see anybody who has a problem that cannot wait until the next routine appointment. This may be a chest infection, for example, or a severe pain, or a new lump that someone has found and is concerned about. Depending on the morning, the doctor for that clinic may see as many as 30 patients in succession. The doctor will then respond to any requests for emergency phone calls, which may at times involve contact with another 20 patients. We generally try to finish our morning surgery by midday, to allow us to start our home visits and other tasks.

How many home visits does a GP do?

This very much depends on the population served by the surgery. For example, a city centre surgery may serve mainly young, working patients who are generally very healthy and would not need a home visit. A surgery whose population is more elderly will receive many more requests for a visit at home. You may have noticed that GPs



try much more these days to see patients at the surgery rather than at home. This is because, in the hour it may take to visit a patient at home, a doctor could see six patients in the surgery, and therefore treat more people in his or her busy day. This leaves more time for us to visit those people who really do need a home visit, such as bedbound patients.

What else happens in between surgeries?

A GP is never short of work to do. A lot of time is spent acting upon the blood results we receive electronically directly to our computers from the lab. We may need to speak to a patient on the same day about these, or we may ask reception to book an appointment to discuss them. We also receive a letter from every hospital appointment documenting what the specialist has recommended, and we need to read all of these and complete any actions resulting from them, such as initiating new medications.

Safeguarding patients is an important part of our work, and we may have to attend meetings or compile reports regarding adults or children in need. We also spend a lot of time dealing with prescription queries. Of course, in addition, patients' acute needs do not stop at the end of our clinic times, and so there will always be an 'on call' doctor who is there to respond to patients' requests to be seen urgently, if they have fallen suddenly unwell.

What management tasks does the GP deal with?

The GP as an employer is ultimately responsible for the wellbeing of his or her staff, and so, with the practice manager, he will deal with performance issues, training and pay, to name a few.

There is also the building to deal with, compliance with the Care Quality Commission (CQC), and liaison with the CCG (Clinical Commissioning Group). In addition, GP remuneration is closely linked to how well we care for our

patients. For example, we are closely monitored on our patients' blood pressures, diabetic readings, cholesterol readings, medications etc, and we spend a lot of time analysing how well our patients are doing and how we can improve that. We also attend meetings with other health professionals to discuss specific patients that may be of concern, and, of course, we must ensure we are keeping our clinical knowledge up to date with courses and private learning.

The general practitioner's role has evolved and expanded significantly over the years, and this means that a typical day is made up of so much more than just the clinic times that patients actually see their doctor working. However, although it is a role that is interesting and demanding in many different ways, a GP's contact with his patients remains the most satisfying of these.

Home security:

In the UK there are over one thousand burglaries every day. Most forced-entry burglaries are committed through the weakest point at the rear of the property, usually French Doors.

Patlock is the home security product and visual deterrent for French Doors and Conservatories. Designed and developed in the UK to deter and stop would-be intruders, Patlock is robust yet weighs less than 1kg.

Patlock is easy to fit and release in seconds, with no key or code numbers required. Therefore Patlock provides extra security and instant peace of mind to the homeowner. In addition, each Patlock comes supplied with a pair of tamper-resist spindles to enhance the security that Patlock provides.

As well as being a visual deterrent Patlock works by holding the interior door handles in place, ensuring that the door mechanism cannot be opened even if the door locks are snapped or removed. With a patent-registered design, Patlock is proud to have gained Secured By Design accreditation.

Patlock and Neighbourhood Watch have teamed together to offer all members the discounted rate of £42.50 (including delivery) per unit, which can be purchased through the Neighbourhood Watch website ourwatch.org.uk/knowledge/patlock/



Win

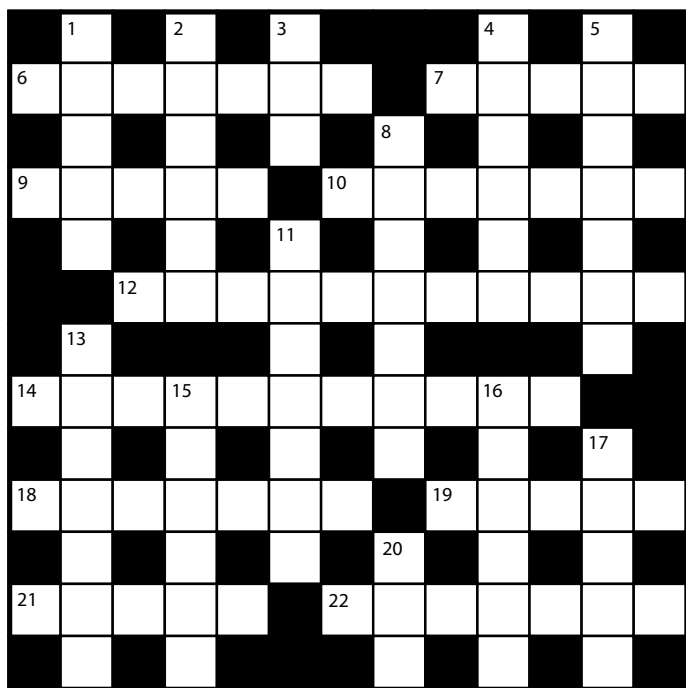
We're giving away a Patlock to six lucky *Evergreen* readers. Just send your name and address to the Pensioner Welfare Team to be entered into a prize draw.

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

Closing date:
Friday, 8 June 2018

Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

6. Alexandre Lacazette joined this football club in 2017 (7)
7. Deliberate fire-raising (5)
9. Person whose job is cleaning out the soot from chimneys (5)
10. 2008 superhero film starring Robert Downey Jr (4,3)
12. His big hit album is called 'Human' (8,3)
14. Gary Oldman plays Winston Churchill in this 2017 movie (7,4)
18. McDormand, whose most recent movie is 'Three Billboards Outside Ebbing, Missouri' (7)
19. Carter, the 39th President of the USA (5)
21. Italian city associated with the fashion industry (5)
22. Light purplish-red (7)

Down

1. See 3 Down
2. Second most populous city in Switzerland (6)
3. And 1 Down. 'Origin' is the most recent best-selling novel by this author (3,5)
4. The Seine is one of this country's main rivers (6)
5. 2017 BBC Sports Personality of the Year (2,5)
8. Light, sweet bread roll (7)
11. Dennis the Menace's pet dog (7)
13. Manama is the capital of this country in western Asia (7)
15. 'The Wizard Of Oz' starts in this US state (6)
16. Manchester, Leeds or Dundee football team (6)
17. See 20 Down
20. And 17 Down. 'The Thrill Of It All' is his second studio album (3,5)

Win

Dreamland
Fleecy Single
Under Blanket



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

		6	4			5	2	
5	7	3		2		4		
			6			3		8
			8			7		
4	2			3			5	6
		7			5			
6		8			7			
		9	3		6		4	2
	3	2			4		8	

Name

Address

Tel no.

Answers to the last issue's crossword

Across: 6. Capitol; 7. Water; 9. Genie; 10. Balding; 12. Giant-killer; 14. Blade Runner; 18. Into The; 19. Lilac; 21. Derby; 22. Gazelle.

Down: 1. James; 2. Bikini; 3. Cox; 4. Handel; 5. Pennies; 8. Hawkins; 11. Anarchy; 13. Blanket; 15. Drogba; 16. Eminem; 17. Paula; 20. May

Name

Address

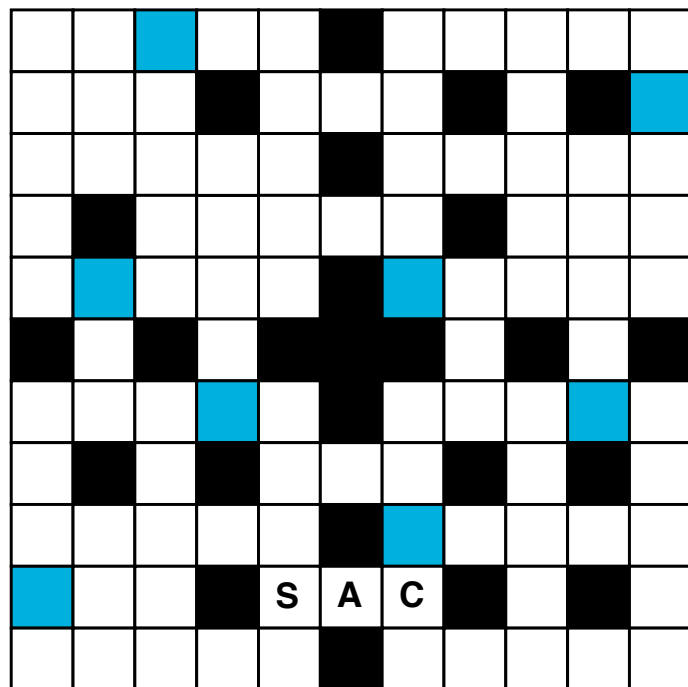
Tel no.

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 an Island Country.



Win
Roberts
CD Cube
Clock Radio



3 letters

ASH
AWL
EWE
LEO
NOW
NUT
OWE
RAG
SEE

5 letters

ALERT
ARENA
CANOE
COAST
DENSE
DIRGE
DORIC
EAVES
ENTRY
EXTRA
HALAL
IDEAL
KNAVE
NEEDS
ONION
OSIER
OTTER
ROTOR
SCOLD
SHORT
SPEED
STOCK
TASTY
TEACH
TERSE
TRAIL
TWIST

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 Friday, 8 June 2018.

Name

Address

Tel no.

Scribble space

Competition winners

Coast & Country

D Walford, Exeter

Pit Pat

M Burgess, North Yorkshire
R Philpott, Hampshire

CO Detector

G Robinson, Southampton
L Dornan, Northants

Crossword

G Aylott, Doncaster

Word Fit

H Mitchell, Great Harwood

Coopdoku

J Price, Worcester

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

Data Protection

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Win one of five pairs of tickets to BBC Gardeners' World Live

An inspiring summer day out

Start planning the ultimate summer day out as BBC Gardeners' World Live returns to Birmingham's NEC, 14-17 June 2018.

We're giving you the chance to be one of five lucky winners of a pair of complimentary tickets* to the Show.

Experience the stunning Show Gardens for inspiration and ideas on how to enhance your garden.

Visit the Floral Marquee to shop from a vast array of plants, plus have your questions answered by the experts at the Advice Desk. Pick up top tips in LIVE demonstrations featuring Monty Don, Alan Titchmarsh, Carol Klein, Joe Swift, Adam Frost and more! Plus shop for the latest gardening kit.



Reader
offer
20% off

Don't forget your ticket includes free entry to the BBC Good Food Show. See your culinary heroes live around the Show including Michelin masters Tom Kerridge, Michel Roux Jr and Raymond Blanc, queen of baking Mary Berry, Show favourite James Martin and the entertaining Hairy Bikers in live interviews and book signing sessions. There's something for everyone.

And, if you don't win, you can still save 20%** on tickets thanks to a special offer for *Evergreen* readers. Visit bbcgardenerworldlive.com or call the box office on 0844 581 1340† and quote PAR20.

*Each pair of tickets are valid for general admission on any day except Saturday.

**20% off adult standard tickets only, not valid on VIP, VIP Luxe, Gift Vouchers or with any other offer. Ends 17/06/18. £2.45 fulfilment fee per advance order. Not all experts appear on all days. Details correct at time of print.

†Calls cost 7p/minute plus phone company charges.

Enter now

For your chance to win a pair of tickets to the Show, just tell us:

Who is the current lead presenter on *Gardeners' World*?

Send your answer by email or post, together with your name and address, quoting 'BBC Gardeners' World Competition', 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 five correct entries drawn from a hat.

The closing date is Friday, 18 May 2018.

Noticeboard

Diary dates and useful information

REA events 2018

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

BRIGHTON REA

- 14 May - On the Buses. Mike Best, Commercial Director of Brighton and Hove Bus Coach Company
- 11 June - Titanic Ghostly Bow. Rob Goldsmith is one of the very few to go down to see the wreck, and will tell us his story - don't miss it!
- 9 July - An Inspector Calls. Neil Sadler's last presentation of his days as a Police Officer which will be very entertaining
- 13 August - The Story of the Crystal Palace. Ian Gledhill returns to tell us the story of this wonderful building which dominated the south London skyline until its tragic destruction by fire in 1936

GREATER NOTTINGHAM REA

- 19 December - Christmas Lunch - Stadium Leisure Centre

CO-OP RETIREMENT FELLOWSHIP (CAMBRIDGE)

- 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. Singer Red Strokes, Terry Morgan
- 2 August - Meeting. Talk by David Stubbings on 'Ferries on the River Cam'
- 6 September - Meeting. Talk by Cheryl Bishop on 'Exercise Therapy'

- 4 October - Meeting. Singer Juke Box Legends, Peter Day
 - 5-8 October - Weekend break, Eastbourne
 - 1 November - Meeting. Talk about The Bobby Scheme Charity that visits homes giving advice on security and safety. The charity is backed by Police, Fire Service and Age UK
 - 6 December - Meeting. Bingo
 - 13 December. Christmas lunch
 - Eastbourne visits for 2019: 5-8 April 2019 and 4-7 October 2019
- Committee meetings are held on the last Thursday of each month.

SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 3 May - Lunch at Acorn, Burncross, Chapeltown
- 7 June - Lunch at Pastures Lodge, Mexborough
- 21 June - Evening meal at Venus Restaurant, Dinnington
- 5 July - Lunch at Acorn, Burncross, Chapeltown
- 2 August - Lunch at Pastures Lodge, Mexborough
- 6 September - Lunch at Acorn, Burncross, Chapeltown
- 4 October - Lunch at Pastures Lodge, Mexborough
- 1 November - Lunch at Acorn, Burncross, Chapeltown
- 13 December - Christmas lunch - venue to be announced (contact Secretary)

MANCHESTER REA

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

2018 shows & excursions

- 27 April - Annual General Meeting (venue TBC)
- 3 & 10 May - Miss Saigon (PAL)
- 9 & 10 May - Titanic The Musical (LOW)
- 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)
- 28 June - The Play that Goes Wrong (OPH)
- 4 & 5 July - The Last Ship (LOW)
- 7 July - London (subject to Virgin seat sale)
- 11 & 12 July - Love from a Stranger (LOW)
- 12 July - Lincoln
- 4 August - London (subject to Virgin seat sale)
- 15 & 16 August - An Officer and a Gentleman (OPH)
- 16 August - Southport (inc. Flower Show)
- 5 & 13 September - Early Doors (LOW)
- 6 September - Buxton & Bakewell
- 3 & 11 October - Matilda (PAL)
- 4 October - Warwick (inc. the races) & Stratford
- 31 October - Calendar Girls (LOW)
- 8 November - Calendar Girls (LOW)
- 22 & 29 November - Kinky Boots (OPH)
- 12 December - Cinderella (OPH)
- 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.





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