

evergreen



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Introducing the Pod



Welcome to the spring issue of Evergreen magazine.



Now that winter has passed and the snowdrops are making way for the daffodils – always a glorious sight – we can start looking forward to getting out and about and trying new things. One particular hobby that’s healthy and sociable is group walking – our article from the Ramblers on page 32 tells you about that.

Looking ahead to Summer, I'm sure many of you will be looking forward to a holiday or short break. If you haven't organised anything at the moment take a look at page 28 – Silver Travel Advisor is a travel review and information website geared, as the name suggests, to the more mature travellers.

If you’re thinking of trips closer to home – perhaps journeying by car – then did you know that that the MOT test has changed in England, Scotland and Wales? I didn’t – but if the garage identifies a dangerous fault with your car then it’s illegal to drive off without having it repaired. Co-op Car Care is a new product from Co-op Insurance that can provide peace of mind that you’re using a trustworthy garage – plus, you can get £5 off your annual MOT and servicing as a Co-op Member. See page 25.

We love to hear from you so please keep your letters and photos coming. Even if we don’t publish them, we do look at each and every one.

Enjoy the summer and see you again in the autumn.

Jackie

Jackie Carr
Pensioner Welfare Officer
0330 606 9470

Updating our records

The Pace Trustee has recently carried out a review of the information it holds for its members and their beneficiaries.

The Trustee would like to ensure that it has details of anyone who may be eligible for benefits from the scheme in the future. For instance, the Trustee would like to understand which members have:

- a spouse (including a same-sex spouse or civil partner)
- a common-law-spouse/long-term co-habiting partner

In order to ensure that this information is correct and up to date, the Trustee will write to some of our retired colleagues who are in Pace and ask them to confirm this information. The Trustee is currently looking to partner with a pensions consultancy to help gather this information.

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Hello

In my 15 years at the Co-op, I don't think we have had a busier and more productive year than in 2018. And for the Pensions Team it was arguably our most successful given the work required to create a Co-op and a Bank section within the Pace Scheme alongside the day job!

It took a huge effort from many parties, including of course the Trustees, but the real stars were our Pensions Team here in Angel Square.

The team has a great combination of skills and experience (in total we've got well over 200 years' worth of Co-op pensions experience alone!), along with a terrific work ethic.



'Work ethic' rarely seems to get mentioned these days and is kind of out of fashion, with other attributes seemingly taking centre stage, but for me it is an absolutely key ingredient and our team has it in abundance.

We realise that when colleagues leave the Co-op their pension benefit is something tangible that keeps them connected to the Co-op forever (although we hope you are a Co-op Member too and if not, why not? Join today!).

We also know how important pensions are to every one of our pension scheme members and our focus never strays from this. We, along with the Trustees, are constantly looking at ways to improve the services we provide and the security of pension benefits.



In a nutshell, every pension matters to us - as much as your pension matters to you. And old fashioned or not, that is not going to change!

Very best wishes to you all.

A handwritten signature in black ink, appearing to read 'Gary Dewin'.

Gary Dewin
Director of Pensions,
Reward, Benefits and ER

Hello everyone,

As you know from your time with us and from reading this magazine, we do some extraordinary work at the Co-op; from giving away over £39m to local community causes, through to our ambitious Academy schools programme. However, one of the things you and your colleagues of today have told us time and again is that we don't shout loudly enough about it!

You'll know from your own over-dinner conversations, that when we explain to people what we do, they're amazed! That's why I'm pleased to share with you that one of our priorities in 2019 is to shout more loudly and proudly about what we do. We'll help people to really understand that we're different because we're a Co-op, not a plc.



2018 was a great year for us and gave us a fantastic base to build upon in 2019. But our nation is experiencing real uncertainty. That's why I think the time is right for people to realise that there is a different way of doing business, the Co-op way.

We're going to help our Members and customers to understand that when you choose to trade with us, you're in turn enabling us to invest in your community. We hope that this will encourage more people to choose our Co-op and that we, and the communities that we serve, will continue to grow in strength together as a result. I hope that through the course of this year you'll help us to share what we do with your friends and family and that you can continue to be proud of your Co-op.

A handwritten signature in black ink, appearing to read 'Steve'.

Steve Murrells
Co-op CEO

POST Bag



Remembering the *Bristol* co-operative movement

Reading about the Manchester Co-op in the Autumn issue (the letter by A Sutton) brought back memories of my introduction to the co-operative movement.

In the early forties, my mum took me to our local store, B.C.S. (Bristol Co-operative Society) at Beverley Road. She would hand over a bill and the money, which the assistant put into a wooden cup, screwed onto an overhead gadget and pulled a handle. It then zoomed across the store to a separate little office where the cashier replaced it with a receipt and change, before it zipped back. I realised later that my mum paid for last week's groceries and then shopped so as to have it on tick to be paid for next week.

In my early teens I joined the Woodcraft Folk, which along with the Playways and Pathfinders groups were sponsored by the B.C.S.

We had the free use of the Co-op halls in Bristol and held our monthly meeting at the head office in Prewett Street.

As the years passed, I became a group leader and chairman responsible for three groups of children: 7 to 11s, 11 to 14s,

and 14 to 18s - about 50 children in all. In 1975 we held our 50th anniversary international camp at Loughborough courtesy of the local Co-op.

In 1966 I acquired a job as Dairy Electrician at the Whitby Road dairy. By then the B.C.S. had become the C.R.S. (Co-op Retail Society). In the early days, the milk was delivered to the dairy in milk churns and then pumped up to the pasteurising room. Things improved as the years went by. We even started milk sachets that could be put through the letter box but this didn't catch on due to pets indoors and also the decline of milk float deliveries.

During my work there, I purchased the Beverley Road shop counter which the Works Department planed and cut up into pelmets which I still have.

My wife worked at the Castle Street store for 20 years - we are both keen co-operators and long may it last.

JD Hills



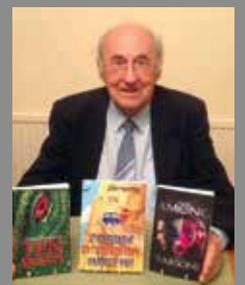
Proving it's never too late to *write a book*

At the age of 78, retired financial adviser John Parsons became a published author three times over.

He has written two children's books aimed at nine and above, and one book, for young adults from the age of 16 and above.

His first book, *Ten Quests*, puts the hero, Scott, into a spooky house that he can't get out of. Only by completing the quests, rooms that take him into other worlds, will he leave the spooky house. He battles dragons, dinosaurs and walking plants among other strange things in the rooms. Each room in the house is a separate adventure. This is the first in a series of books. Amazon sold out of the book towards the end of November, and had to order more. Schools were buying in bulk!

Grandad's Extraordinary Camper Van is a magical adventure with a family of four. They didn't want the rusty old camper-van, but once they found it was magic, they were on their way around the world! This can be purchased from Global Wordsmiths, Nottingham, under the list Children's books @ £6.99 plus P+P.



The adult book is a semi sci-fi called *Those Among Us*. This was published in December and is available on Amazon.

John had been writing for two years prior to the first book being taken by a publishing company, and he now has four more books that are up for consideration to be printed this year.

He is now visiting schools, talking to children and encouraging them to read books rather than play games on tablets!



What happens if your pet outlives you?

Looking after a pet means loving and caring for them, for life. But it can also mean making plans for them if we pass away.

The Home for Life scheme gives you reassurance that, in the event of your death, we'll care for them and do all we can to find them a happy home.

To receive a free Home for Life information pack, simply visit:
www.homeforlife.org.uk or call: 0800 121 8101



Royal Society for the Prevention of Cruelty to Animals.
Wildenforce Way, Southwater, Horsham, West Sussex RH13 9RS.
The RSPCA helps animals in England and Wales.
Registered charity no. 221079. ©RSPCA 2019. All rights reserved.

Home for Life

Remembering the CWS fallen



On 8 November, colleagues across the Manchester Support Centre came together to remember the Co-operative Wholesale Society (CWS) colleagues who lost their lives during World War One.

Kicking off the service of remembrance, colleagues from across Co-op (including Harold Linton, from our Retired Employees' Association) came together to read out the names of all 810 CWS employees who lost their lives.

These were read out beside a recreation of the memorial wall located in 'Old Bank Building' - which is currently undergoing renovation. This moving tribute brought to life that each and every name on that memorial was a person with a family and job much like our colleagues today.

Nick Crofts, President of the National Members' Council, then gave a moving speech before leading us into a two-minute silence. He recalled how CWS supported the war effort and also brought to life the story of the white poppy movement, which has its origins in the Women's Co-operative Guild.

Ending the silence, the Co-op Pioneer Choir (see next page) led us through a few songs from the time, before a poppy '100 of remembrance' (which colleagues had added poppies to all week) was then taken to the Central Manchester

War Memorial in St Peter's Square where it was laid in tribute. This was accompanied by a note that read 'In memory of the 810 employees of The Co-operative Wholesale Society Limited who gave their lives for their country in the Great War 1914-1918. Thank you to all who have served, sacrificed and changed our world from colleagues at today's Co-op.'

This '100' was laid by Nick Crofts on behalf of the National Members' Council, Frank Nelson on behalf of retired colleagues, and Kevin Ferneyhough on behalf of all current colleagues.

This event was a culmination of a week of stories which focused on different aspects of remembrance. These included stories about CWS colleagues who served, the work of Funeralcare colleagues to create and maintain monuments that honour the dead, and how our community fund supports veteran charities across the UK today. We also gave colleagues a sneak peek of our new poppy hearse that has been created from a colleague's idea and is now available to give a unique and fitting final journey for veterans.

Pictured above left: Funeralcare's poppy hearse. **Above right:** Colleagues' poppy '100' in front of the recreated memorial.

Co-op colleague answers the DIY SOS call

When Franchise Operations Support Manager Adie Flude heard the BBC DIY SOS crew was filming locally, helping a family whose story she'd followed, she was keen to answer the DIY SOS call - but with very limited DIY skills she decided to help in a Co-op way instead.

The DIY SOS team was building a more suitable home environment for the family of local man, Simon Dobbin. He was left fighting for his life and permanently brain damaged

following an unprovoked attack at an away game for his local football team.

As a Suffolk person, and a football fan, Adie said: 'I'd followed Simon's story from when he was attacked, right through to the court case, so when I heard DIY SOS was going to be doing his house, I wanted to get involved. But since my own DIY skills are VERY limited, we decided to supply the builders' canteen with Co-op products. Together with the local Co-op franchise team, and the Co-op store in Mildenhall, we supplied

all the milk, bottled water, crisps and biscuits, and helped to run the refreshment area to keep the builders going through their tough challenge.

'I'm so proud to work for a business that supports the local community, and to have brought the franchise and local Co-op store teams together to make this happen. And it was brilliant to watch the build as it develops throughout the programme - it will make such a huge difference to Simon and his family.'

The Pioneers

The Pioneers are a workplace choir based at Co-op. Currently we have members from the Co-op Group, Co-op Bank and ABCUL (the Association of British Credit Unions).



We welcome both male and female members and there are no auditions – you just need to be free Wednesday lunchtimes and love singing. We'd be happy to welcome *Evergreen* readers too, if you fancy giving it a go.

There is a reason for holding our sessions on a Wednesday – we find it gives us a mid-week boost and the energy to carry on giving our best for the remainder of the week.

We like to have a performance to aim for as it focuses our attention. The first big one of 2018 was Manchester Together. We sang Fix You by Coldplay, grouped together with other workplace choirs from all over Manchester. We then joined in all the finale songs, culminating with One Last Time by Ariana Grande. What a night, what a privilege. We even got a thank you card from the Mayor!

The next proud moment was singing at a member's wedding. What a lovely thing to ask of us. We put in hours and hours of practice to make sure we were as good as we could be.

On Remembrance Day, we performed in the atrium at Angel Square, our head office. We sang Dona Nobis (grant us peace) and then Keep the Home Fires Burning, When This Lousy War Is Over and It's a Long Way to Tipperary.

We love to be part of these services. Singing can bring out emotions whether they're happy or sad.

One of our favourite times of the year is Christmas. We get asked to perform during Christmas dinners for staff and parties for residents in sheltered housing, and also for charities. One thing we always try and make time for is the opening of the Lifeshare (a North Manchester charity that helps homeless and vulnerable people). They have a Christmas project that runs right

through the Christmas season, giving people a place to go, hot meals, healthcare and clean warm clothes. For them we wear our Christmas jumpers and sing cheery carols.

We love what we do and we love the pleasure it gives to others within our organisation and the community.

If you fancy joining us, we practice at Old Bank Building on Hanover Street in Manchester on Wednesdays from 1:05pm to 1:50pm. There are no auditions and you don't need to be able to read music. Just come and have fun.

Contact me at nancy.wilson@coop.co.uk and I'll send you an invitation each week.



Ed recommends

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

As I write this for the April edition of *Evergreen* on a rather cold, snowy January afternoon, I am very much looking forward to the longer days and lighter evenings that spring delivers – and below are two wines which will hopefully fit the bill for the milder weather.

Co-op Runestone Sauvignon Blanc 2018, New Zealand, £6.85

Very carefully sourced from one of New Zealand's best-regarded producers, this wine exudes the pronounced lime and gooseberry flavours so redolent of the Marlborough style.



Fairtrade Bonarda Malbec 2018, Argentina, £5.35

It was my very dear friend (and avid reader of *Evergreen*) Brad Lasputa who initially forged the relationship between Co-op and the producer of this wine in a remote corner of northern Argentina some 20 or so years ago. Since then the wines – and the very worthy community projects which they support – have continued to go from strength to strength and this, a blend of Bonarda (originally an Italian grape) and Malbec is a structured wine with opulent red fruit characteristics and balancing tannins. A true bargain at this price.



Cheers!

Prices correct at time of printing.

Tackling *youth loneliness* to help young people belong

Co-op's charity, the Co-op Foundation, has been connecting and empowering young people to tackle youth loneliness since 2017. Thanks to fundraising from Co-op Members and supporters, and some key partnerships with government, it is now the leading charity tackling the issue anywhere in the UK.

Feeling lonely is something many disabled young people struggle with, including 17-year-old Kira. Born with cerebral palsy and a full-time wheelchair user, Kira found it difficult to make new friends and build connections growing up. This also negatively impacted on her confidence, skills and long-term job prospects.

But thanks to Co-op Foundation funding for the Whizz-Kidz Young Leaders programme, this has started to change. By going through the course, Kira has built connections with other disabled young people and, thanks to specialist training programmes, been empowered to take on leadership roles, too.

She's even worked towards an award that will boost her job chances and used her new-found confidence to become Chair of the Whizz-Kidz' Kidz Board, using her experience to help other disabled young people.

Kira says: 'It felt reassuring to know I was definitely making a difference and helping to build a more accepting and accessible society. I wouldn't have been able to do this without being a Young Leader, which has increased my confidence so much.'

Youth loneliness is widespread but misunderstood.

Why youth loneliness?

Co-op Foundation research shows 65% of young people feel loneliness is a problem for their age group. Despite this, only one in five feel it's taken seriously as a social issue. We tackle this through our UK-wide Belong network of local community partners and, collectively, we aim to:

- Connect and empower young people to tackle loneliness
- Strengthen local youth services that provide vital support and opportunities
- Start a national conversation that tackles the stigma of youth loneliness.



Kira.



Young people from the Proud Trust in Manchester, a Co-op Foundation Belong partner.

Our funding is already having an impact for young people like Kira as well as other groups we know are most affected by loneliness, such as young people who are unemployed or precariously employed and those with experience of care.

How Co-op Members have helped

Over the past year, we've invested into local community projects the length and breadth of the UK that connect and empower young people.

But this investment is only possible thanks to the support of 63,000 Co-op Members who chose us as their Local Cause, fundraisers, and key partnerships we've built with

government and other funders, including our work on the Building Connections Fund Youth strand.

Thank you if you're one of our very kind supporters - you've made a huge difference.

What next?

Youth loneliness is widespread but, despite the great strides we've made with our partners, still misunderstood.

So in addition to funding local projects, we're also working with partners to build our collective understanding of youth loneliness and working with government to turn this into policy and funding changes that will have a long-term positive impact.

We're also co-designing a campaign this year that aims to tackle the stigma of youth loneliness and raise public awareness of the problem. Watch this space for lots more updates and follow our blog at coopfoundation.org.uk for more information.

Support Co-op's charity

You can help tackle youth loneliness by choosing our 'Belong' programme as your Co-op Local Cause.

You can also give online with a one-off or regular donation at bit.ly/donate-coopf. If you'd like to run your own fundraising event, let the Foundation know by emailing foundation@coop.co.uk

We've made a big difference to the lives of 5,000 people suffering from loneliness

Back in 2015 our Members voted for us to tackle loneliness in our partnership with British Red Cross, and since then we've achieved some pretty amazing things.

We raised £6.7m, smashing our target of £3.5m, meaning British Red Cross could set up services in 38 locations around the country, and to date they have helped around 5,000 people who are lonely to reconnect with their community.

When we kicked off the partnership four years ago, our research found that nine million people in the UK are always or often lonely and that anyone of any age could be affected. We've come a long way since then, and the work we've done is making a big difference to lots of people's lives.

Connecting Communities

Sue and Wayne both lost loved ones, leaving them feeling extremely isolated and lonely. The Community Connector programme we set up with British Red Cross helped Sue get back to herself, while Wayne attended bereavement support groups with our partner, Cruse.

Frank (pictured below) was raised in an orphanage from the age of three; being alone for the majority of his young life had a massive effect on his self-confidence.



A serious injury has left Frank partially blind. He now barely leaves the house and can go days without talking to other people. British Red Cross arranged for Frank to have Christmas lunch with a friendly local family, who made him feel really welcome and involved.

Hazel started to feel lonely when she moved to a new community with her husband. She didn't know anyone in the



area and struggled to make new friends. After her daughter was born she started volunteering for the Connecting Communities service where she met Wendy, an elderly resident in the area who accessed the service. Soon enough both of their lives had changed for the better.

You can watch the videos of how we've supported people through the Co-op funded Community Connector programmes. Just visit colleaguestories.coop.co.uk and search 'loneliness'.

If anyone you know is experiencing loneliness, let them know about the British Red Cross services to tackle loneliness by visiting redcross.org.uk/lonely



A good EGG

Rosie Mullender heads to St Ives in Cornwall to find out what makes Co-op's unique new Easter egg absolutely irresistible.

Mark Brian, managing director of County Confectionery in St Ives, can't stop smiling. He's showing me what makes Co-op Irresistible Ecuadorian Milk Chocolate Pod the perfect present this Easter. 'The sign of a great Easter egg is thick chocolate, a smooth, creamy taste and that lovely snap when you crack it open,' he grins.

Perhaps it's no surprise, but Mark's passion for Easter eggs began when he was just a boy. 'County has been making chocolate for over 25 years, and I used to work here after school and during the holidays,' he explains. 'At one point, I trained to be a pilot in New Zealand, but I couldn't forget how much I'd loved working with chocolate. It was inevitable I'd end up back here in St Ives.'

As well as decades of expertise, creating an egg as excellent as the Pod has taken Mark and his team more than a year of careful tasting and testing. 'We tried lots of chocolate made from single-origin cocoa beans before choosing Ecuadorian,' Mark tells me. 'Arriba cocoa beans are well known for their great quality and taste. They're rich and smooth, with caramel notes, and make for a really delicious egg.'

As with all Co-op confectionery, the cocoa in the Pod is Fairtrade, which means the farmers who supply those cocoa beans work sustainably, are paid fairly and enjoy decent working conditions - so your tasty Easter egg is doing some good, as well.

To make each Pod, melted chocolate is poured into unique moulds. They're attached to a series of rotating arms, designed to coat the moulds evenly, which swoop gracefully through the air. The chocolate is chilled to set, then each egg is hand-coated with an edible purple lustre.

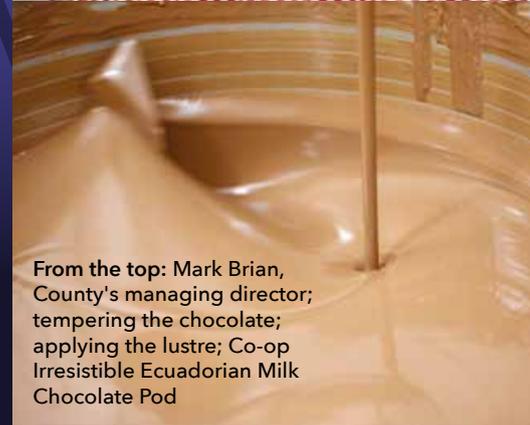
'Wearing soft cotton gloves, we apply alternate stripes of red and blue, which blend together to create a really striking purple shimmer,' Mark explains. 'This lustre really makes our eggs stand out from the rest, and customers love it.'

The Pod is paired with six gorgeous milk chocolate, gin and strawberry truffles - made from award-winning Co-op Irresistible Gin, of course. 'As well as being great quality, it's a gin that's on-trend, versatile and tastes great with strawberry,' Mark says.

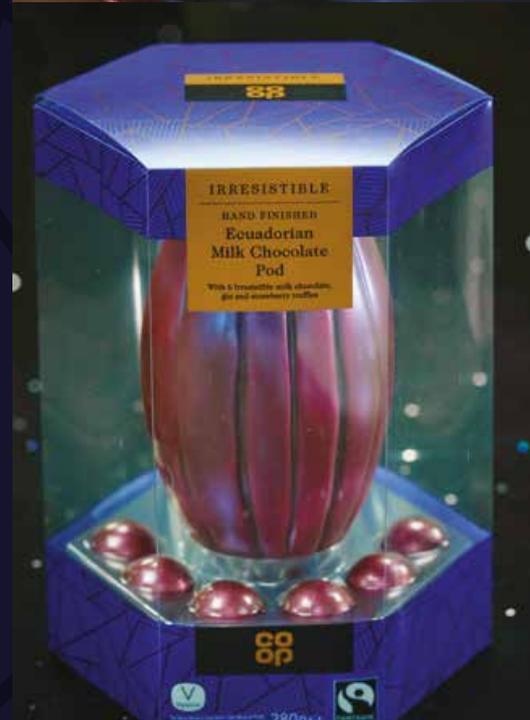
Alongside the Pod, the team has developed three other delicious Fairtrade Easter eggs for Co-op: Orange Chocolate Egg-spllosion, Salted Caramel Brownie Egg-spllosion and Irresistible Triple Chocolate Artisan Egg with Chocolate Salted Caramel Truffles.

This year, it will make 140,000 for us, using an incredible 30 tonnes of chocolate.

'This has to be the best job in the world,' Mark concludes.



From the top: Mark Brian, County's managing director; tempering the chocolate; applying the lustre; Co-op Irresistible Ecuadorian Milk Chocolate Pod





**WATCH
THE VIDEO**

See more Co-op Food
content online at the
Co-op Food
YouTube channel



.....
Arriba cocoa beans are well
known for their great quality
and taste. They're rich and
smooth with caramel notes and
make for a really delicious egg.
.....

Co-op returns to health



A newly formed Ventures team is exploring new business opportunities in adjacent markets to help us build a stronger Co-op and stronger communities. Tim Davies, Director of Ventures, explains why we're returning to Health.

Pioneering the self-care revolution

When Steve Murrells became CEO back in 2017, he asked the team to explore markets with unmet customer needs, where our Co-op difference could add value and where a digital approach could disrupt the market.

After a period of research and analysis, the health and wellbeing sector came out as a priority area for multiple reasons: an ageing population, an NHS struggling to cope with demand, and customers more willing to pay for services – to name a few.

We believe Co-op has an opportunity to support the NHS by empowering communities to be more proactive with their health.

When we explored the challenges in the health industry in more detail, there was one area which stood out: preventative care. We learned that over 40% of the financial burden on the NHS is due to preventable diseases, yet currently only 4% of our health budget is spent on prevention.

We believe Co-op has an opportunity to support the NHS by empowering communities to be more proactive with their health.

A digital pharmacy

We can have an immediate impact in the area of repeat prescriptions. At £8bn a year, this is the second biggest cost to the NHS after staff costs. £100m of this is lost on unwanted or mis-ordered medicine – and this level of waste will only grow as our population ages and as more people succumb to preventable diseases.

In general, the processes for ordering, issuing and fulfilling repeat prescriptions are complex, inefficient and inconvenient for the NHS – and for many patients, too.

So we've decided to re-enter the Pharmacy market but in a very different way. We're building an app that will help people to manage their medication more efficiently by providing a direct link into the GP systems, removing the need to visit a GP or pharmacy to order but keeping the customer in total control of ordering the items they need, when they need them.

Our service also offers customers the option of having their medicine dispensed at our centralised pharmacy in Lea Green depot and delivered straight to the customer's home.

A Co-op start-up

Of course, Co-op's no stranger to innovation or entering new markets, but our approach in Ventures is different. We're following the methodology of lean start-ups: start small, build in short bursts, test quickly and don't be afraid to fail or change direction based on what we learn in user testing.

Ventures is a small, multi-skilled team of colleagues who work in The Federation, an old CWS building now repurposed as a digital start-up hub for the technology community in Manchester. We work alongside other small digital start-ups and social enterprises who share our values.

Watch this space...

We're busy getting our Pharmacy service ready to launch for Spring 2019. If you're interested in using our new health app (the Electronic Prescription Service is only available in England), you can leave your email address here and we'll tell you when it's available: coop.co.uk/healthcare-leave-your-details





10 minutes with... *Breige Donaghy*

As the director of Co-op's Delicious Food team, Breige visited the Fairtrade Women's School of Leadership on the Ivory Coast to meet some inspiring women and see the real difference buying Fairtrade makes.

One of the many parts of my role at Co-op is to make sure we treat people who produce our food fairly and with respect, and that our products are ethically sourced.

During my trip to the Ivory Coast, I had the pleasure of visiting cocoa farms and the Fairtrade Women's School of Leadership, which Co-op has helped fund. The school teaches women in the cocoa industry business skills in a world that traditionally doesn't favour female workers. There's also a focus on confidence building and personal development. Some of the women are now standing for election in their communities and fighting for the right to own land.

.....
Co-op is committed to backing Fairtrade because it empowers our producers.
.....

One of the women told me that previously she had no confidence to speak out. This had also impacted on her relationship, which had broken down. After taking part in the school's communication skills training, she stood for election as the general secretary of her co-operative's women's union, and resolved the issues in her marriage.

The group of women I met were true leaders and businesswomen, who wanted to make practical and positive changes for their communities – like so many female leaders in Co-op. I loved meeting such inspiring women and joining in with the cocoa harvest.

Co-op is committed to backing Fairtrade because it empowers our producers, giving them a voice among their trading partners. I've experienced how hard it is to harvest cocoa; its producers deserve a fair price. And the Fairtrade Premium (an extra amount of money on top of fair pay, generated from buying Fairtrade ingredients) allows communities to build facilities they need like schools and hospitals. These make a real difference and change lives in such a personal way, as I saw. That's why I love working for Co-op – we care about our customers, the world around us and the people we work with.



Healthy, happy herd

Maggie and David Kelly have devoted themselves to raising Hereford cattle that produce seriously succulent beef. Rosie Mullender meets a very passionate pair.



The couple raise their cattle on 850 acres of lush farmland at Nether Hall in Cumbria.

A huge amount of love goes into Co-op Hereford steak – husband and wife team David and Maggie Kelly have been pouring passion into raising their cattle for more than 20 years.

‘People don’t always realise how much love and effort go into looking after our animals,’ Maggie says, sipping a cup of tea at the huge, welcoming table in her Cumbrian farmhouse kitchen. ‘We try our hardest to give them a great life, and they’re very spoilt. To understand the cows, you’ve got to spend time with them.’

The cattle graze in the fields for most of the year, with nutritional supplements added when the grass is beginning to die off. As the weather gets colder and wetter around October, they’re brought inside. ‘They’re like us; they don’t like the miserable weather,’ Maggie says. ‘Once indoors, they’re free to roam around the barn to eat and drink, and are given squashy mattresses to lie on. Everything’s designed for them to be comfy.’

Hereford cattle are curious and friendly, and not averse to a nose rub or chin scratch. David and Maggie are clearly

very fond of their herd. ‘We think they can read your moods, so only three of us work with the cattle,’ David says. ‘Hereford cows are peaceful by nature, so we walk among them calmly, and are careful not to startle them. We don’t want them to get stressed out.’

The philosophy at Nether Hall, where David and Maggie produce their Hereford steak for Co-op, is all about giving something back. The pair manage 800 cattle – rising to 1,000 next year – and 850 acres of land, but still find the time to put in a bit extra.



'You never really own land; you're just its custodian, waiting to pass it on to the next generation,' David says. 'And, like most farmers, we want to hand it over in better condition than we found it. For instance, there was a 300-year-old barn we could've pulled down, but we put the money into restoring it instead.'

It's clear to see the love poured into every wall, tree and field of the farm, which is immaculate. The cattle look healthy and happy, and flock to say hello when we come to meet them, before wandering off to eat more of the lush grass carpeting the hillside.

Photography WILLIAM SHAW



Born for farming

Both Maggie and David have farming in their blood: Maggie is a seventh-generation farmer, and once ran an all-female dairy farm with her mum. David's grandfather on his mother's side also ran a farm and, although his dad didn't take up the business, David found he couldn't ignore his roots.

'I loved farming as a child and worked for my grandfather's farm, as well as on a dairy farm next door,' he tells me. 'I'd get there before the farm had woken up, I was so enthusiastic. They'd come out, and half the jobs would already have been done! I went off and worked in other businesses for a while, but eventually came back. I'd always wanted my own farm, and I couldn't ignore that passion anymore.'

Gourmet grass

'Hereford cattle are a native breed, and one of the oldest there is,' David says. 'Our calves aren't all born on the farm, but they're fathered by pedigree bulls

that we've raised, so we know exactly where they come from.

'Cumbria's an excellent place to grow grass,' he adds, 'because we have lots of rain and sun. The grass is full of sugar - if you cut it in the summer, it's actually sticky with it. And that, along with the care we show our herds, makes all the difference when it comes to the end product.'

The beef is aged for 28 days, to develop a richer flavour, before it arrives on Co-op's shelves.

'Lots of people don't realise how fantastic a good steak should taste, but ours are full of flavour and so juicy,' Maggie says.

She cooks a sizzling steak for me to try. It's delicious, and so tender it almost melts in my mouth. I realise the quality of the meat is a reflection of the loving care that's gone into it - and of David and Maggie's genuine passion for their product.

How to cook *the perfect steak*



With beef as excellent as ours, it's important to cook it correctly.

First of all, about half an hour before cooking, remove the meat from the fridge and allow it to come to room temperature. Make sure your pan is really hot, to get that nice caramelised crust, and big enough to fit the meat. Rub oil onto the steak, rather than the pan, and season just before you start cooking, otherwise the meat might dry out. Factoring in the size of your steak, it will need around 2 mins 30 secs each side for rare, 3 mins 30 secs for medium-rare, and 4 mins 30 secs for well done. Make sure to rest the steak after cooking, for around 5 mins, to allow the juices to reabsorb back into the meat and keep it moist and tender.

Building for the *future*



Learning the Co-op way

The Co-op has a strong track record when it comes to supporting education. Indeed, the Rochdale Pioneers, with their unstinting belief in self-help, established a reading room above the first Co-op shop so that their members, many of whom had only received a very basic education, could continue to study. Today, 175 years later, the Co-op is supporting education in a very different way.

Rising to the challenge

In 2010, the Co-op Group realised it could make a real difference to the life chances of young people from some of the most economically challenged areas by sponsoring academy schools. It established the Co-operative Academy Trust (CAT) and took over the Plant Hill College in Higher Blackley, north Manchester (pictured above).

Back then, notorious Plant Hill was bottom of the national league table for truancy with a persistent absence figure of nearly 29%. Its students were 10 times more likely to 'bunk off' than the national average.

The old school was completely replaced with a new purpose-built academy and since then, it has not only transformed the quality of education offered to the students but has also played a major role in regenerating the whole community.



Ambitious plans

The Co-operative Academy Manchester, as the new school was called, was just the start. Over the next few years, CAT grew steadily to become the UK's largest corporate supporter of academies, with 12 schools in Manchester, Leeds and Stoke-on-Trent comprising 10,000 students and employing more than 1,000 teachers and support staff.

The Co-op academies inspected by Ofsted in the past two years have achieved a rating of at least 'good', underlining the success the Trust has had in implementing ambitious turnaround plans for the predominantly weak schools it has adopted.

In April 2018, the Co-op announced it was putting a further £3.6m into its academies programme to kickstart the next growth phase that will see it extend to almost 40 academies by 2022.

Frank Norris, Director of CAT, said, 'We look to help those communities that have the greatest educational challenges and need additional help to support their young people. The effect of a good school that was previously failing or weak is immense in regenerating communities and we have established a great track record of turning around schools, which were previously struggling.'

'The Trust has demonstrated that co-operative values and principles, strong governance and the ability to leverage the support of the Co-op in areas such as brand, communications, HR, property, insurance and IT can have a dramatic impact on school improvement.'

'Co-op colleagues serve as school governors and some provide mentoring and careers advice along with work placement support. A step-change increase in the number of Trust academies will improve efficiency, provide better value for money, increase the scale and variety of school improvement services and enhance effectiveness for existing academies.'

Get on board

Each academy maintains its own governing body, which includes two or three existing or retired Co-op colleagues. The rapidly expanding network of academies means there is a growing demand for Co-op colleagues who bring a wealth of commercial experience and specific skills to the governor role.

Gail Lyon, Head of Digital Engagement at 1 Angel Square, was appointed a governor at the Co-operative Academy Manchester in 2017. She says, 'We have governing board meetings every term, as well as other meetings, which cover things like HR and curriculum, community engagement and finance.'

'It's been an incredibly rewarding experience where I've been involved in the academy presentation evening for former students, heard presentations from the teachers who completed the academy's leadership training, and seen students perform at our Co-op AGM. I'd encourage any colleague or former colleague in the North of England to give it a go.'

If you feel you would like to be a governor, please contact Claire Scanlan, Head of Governance and Communications: claire.scanlan@coop.co.uk

Helen's story

I became a governor of Co-op Academy Oakwood in 2016, which is a primary school for children aged between 3 and 11. It's in the Gipton area of inner East Leeds, West Yorkshire and is very diverse with over 470 pupils and 40 different home languages!



My mum was a primary school teacher and thoroughly loved working with children so following her death, the opportunity to become involved in education, especially at a primary level and helping young people have the opportunities I had, seemed like a meaningful tribute.

A special place

The minute I walked into Oakwood, I could tell I was in a very special place, one filled with happiness and enthusiasm to learn. The children have come from all different backgrounds including some who arrive in the UK as asylum seekers without speaking a word of English.

One of my highlights was seeing the children perform Shakespeare's *Romeo and Juliet* at the West Yorkshire Playhouse. Knowing some were new to the English language

yet could learn Shakespearean English was amazing and a reminder of how quickly children can adapt and learn if they are given the right environment and support.

It's all about roots

Learning about the Co-op and its values and principles is also very important at Oakwood. The children have taken some of the core Co-op values and embodied these in a values-based system called ROOTS: Responsibility, Openness, Optimism, how to be Trustworthy and the importance of Solidarity. They also get the opportunity to learn about some of the things we support such as Fairtrade, so it's wonderful to know that we are educating a future generation in the Co-op way.

I'm now Chair of Governors at the Academy and, on the more business side of things, we're in an Ofsted inspection window. At the last inspection, we were rated as 'good', so we need to maintain this as our focus for both staff and governors is on achieving the best outcomes for the children; they are, after all, our future.

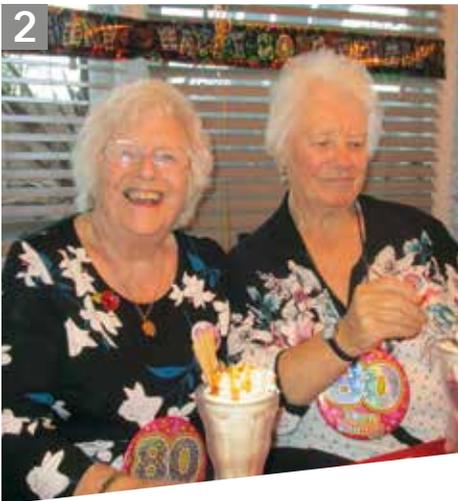
Helen Whitworth,
Governor & Risk Controller, Co-op Pensions Department



Muriel (pictured left) entered the Arts & Crafts Exhibition in Manchester in 2013 and won first and second prize for crochet. She makes hedgehogs as per the one she is holding.



Find out about upcoming events and activities. Turn to page 42.



Snapped

Photos from the REAs

1. South Yorkshire and North Midlands
2. Enfield
3. Nottingham
4. Manchester
5. Manchester
6. South Midlands



TIME TO

CELEBRATE

100th Birthday

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

2018

Mrs M Allison
 Mrs MG Gilmore
 Mr DW Springate
 Mr H May
 Mrs I Lovatt
 Mrs N Ayers
 Mrs EM Garside
 Mr VT Williams
 Mrs M Butcher
 Mrs EM Hills
 Mrs I Gillott
 Mrs D Carrington

2019

Mrs J Spencer
 Mrs P McAleese
 Mrs F Smith
 Mrs M Knight
 Mrs GE Price
 Mr SCH Suggate

Diamond Wedding Anniversary

Ron and Hylda Richards married on 13 December 1958. Ron worked at Co-op for 29 years at the Chemist in Abington Street. They had a lovely anniversary week, dancing twice with friends, the Co-op Christmas Dinner and a meal with family on their special day. Congratulations Ron and Hylda on your Diamond Wedding Anniversary.



CONTACT YOUR REA

Bradford Co-op Retired Employees
 Treasurer Barbara Hammond
 Tel 07745 736717

Bristol & South West
 Secretary George Lewis
 Tel 0117 924 3102

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

A *magical* place in miniature

Rochdale Pioneers Museum has recently acquired a unique addition to its collections: a replica of a 1900s Co-op shop has been donated by Gladys Hampson of Bury, Lancashire.

Gladys put her hobby of designing and creating dolls houses and accessories to good use in making the models. She was inspired to turn this skill into making her own Co-op store based on the fond memories she had of growing up in the 1930s and 1940s in the Skew Bridge area of Preston.

‘We walked about half a mile to the shop. We lived in the country, so it was very safe and not many people had cars. On entering the shop, it was like entering an Aladdin’s Cave.’

The ‘Aladdin’s Cave’ memory is one shared by many of our visitors when they visit the museum (those from an older generation, who grew up in the UK before the 1960s).

They all remember that they were expected to know and recite their ‘Divi’ number promptly.

Gladys described how her love for visiting her local Co-op store inspired her to make her model such a detailed piece, ensuring all aspects of the store she remembered were incorporated. In the notes she made to accompany the model, Gladys explained that for her and her young siblings, the smells and sounds, as well as the fact the store seemed to sell everything a family might need, made it special. ‘It was a magical place for us.’

The shop model is currently on display in the original store space at 31 Toad Lane (Rochdale Pioneers Museum). Staff have made a temporary space for it so that visitors are easily able to look inside and admire Gladys’ work.

It represents a very different experience from the one the first co-operative customers in Rochdale would have had, crowded together in a bare, cold and poorly lit space, waiting to buy just a few of the most basic food items in the 1840s when the Pioneer store first opened. The fact that Gladys’ model contains replicas of everything from coal and baked goods, to giftware and fabric, means that co-operative shopping had come a long way in a century. Gladys described her local store as a kind of prototype supermarket long before the ‘everything under one roof’ concept of shopping as we now know it became commonplace in the UK.

The Co-operative Heritage Trust, which operates the museum, is so pleased that Gladys has lovingly created this nostalgic insight into the history of the co-operative movement from such a personal point of view and wishes to share these memories with others. The museum has plans to make a bespoke display case for the shop model, so that it can be permanently displayed and conserved for the future.

Article written by Clare Hirst, Assistant Manager at Rochdale Pioneers Museum



Gladys with dolls house.



Inside of dolls house.

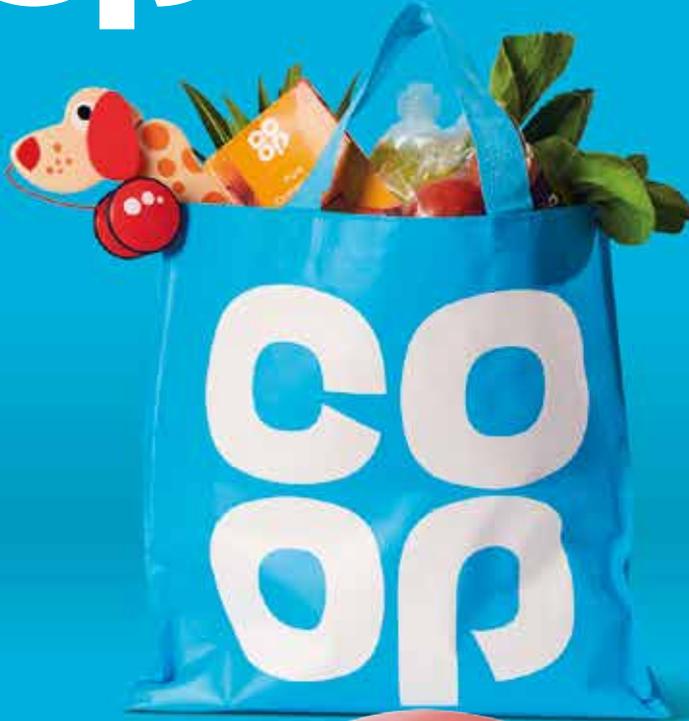


Archive image of the inside of a typical Co-op shop from the early 1900s.

Everything was under one roof, so the smell of paraffin, wood, coal, vegetables, cheese and meat all muddled together was amazing.



Insurance with bags more



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Ts & Cs apply.*

When new customers buy car insurance directly from Co-op.
Offer ends 20/06/19.



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coop.co.uk/insurance

*£50 Co-op Food vouchers available to new customers who buy a car insurance policy directly from Co-op Insurance from 02/01/19 to 20/06/19. Policies must start on or before 20/07/19. A new customer is someone who has not had a car policy with Co-op Insurance in the last 12 months for the same vehicle. Your policy must be in force for a minimum of 30 days. Young Driver Insurance, Ecoinsurance and policies from cashback sites or price comparison sites are excluded. Co-op Car Insurance is normally available to customers aged 17 to 75 years only. Vouchers will arrive within 75 days of your policy start date. Vouchers accepted in Co-op Group Food stores and participating independent co-operatives. For full Ts & Cs visit coop.co.uk/bagsmore. Applicants for insurance are subject to normal underwriting criteria. Promoter: Co-op Insurance (29999R), registered office: Miller Street, Manchester M60 0AL.

Could your Will be *challenged*?



The number of cases where people are contesting inheritance and challenging Wills is rising, with several high-profile examples recently in which the Courts found in favour of adult children who were deliberately disinherited. So is there anything you can do to ensure your wishes are not overturned by a judge after your death?

In England and Wales, you have the legal right to include or exclude anyone you choose from your Will. However, there are no guarantees that your wishes will be understood by your loved ones after you die, particularly if they were unexpected.

One of the most effective ways of protecting your Will from a legal challenge is to have it professionally drafted by a Will writing firm that's authorised and regulated by the Solicitors Regulation Authority. They'll be able to ensure it's robust enough to stand up, legally speaking, to a challenge.

Interestingly, in some countries of the world people aren't allowed to leave their Estate to whomever they choose. For example, France has a system of forced heirship rules which means that the law will always determine who inherits from someone after they die. In order to balance out this freedom in England and Wales, the law allows some people to challenge a Will if they haven't been sufficiently provided for.

Can anyone challenge my Will?

No, only certain people are legally entitled to challenge your Will on the basis that they've been insufficiently provided for in a Will or under the intestacy rules. They include:

- Your spouse or civil partner
- Your ex-spouse or civil partner (providing they haven't entered a new marriage or civil partnership)

- Your child or anyone who was treated as your child (such as a stepchild or a foster child)
- Anyone who was living with you as husband, wife or civil partner for the two years leading up to your death
- Anyone who was financially dependent on you before your death.

Reduce the risk of a challenge to your Will

It's really important that a Will is drafted using the correct legal terminology - otherwise it's all too easy for small mistakes to be made which could lead to it being successfully challenged in court. A poorly drafted Will or one that's been drafted without professional guidance (also known as a DIY Will) is far less likely to hold up in court if it's challenged.

By instructing a professional Will writing firm, such as Co-op Legal Services, you can reduce the risk of a successful challenge being made to your Will.

Our professional Will writers can take the following steps to ensure that your Will is legally robust:

- Ensure that you have testamentary capacity to make your Will. This means that you fully understand the contents of your Estate, the implications of your Will, and that

you're not being influenced by others. Evidence of this testamentary capacity will be documented so that it can be called upon if it's ever needed after you die.

- Document the reasons for wanting to include or exclude certain people in your Will. While it's technically possible to include this information in the Will itself, your Will may become a public document after you die and these reasons might be very personal, so it could be a better option to document these reasons separately. You can do this in a Letter of Wishes, which can be stored alongside your Will. You can use this document to explain why you have omitted someone from your Will, or why you have left a limited amount to them. The Court can then take this into account when considering a challenge to your Will.

With Co-op Legal Services, our fixed-fee Wills start from £150 (including VAT) for a Single Will and £234 (including VAT) for a Mirror Will. What's more, as an *Evergreen* reader, you can benefit from a 15% discount. Simply quote 'Evergreen' when you book your Will writing appointment.

15%
discount until
31 May 2019

To speak to our Will writing team, or to find out more, visit co-oplegalservices.co.uk or call us on 0330 606 9422.



With a double win at The British Wills and Probate Awards 2018 in October, Co-op Legal Services has been named as Probate Provider of the Year and National Will Writing Firm of the Year.

The awards recognise the achievements and successes of those operating across the UK's Wills and Probate sectors, and secure Co-op Legal Services' position as a UK market-leading provider of Wills and Probate.

To find out more about our award-winning Wills and Probate services, visit co-oplegalservices.co.uk or call 0330 606 9548.



NACO Benevolent Fund

On 1 May 2018, the National Association of Co-operative Officials ('NACO') transferred into the Union of Shop, Distributive & Allied Workers ('Usdaw').

Custody of the NACO Benevolent Fund also transferred from the Custodian Trustees of NACO to the Custodian Trustees of Usdaw, and three new Charity Trustees have been appointed for the purpose of administering the Fund.

The Benevolent Fund is a Registered Charity, the purpose of which is to provide financial assistance to former NACO members and the surviving

dependants of deceased former members who, in the view of the Charity Trustees, are in need of assistance.

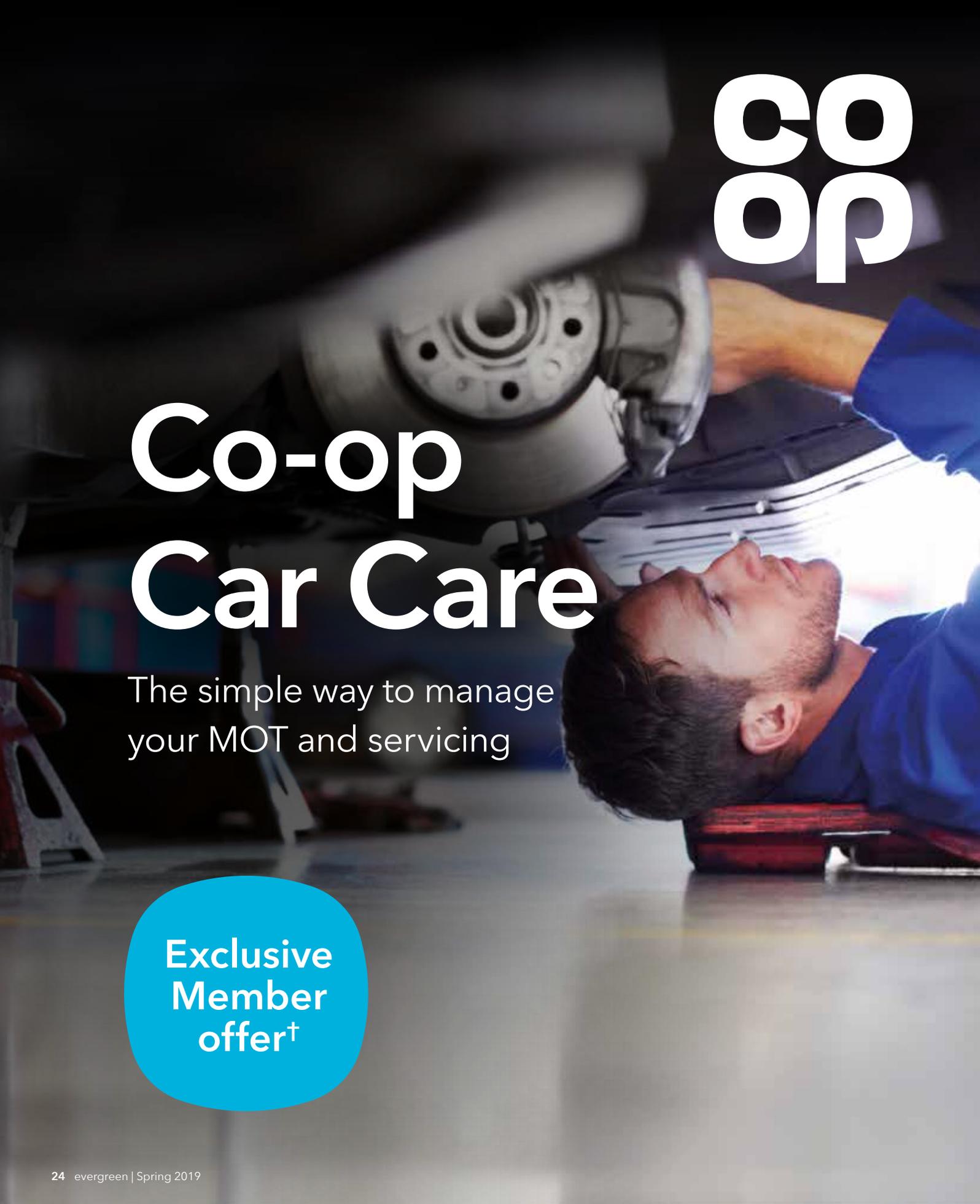
The Fund also pays a discretionary Death Grant of up to £2,500 to the widows, widowers or other dependants of former NACO members, subject to their still being in Usdaw membership at their date of death.

Should any former NACO member, or the surviving dependants of any former

member, wish to make an application for assistance from the Benevolent Fund or wish to nominate beneficiaries for the purpose of receiving the Death Grant, please use the following contact details:

Write to: NACO Benevolent Fund
c/o Central Treasurer, Usdaw,
188 Wilmslow Road, Manchester
M14 6LJ.

Email: nacobenfund@usdaw.org.uk

A mechanic in a blue uniform is lying on his back, working on the underside of a car. The car is elevated on a lift, and the mechanic is focused on the wheel area. The background is a blurred garage setting.

co
op

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-  Free collection of your car at a place and time that suits
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Co-op Car Care is provided on behalf of Co-op Insurance Services by Fixter.

To check if Co-op Car Care covers your area, visit coop.co.uk/carmot



Co-op Members get £5 off per booking†.

Just enter your Membership number when you get a quote.

†Member offer can be withdrawn at any time.

Co-op Car Care is not an insurance product and is neither regulated nor supervised by the FCA or the PRA.

Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office; CIS Building, Miller Street, Manchester M60 0AL. Co-op Insurance Services Limited is authorised and regulated by the Financial Conduct Authority under register number 779364.

Funeralcare

Providing for all

More people are identifying as non-religious, so it's important we're providing services for all kinds of beliefs.

A humanist is a person who is non-religious and believes in the importance of human rather than spiritual beliefs. Funeral services for those who are humanist will have no religious content and are delivered by trained humanist celebrants.

These people perform funeral services focused on the person that has passed away rather than religious services, which may be more about beliefs and worship.



'In our region, we conduct 60% non-religious and 40% religious services and as the former grows,

we all need to know as much about the subject as possible,' said Richard Bland, Senior Funeral Director at our Benwell House funeral home in Newcastle.

'For instance, we recently had a client that didn't want a church vicar but did want the Lord's Prayer in the service. Through our experience,

we knew that a humanist ceremony wouldn't be the right thing, so we advised the family to use a non-religious celebrant. It's all about building those kinds of relationships with celebrants we know and trust, and understanding the right thing for our clients and their loved ones.'

We're here to do right by you and your family

Richard continued: 'We've built a good relationship with a local celebrant who we've received lots of positive feedback about. That feedback is proof that it's so important to get to know the celebrant and make sure they're accredited.'

Your local caring funeral director

We've been at the heart of communities for over 100 years, helping families in their time of need and we're experienced in arranging funerals for everyone, regardless of religion, faith or culture.



Reassurance with a Co-op funeral plan

A Co-op funeral plan allows you to plan and pay for your funeral in advance, protecting your loved ones against unexpected costs and uncertainty about your final wishes. And unlike others, our funeral plans come with a unique Co-op Commitment meaning we'll still cover the cost of your chosen funeral plan, even if you die before paying in full*. It's just one of the ways we'll do right by you.

Co-op's funeral plans are also guaranteed to cover all third party costs. This means we promise to cover the cost of your chosen burial or cremation plan, even if prices rise in the future†.

We offer a choice of four set plans (Simple, Bronze, Silver and Gold) which cover all the essential services for a burial or cremation, including third party fees† such as cremation fees and the cost of a minister or officiant.

Tailor-made Funeral Plans

A tailor made plan lets you arrange a funeral exactly how you imagine it.

You can plan everything from the type of coffin or alternative hearse if you want something different. The plan can be a full expression of your personality, helping you give a unique goodbye.

You'll have the reassurance that we both plan and carry out your funeral, making sure every detail is exactly as you wanted. With over 1,000 funeral homes across the UK, we sit at the heart of local communities.



Co-op Members save at least £100 or 5% whichever is higher, when you buy a funeral plan[^]

To find out more



Visit coop.co.uk/evergreen



Call our funeral planning team on **0800 088 4851**



Visit your local **Co-op Funeralcare**

You can find your nearest Funeral Home online or by calling us



Arrange a home visit

To request an appointment go online or call us

* The Co-op Commitment applies if you are paying in instalments over 2-25 years and 1 year has passed since the start date, instalments must be paid up to date and your funeral must be carried out by one of our Funeral Directors. See our terms and conditions.

† Co-op burial plans do not include the cost of buying a grave.

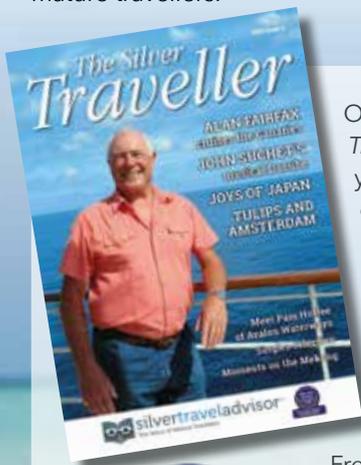
[^] Exclusions and restrictions apply see membership terms & conditions at coop.co.uk/terms/membership

The voice of the mature traveller

Silver Travel Advisor is an award-winning travel review and information website exclusively for mature travellers, where you can find thousands of independent reviews about holidays, trips, short breaks, cruises, attractions, days out, hotels and restaurants.

We also have tips on where to go and what to do when you're away, as well as destination reports from travel writers and interviews with celebrities and well-known travellers. And there's a friendly forum too, where like-minded travellers chat and exchange their news and views.

Our aim, quite simply, is to provide you with a friendly and useful source of travel information, and to be the voice of mature travellers.



Our magazine, *The Silver Traveller*, is published twice a year, with interesting articles on holidays and destinations, along with our Travel Directory, featuring travel companies we feel offer an exceptional service to the over 50s. You might also like our selection of mini-guides: Great British Free Days Out, Accessible Attractions, Garden, Great British Breaks and more, including our Guide for Solo Silver Travellers.

You can request these at silvertraveladvisor.com/magazine-and-guides



Become a member

It's free to become a member of Silver Travel Advisor, and you'll get our newsletter and details of our monthly holiday prize draw - you could be taking a river cruise or escorted tour as our winner. We also let you know about our carefully selected partners' special offers and the exclusive Silver Travel Club discounts too.

Your questions answered

We have a team of mainly retired travel professionals, who enjoy sharing their many years of experience with you and answering your questions. It's all completely free. Just send an email to: service@silvertraveladvisor.com and we will be happy to offer our suggestions.

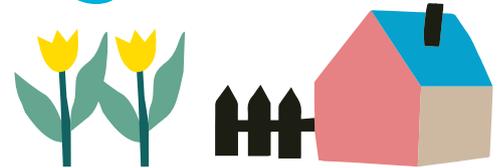
For full details of all our services, please visit silvertraveladvisor.com



It's **time** for your cyber-security **spring clean**



As the brighter days arrive, many of us decide to give our homes a spring clean in time for the better weather on the horizon.



Carry out a simple digital '*declutter*' by following our checklist

❑ Vanish those viruses

- Install good antivirus software to stop online criminals from stealing information or damaging your computers, phones and tablets.
- Keep antivirus running, and check whether it will update automatically.

❑ Spruce up your software

- Old versions of software and operating systems are more vulnerable to malware and other online threats, so make sure you've updated these to the latest versions on any device that is connected to the internet.

❑ Mop down your mobile

- Tidy up your smartphone and tablet by deleting apps you don't use anymore.
- Turn off location services on apps that don't need them, or make sure that these are only switched on when the app is in use.
- Think carefully before trusting an app with access to your contacts list, the microphone or camera, and make sure you know what the app will do with your information.

❑ Polish your passwords

- A sentence is easier to remember than a long, difficult password, so try using passphrases instead of passwords.
- Use a different passphrase for each of your online accounts, so that if a cybercriminal manages to gain access to one, they won't be able to get into others.
- Some apps (like Facebook) ask you for two pieces of information to access your account - e.g. they might ask for your password as well as a code sent to you in a text message. Check your privacy settings and, if this security option is available, switch it on.

❑ Mend your mailbox

- Declutter your inbox by unsubscribing to newsletters, email alerts and updates you no longer read.
- Clean out your old emails and empty deleted folders, and move anything you need to keep to an archive.

❑ Nail down your network

- Your wifi router has two passwords - one that you give to people so they can use your wifi, and another that protects the router's settings and configuration. You need to change both of these from the default passwords to make sure your home network is secure. How to do this will vary depending on the manufacturer, so have a look at the instruction manual you received with the router.
- Be careful what you plug into your computer: flash drives/USB sticks, external hard drives and even smartphones can be used to damage your computer or steal your information.

❑ Shred your secrets

- Securely destroy any sensitive information you don't need to keep anymore - if you have paper copies, shred them with a cross-cut shredder.
- Make sure you've backed up important information either onto an external hard disk or USB (which you'll need to protect with a strong password) or to a cloud storage service.

❑ Scrub your social media

- Check the privacy settings on your social media accounts to confirm you're comfortable with what is visible to your friends and connections.
- Make sure your personal contact information is kept private.
- Only accept friend or connection requests from people you know, and beware of fake friend requests and posts inviting you to visit other pages or sites.

For more information on how to enjoy your online life to the full, contact Get Safe Online, a government-supported initiative that offers free advice on using the internet safely: [getsafeonline.org](https://www.getsafeonline.org)

Getting smart with your energy



Cold homes are a bigger killer across the UK than road accidents, alcohol or drug use.

High energy prices, dwindling household incomes and abysmally low standards of domestic energy efficiency are all contributing to our cold homes crisis - where people are facing difficult choices about whether to heat their homes or forego other household necessities.

So, what can you do to ensure you're best placed to live in a warm home that is affordable to heat?

Priority Services Register

You can sign up to the Priority Services Register to receive extra help from your energy supplier as well as from your distribution network operator. Each energy supplier and network operator maintains its own register. It's a free service, available to people who are:

- of pensionable age
- disabled or chronically sick
- living with a long-term medical condition
- hearing or sight-impaired, or who have additional communication needs
- in a vulnerable situation (wide range of circumstances).

As a Priority Services customer, you may be eligible for free services including:

- advance notice of planned power cuts
- priority support in an emergency
- identification scheme
- nominee scheme
- meter-reading services, which include arrangements to ensure that it is safe and practical for the customer to use a prepayment meter
- accessible information
- a free gas safety check (e.g. for appliances such as a gas boiler), available once every 12 months.

Contact your gas/electricity supplier and distribution network operator for more information and to register. Details of your distribution network operator can be found on your electricity bill.

Smart meters

More than 11 million smart meters have now been installed; the target is that by 2020 around 53 million will have been fitted across Great Britain.



Smart meters are the new generation of gas and electricity meters which are installed by energy suppliers; they make it even easier to keep control of a household's energy.

Replacing traditional meters with smart meters means:

- households can see exactly how much energy they use, in pounds and pence
- they get accurate bills instead of estimates
- they can say goodbye to manual meter readings.

Personal details such as people's name, address and bank details are never stored on the meter and you don't need to have broadband in the home for a smart meter to work. It will operate in much the same way as other wireless systems such as car keys and TVs across a secure independent wireless network set up solely for smart meters.

More information and how to get a smart meter can be found at: smartenergygb.org

Top tips to stay warm in your home and protect your health

Blocking draughts can be a cheap way of making your home warmer. Draught-proofing products are available at DIY stores.

Close curtains at dusk to keep the heat in and use thermal underlay on any carpets.

Loft and cavity wall insulation can also make a big difference to bills and comfort, as can replacing an old boiler.

You may be eligible for free or discounted insulation or boiler replacements from your energy supplier.

Also remember to:

- keep bedroom windows closed at night
- wrap up well with thin layers rather than one thick layer when going outside
- keep the living room at 21°C (70°F)
- keep bedrooms at 18°C (65°F).



A positive approach to ageing



For anyone that doesn't know, U3A is a UK-wide, co-operative movement which brings together retired or semi-retired people to continue their educational, social and creative interests in a friendly and informal environment.

U3A member, Kelvin Rushworth who joined Wooler U3A in Northumberland – one of 1,030 U3As around the country – said it helped him during a really difficult time.

'After my wife died of a brain tumour, I began the next phase of my life. For me, adjusting to living alone in a new area had many challenges. There is no doubt that U3A provides a wonderful, welcoming learning network: kindred spirits and friends galore!'

U3A released research which showed a sustainable and positive approach to ageing built on group learning, skill sharing and volunteering.

Sam Mauger, Chief Executive of the Third Age Trust (which supports all U3As in the UK), said, 'We wanted to start a more positive public debate about ageing; a debate which up to now has often been predicated on a deficit and dependency approach.

'U3A members reported major benefits to being part of the U3A learning model in terms of confidence, feeling supported in new communities, learning new skills, combatting loneliness and most of all, of feeling valued and enjoying life.'

There are currently more than 1,000 U3As around the country, with more opening all the time. Each U3A is a charity in its own right and hosts hundreds of interest groups chosen and run by the members, for the members.

One of the UK's leading charities for Third Agers - U3A - wants to start a more positive public debate about ageing.



Joining a U3A is open to anyone who is retired or semi-retired or no longer bringing up their family.

The subjects learnt by members are wide ranging, from architecture and biology to yoga and zoology – and every topic you can think of in between. There are around 10,000 U3A interest groups taking place in the UK every week.

Joining a U3A is open to anyone who is retired or semi-retired or no longer bringing up their family (in the third stage of their life) and on average costs just £20 a year.

'The U3A model is low cost, defined by participants, and learner-led. It's not dependent on State funding; it has a life and existence of its own,' added Sam.

'More importantly, our report demonstrates the value of communities of interest which are not defined by age, or by past experience, but instead are defined by the experiences still to be explored.'

To learn more about U3A and find out about how to join please go to <https://u3a.org.uk/>

You can read the U3A report – Living Life, Extending Horizons, Challenging Conventions – at <https://u3a.org.uk/about/news-archive/408-u3a-publishes-impact-report-learningnotlonely>

Put a *spring* in your step with the Ramblers

As the days get longer and we start to see the first glimpses of spring after a long, dark winter, for many of us thoughts turn to heading outside.



Whether you want to walk to improve your health, to relax and connect with nature or simply for the pleasure of exploring your surroundings on foot, the Ramblers make it easy to enjoy the great outdoors with a great group of like-minded people.

Exploring

Great Britain is a country made for walkers, with so many exciting landscapes to discover: ancient oak forests, windswept ridges with breathtaking views, canal paths through historic city landscapes, river valleys and rugged coastlines.

Ramblers groups across the UK are out exploring all of them, and whether you're new to walking or a seasoned hiker, there's something for everyone - from short city strolls to more strenuous 10-mile hill walks.

If you're new to walking, or just getting back into it, the fact that walks are all planned by expert walk leaders takes away the worry - all you have to do it turn up and enjoy the views.



Walking and talking

Having your walk all planned out for you isn't the only benefit of walking with a group - it's also a great way to meet new people and forge friendships.

Many people join their local Ramblers group when they move to a new area - perhaps on retirement - and the social side can be just as important as the exercise and exploration.

As we become more aware of the sheer scale of the loneliness epidemic (see pages 8-9), group walking can be part of the solution; talking is often easier while walking side by side with someone.

Marie Bowen tried her local Ramblers group when she was trying get her life back on track after the death of her husband. She said: 'It was a really big deal turning up that first time to meet a bunch of new people, especially on my own. But the group was really welcoming and some of the people I met on that very first walk are still good friends today.'

'I'd never really tried walking before either - I thought that first walk might kill me! But I've achieved things I never thought I would and visited some great places.'



Protecting where we walk

By joining the Ramblers, Britain's largest walking charity, you'll also be helping to protect your access to Britain's glorious landscapes and the places you love to walk, with the help of the charity's 25,000 volunteers:

- 170 path maintenance teams clear overgrown paths, repair stiles and install gates, to keep paths safe and accessible for walkers
- The Ramblers protect rights of way and fight developments that might damage or destroy paths
- The charity campaigns to open new paths and last year worked with Natural England to add 343km of stunning coastal paths.



How to join

Ramblers walks take place across Britain all year round and accommodate a range of ages and walking abilities. There are over 500 groups across England, Scotland and Wales, most of which run several walks every week.

Most of the walks are at the weekends, but many of our volunteers also run walks during the week and in the evenings, particularly in the warmer months.

Experienced walk leaders will welcome you on every walk and provide a safe, sociable and fun environment for you to meet like-minded people.

You're welcome to try out walks for free. Once you've experienced the views, fun and exhilaration, it's just a case of becoming a member and then you can come along to as many walks, anywhere in Britain, as you want.

To find out more,
visit: ramblers.org.uk



Nella's story

Nella Scurfield joined the Portsmouth Ramblers after a long break from walking.

She said: 'Walking on your own is alright, but it can be a bit boring and you have to always be thinking about where you're going. So I decided to try a Ramblers group; someone has it all planned out for you and you can have a chat along the way.'

'Going out with the Portsmouth Ramblers has been brilliant. I've definitely found the right group for me.'

'I would definitely recommend joining the Ramblers; there are so many different kinds of groups out there with a great mix of people, so you can definitely find the right one for you. And if you're thinking about taking up walking, just go for it - the more people that go out walking the better!'

'It's a fantastic way to get exercise without even thinking about it, especially with the Ramblers - you can just chat and enjoy a hearty roast at the end without feeling guilty. I'm a fully paid-up lifetime member!'

Win £150 in Theatre Tokens!



Between the laughs, sobs and toe-taps, the right show at the right time can be life changing. Theatre Tokens are unique gift vouchers that can be used at over 240 theatres nationwide, including all of London's West End.

Theatre Tokens have no expiry date, so there's no pressure to choose straight away - just make your choice from plays, musicals, entertainment, opera or dance whenever you see something that takes your fancy.

Here's how to win

Answer this simple question and send your answer, together with your name, address and telephone number to:

Pensioner Welfare team
Co-op Pensions Department
Dept. 10406
1 Angel Square
Manchester M60 0AG.

Email: evergreen@coop.co.uk

Which Broadway 'hip hop' hit musical opened in the West End in December 2017?



- a) Hamilton
- b) Green Eggs & Ham
- c) Ham & Cheese

The closing date is 7 June 2019 and the winner will be the first correct entry drawn out of a hat.

Terms and conditions

The 10% off offer is valid on Gift Cards and eGifts. The maximum order value is £500 per household. The offer is only valid on purchases over £5 from the Theatre Tokens website and Tokenline. The offer is only available with the specific promotional code specified and up until the deadline date advertised with the offer. The offer is not valid on greetings cards and postage. Standard Theatre Tokens terms and conditions of sale also apply as stated here: theatretokens.com/terms-of-sale

10% off Theatre Tokens

Why not give the gift of theatre? Treating someone to a night at the theatre is incredible but it can be difficult to keep it a surprise. That's where Theatre Tokens come in, letting your family and friends see a show when and where they like.

To get 10% off, order before 31 July 2019 and quote EVERGREEN online at theatretokens.com. They're available as Gift Cards or eGifts.





Share a book, change a life

Can you remember learning to read? It's difficult for most people to remember a time when they couldn't read, and for the majority it will have started with being read to as a child and discovering the magic that books can bring.

Unfortunately for some children it doesn't always happen that way. Some children do not have access to books at home or an adult who can read to them on a regular basis.

Today, there is a concerning number of primary school children across England who are not achieving the reading skills they need to lead successful lives. In fact, 25% of primary school leavers fail to meet the expected reading standards, which is a huge number of children being left behind. We know that poor literacy can lead to all sorts of problems in later life, including unemployment and increasing levels of crime. It's an ongoing issue that needs to be tackled.

There are organisations trying to address the problem and improve literacy levels among young people before the problem escalates. Coram Beanstalk is one such charity. It recruits and trains volunteers across England to spend time in local primary schools on a regular basis to read with children who have fallen behind and need extra help. Each volunteer spends 20-30 minutes with the same children every week in a nearby primary school, pre-school or nursery for a whole academic year.

Many Coram Beanstalk volunteers are retired professionals who want to give something back to the community while wanting to stay active in mind and body. In fact, 89% of Coram Beanstalk volunteers say that it has helped them stay mentally active, while two thirds of Coram Beanstalk volunteers also said they felt more connected to the local community as a result.

Ginny Lunn is Managing Director of Coram Beanstalk and a reading helper herself: 'We know that volunteering can greatly enrich and improve people's lives in a number of different ways.

'We see it all the way through the volunteer journey with Coram Beanstalk, from the training we provide through to placing reading helpers in early years and primary school settings, and we are proud to be able to offer a truly life-changing experience for both reading helpers and the children they support.

'As a reading helper myself, I know personally just how enjoyable the experience can be. For me, it's a few hours a week when I can switch off from everything else and just spend it reading and talking about books and sharing stories with the children I support. It's great fun for me as well as them!'

Gareth is 50 from Bradford and has been a reading helper with Coram Beanstalk since the beginning of September 2018.

'After suffering an injury I found I was in a situation where I had to reorganise my life and as part of that I wanted to do some volunteering. It was suggested to me that I would be really good working with children and, as an avid reader myself, I found the opportunity to become a reading helper with Coram Beanstalk and was placed at a school in September.

'I have found it to be one of the best things I've ever done. The children I work with look forward to seeing me and even jostle over who is going to go first! I get great feedback from the teaching staff and the children and I just love being able to pass on that love of reading. Having this opportunity has really changed my life.'

If you would like to join Coram Beanstalk and inspire children to read at a school or nursery setting in your local community, visit the website at beanstalkcharity.org.uk and fill out the online form under Volunteering/Become a volunteer. You can also call 0845 450 0307 to speak to someone about the volunteering opportunities available near you.

Decoding your *tax code*



The tax code, if correctly issued by HMRC, enables your pension provider or employer to collect the correct amount of tax in the year. If it is wrong, HMRC will issue a tax calculation at the end of the tax year.

To check your tax code is correct, you need to know what it is. It should be on your payslip, or you can call HMRC and ask.

You can also find your PAYE code online by accessing your Personal Tax Account: gov.uk/personal-tax-account. It is your responsibility to check your code and contact HMRC if you think it is wrong.

How do I check the tax code notice?

Check you understand the numbers in each line of the letter and the HMRC notes on the back. The names of all pension providers, or employers who pay you, should be listed at the bottom. It will also tell you the tax-free amount you are entitled to, less any adjustments.

Your tax-free amount

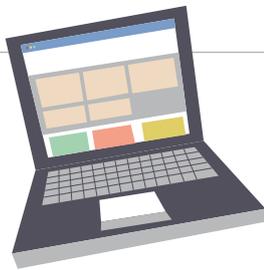
This is the amount of tax-free allowances you are entitled to, less any deductions. Check that all the allowances you are entitled to are given:

- The tax-free Personal Allowance (£12,500 for 2019/20)
- If either you or your spouse were born before 6 April 1935, you may be entitled to Married Couple's Allowance (maximum 10% of £8,915)
- If you were born after 6 April 1935, you will not be entitled to the Married Couple's Allowance, but your spouse may have applied to donate 10% of their Personal Allowance to you, and if so the transfer will show on your tax code (£1,250 for 2019/20)
- If you are registered blind, then the Blind Person's Allowance should be shown (£2,450 for 2019/20).

Some deductions and adjustments you may have, include:

- The State Pension (SP) - this is taxable, but tax is not deducted before you receive it, so the tax due is collected by deducting SP from your Personal Allowance
- Other taxable benefits, such as contributions-based Employment Support Allowance (ESA) - but if you receive income-based ESA it is not taxable and will not be included on your tax code
- Marriage Allowance - if you have transferred it to your spouse
- Underpayments for a previous tax year - call HMRC if you don't understand this adjustment as you should have been sent paperwork to explain the underpayment previously
- Restrictions - usually to collect tax on income paid gross e.g. savings interest above £1,000 for basic-rate taxpayers or above £500 for higher-rate taxpayers
- Benefits from your job or previous employer, e.g. medical benefits.





Final tax code

The total of the allowances, less deductions and adjustments, usually leaves a figure of unused allowances, which is converted into a code by removing the last digit and adding a letter, so an allowance of £12,500 becomes a code of 1250L.

The letters at the end of the tax code are explained below:

L	Entitlement to the personal tax-free allowance
M	10% of your spouse's Personal Allowance has been transferred to you (Marriage Allowance rules)
N	10% of your Personal Allowance has been transferred to your spouse (Marriage Allowance rules)
T	HMRC will review the code
X	HMRC will review tax paid at the end of the tax year
K	Negative tax-free allowance, which means no net tax-free allowance is due, but rather tax is due on the excess of adjustments over allowances
C	Resident in Wales (different tax bands)
S	Resident in Scotland (different tax bands)
BR	Income taxed at basic rate, 20%
NT	No tax to pay on this income
DO	Income taxed at higher rate, 40%

If you have any doubts about your code, contact either HMRC on 0300 200 3300 or, if on a low income, Tax Help for Older People, helpline number 01308 488066.

This article is by Tax Help for Older People (registered charity no 1102276) (Scotland no SC045819), offering free tax advice to older people on incomes below £20,000 a year.

Can Turn2us help you financially?

Turn2us has been a charity since the 1800s, and while our name has changed a few times our mission has always remained the same - to help people who are struggling financially.



So what help is available? Turn2us provides practical financial help. If you're struggling financially we may be able to help you in one of three ways:

1. Firstly, we can help you access welfare benefits. Our Benefits Calculator can work out what welfare benefits or tax credits you're entitled to. Every year, billions of pounds of benefits are unclaimed. For example, over 1.3 million people are not claiming the Pension Credit they're entitled to, meaning they're missing out on around £2,500 every year. We want to make sure anyone who is struggling with money is getting the money they're entitled to.
2. Secondly, we provide grants. Grants are a financial award that you don't have to pay back. For example, through one of our funds, you could get £1,000 for a new recliner, £500 for a new oven, or £2,000 to make renovations to your home. Last year we gave over £4 million in grants. In addition to this, we also have a Grants Search database, which means that even if you aren't eligible for one of our grants, we can help you access other charitable funds' grants.
3. Thirdly, we provide help, support and information through our website and helpline. We have guides on everything from the Basic State Pension to Winter Fuel Payments. These resources have been put together by experts to help make it as easy as possible to maximise your income.

TURN2US
FIGHTING UK POVERTY

To find out if Turn2us can help you financially, you can ring us on 0808 802 2000 or visit: turn2us.org.uk



Doctor's Corner

Spinning around

- dizziness and its causes



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

This is our final Doctor's Corner with Dr Green, who is moving on to new challenges. She has been our resident medic for the past 12 years, covering a wide range of health topics that we hope you have found interesting. We would like to thank her for her contributions and wish her all the best for the future.

Doctor's Corner will be back with a new doctor in future issues of *Evergreen*.

Types of dizziness

It's absolutely crucial here to distinguish between the different types of dizzy feeling, as they are caused by very different conditions. Your doctor will therefore try to pinpoint exactly what the dizziness feels like.

The two main types of dizziness are a feeling of faintness (or light-headedness) and vertigo (spinning), although of course sometimes people can have a combination of these.

What causes a feeling of faintness?

By far the most common cause of this type of dizziness is postural hypotension. This is where the blood pressure drops on standing up, causing a light-headed feeling.

In usual circumstances, the body is able to recognise immediately when it stands up and adjust its blood pressure slightly to accommodate the need to pump blood higher up. However, this mechanism can become less efficient with age or also, for example, with blood pressure medication. This is because the blood pressure medication is designed to maintain a lower blood pressure but isn't sophisticated enough to compensate immediately when the body stands up.

What can be done about it?

Where a patient takes a lot of blood pressure medication but experiences troublesome postural hypotension, a compromise needs to be made between maintaining a low enough blood pressure to reduce the risk of heart disease and other conditions and keeping the blood pressure high enough so as not to cause dizziness. This sometimes needs some careful tweaking of medication by the doctor.



Patients who are experiencing this kind of dizziness without being on blood pressure medication should be tested for other causes, including anaemia. It can help to make sure that patients get up slowly from a sitting position, and sometimes compression stockings can help keep the blood pumping back up to the rest of the body (and therefore the brain) more efficiently.

Drinking sufficient fluids is also important.

What causes vertigo?

Vertigo is caused when the brain misinterprets where its head is in space. This is often because of a problem within the inner ear, which is responsible for detecting the head's position.

Within this deepest part of the ear, there are tiny crystals and tiny hairs which move around and send signals to the brain. If these are disrupted in any way, they send the wrong signals to the brain and a feeling of vertigo is produced.

A common cause of this is labyrinthitis, which is a viral illness that can be quite disabling when it comes with dizziness and vomiting. Other similar conditions include Benign Paroxysmal Positional Vertigo (BPPV), which will cause intermittent feelings of vertigo that usually last fewer than 30 seconds and rarely cause vomiting.

Ménière's syndrome, on the other hand, is due to abnormal volume of fluid in the inner ear. This causes the classic triad of hearing loss, vertigo and tinnitus.

Importantly, very occasionally, a sudden onset of vertigo can be due to a stroke within the cerebellum, the part of the brain that is responsible for coordination. In this case, there are certain signs on examination that can be discerned, and if so, the patient will be referred immediately to see a hospital doctor that day.



What can be done about vertigo?

Depending on the cause, there are several options. In the case of labyrinthitis, generally this will resolve on its own within days or weeks. However, as a temporary solution, sometimes we can prescribe medication such as prochlorperazine to help with the symptoms.

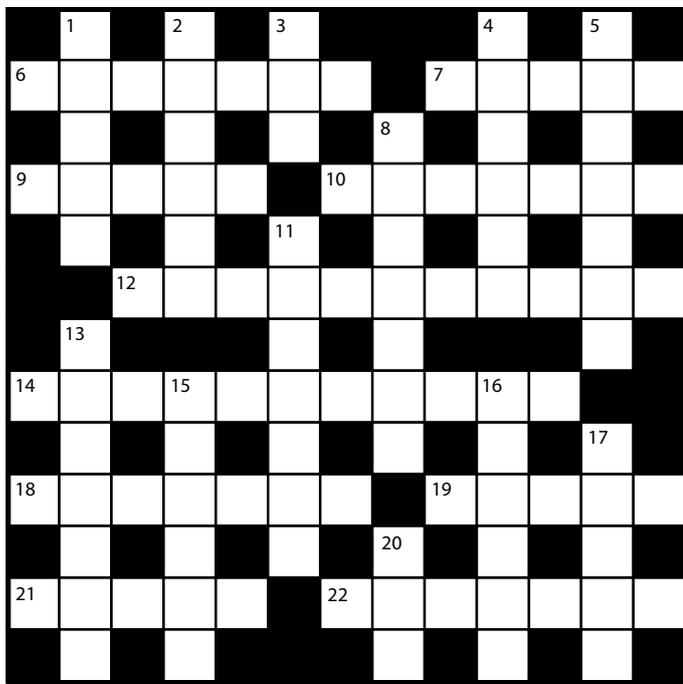
For BPPV, it's sometimes possible to reposition the crystals within the inner ear using Epley's manoeuvre, which involves the GP or ENT doctor performing a series of movements with the patient's head. This has been proven to be very effective.

Ménière's can be helped by medication or certain exercises and is generally guided by the ENT doctors.

Dizziness can be a complex problem to negotiate as, in older age, there may be several factors at play. There are, in fact, many other different causes, in addition to those touched upon here. However, by asking the right questions and examining the patient, it can be possible to tease apart the different contributory factors and come up with a plan to help.

Puzzle time

Exercise your grey matter with our fun puzzle page.



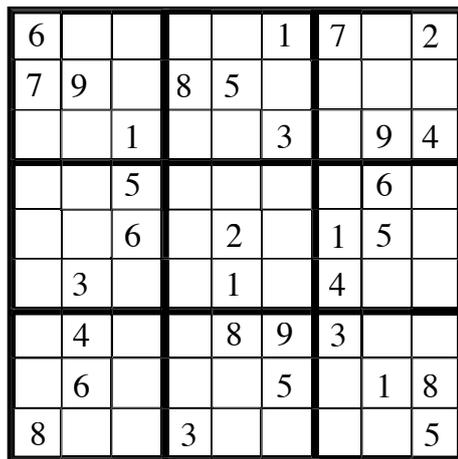
Across

6. And 21 Across. Actor best known for playing Tywin Lannister in 'Game Of Thrones' (7,5)
7. Biblical figure swallowed by a great fish (5)
9. Star of 'Paddington 2' and 'A Very English Scandal' (5)
10. Love affair (7)
12. Pdraig Harrington will captain Europe in this competition in 2020 (3,5,3)
14. Classic US television series starring James Gandolfini (3,8)
18. Young hare (7)
19. She plays M in the movie 'Skyfall' (5)
21. See 6 Across
22. See 4 Down

Down

1. Machine in which butter is made (5)
2. Long, narrow ditch (6)
3. And 8 Down. Shirley Ballas replaced him as head judge on 'Strictly Come Dancing' (3,7)
4. And 22 Across. Lighter-than-air aircraft (3,3,7)
5. Essential constituent of bone, teeth and shells (7)
8. See 3 Down
11. See 20 Down
13. Fastest animal on land (7)
15. Deeply unpleasant smell (6)
16. He became Nottingham Forest manager in 2019 (6)
17. Newspaper exclusive (5)
20. And 11 Down. Song by The Beatles with the line 'One way ticket, yeah' (3,7)

Coopdoku



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

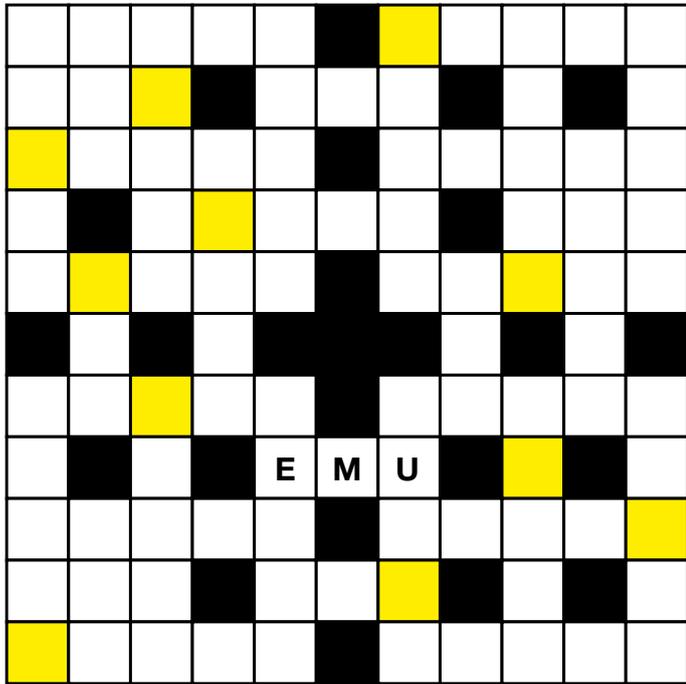
Answers to the last issue's crossword

Across: 1. ABBA; 8. Justin Rose; 9. Flexible; 10. Fate; 12. Crater; 14. Spider; 15. Museum; 17. Chisel; 18. Etna; 19. Dry-clean; 21. Love Island; 22. Yo-yo.

Down: 2. Boilersuit; 3. Ajax; 4. Isobar; 5. Biceps; 6. Graffiti; 7. Pete; 11. Theresa May; 13. Teenager; 16. Medusa; 17. Cayman; 18. Ella; 20. Lady.

Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in yellow squares to form the name of a famous English poet and playwright.



- | | | | |
|------------------|------------------|--------|-------|
| 3 letters | 5 letters | | |
| ARK | ANGLE | LIBYA | RUGBY |
| AWL | ARGOT | LUCKY | SHEEP |
| ILL | AVERT | MARCH | SITAR |
| LEI | BASIC | MOPED | SLOPE |
| MUD | CASTE | OPERA | SPELL |
| NIL | CHASM | PETAL | STAMP |
| OWE | DREAD | PLUCK | SWANS |
| RIP | ELEGY | READY | THEME |
| RUT | HIKED | RE-USE | YACHT |

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 7 June 2019.

Scribble space

Competition winners

- | | |
|---------------------------------------|------------------------------|
| Classic Lodges Competition | M Guilfoyle-Pink - Wiltshire |
| T McEwen - Northants | J Davidson - Ayrshire |
| VQ Digital Radio & Speaker | S Shilling - London |
| A Hibbert - Stockport | J Morris - Manchester |
| A Bonner - Berkshire | |
| On the Menu | Crossword |
| G Brierley - Lancashire | B Morgan - Hants |
| J Prime - Bolton | Coopdoku |
| E G Williamson - Nottingham | A Dickie - Dorset |
| R Thomson - Portsmouth | Word Fit |
| J Sharp - Devon | K Clarke - Essex |
| C Anselmi - Kent | |

Access for all

Evergreen is available in large print, tape or CD.

Please ring: 0330 606 9470

Email: evergreen@coop.co.uk

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

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Noticeboard

Diary dates and useful information

REA events

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

MANCHESTER REA

Theatre Code:

PAL = Palace Theatre, Manchester

OPH = Opera House, Manchester,

LOW = The Lowry, Salford Quays

2019

- 3 & 4 April - The Girl on the Train (LOW)
- 10 & 11 April - Blood Brothers (LOW)
- 11 April - Rita, Sue & Bob Too (LOW)
- 11 April - Abigail's Party (OPH)
- 18 April - Ghost the Musical (PAL)
- 24 & 25 April - Home, I'm Darling (LOW)
- 25 April - Dirty Dancing (PAL)
- 25 April - Harrogate & The Flower Show
- 1 & 2 May - Educating Rita (LOW)
- 8 May - The King & I (OPH)
- 15 & 16 May - The House on Cold Hill (OPH)
- 15 & 16 May - The Mousetrap (LOW)
- 16 May - York & The Races
- 17 May - AGM at Mercure Piccadilly Hotel
- 15 & 6 June - Club Tropicana (OPH)
- 13 June - Caernarfon vis Betwys y Coed
- 22 June - London (subject to Virgin Trains seat sale)
- 11 July - Bowness on Windermere
- 20 July - London (subject to Virgin Trains seat sale)
- 8 August - Shrewsbury
- 17 August - London (subject to Virgin Trains seat sale)

- 18 September - Beverly & The Races plus Bridlington
- 9 October - Leeds/Liverpool Canal Lunch Cruise and Skipton
- 7 November - Mystery Tour
- 30 November - London (subject to Virgin Trains seat sale)
- 12 December - The Bodyguard (PAL)
- 13 December - Christmas Party at Mercure Piccadilly Hotel
- 17 December - Cinderella (OPH)
- 18 & 19 December - The Grinch who Stole Christmas (LOW)

2020

- 5 & 6 February - We Will Rock You (PAL)

As well as all the above, we will also arrange a series of lunches, both in the city centre and the outskirts. We are looking at The Midland at Marple Bridge, Pier 8 Restaurant at The Lowry, The Bridge at Sale, The Mamucium Restaurant, Manchester and one or two others - details to be confirmed.

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. By the time that *Evergreen* is distributed, there will be more theatre listings, not yet booked, in addition to the above.

If you're not a member of the REA and would like to join, please contact the Manchester REA Secretary Harold Linton (07740 417 701 or by email as above), asking for an application form. There is a 'one-off' membership fee for life of just £5 - the best £5 you will ever spend! Also, please note that membership is now open to the spouses and partners of deceased members.

NOTTINGHAM REA

The Club meets on the fourth Tuesday of each month, with the exception of the Christmas lunch.

We meet from 12.30pm for lunch at The Stadium Leisure Club, Nottingham Road, New Basford, Nottingham.

Lunch is followed by a speaker, raffle and bingo until about 3.30pm.

Please find below the dates for our 2019 meetings:

- Tuesday 23 April
- Tuesday 28 May
- Tuesday 25 June
- Tuesday 23 July
- Tuesday 27 August
- Tuesday 24 September
- Tuesday 22 October
- Tuesday 26 November
- Christmas Lunch on Wednesday 18 December at 12.30pm



SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 2 May 2019 - Lunch at the Acorn, Burncross, Chapeltown
- 6 June 2019 - Lunch at the Pastures Lodge, Mexborough
- 20 June 2019 - Evening meal, Venus Restaurant, Dinnington
- 4 July 2019 - Lunch at the Acorn, Burncross, Chapeltown
- 1 August - Lunch at the Pastures Lodge, Mexborough
- 5 September - Lunch at the Acorn, Burncross, Chapeltown
- 3 October - Lunch at the Pastures Lodge, Mexborough
- 7 November - Lunch at the Acorn, Burncross, Chapeltown
- Christmas Lunch Venue - TBA - Contact the Secretary

Win a Welsh getaway worth £250

You and a guest can enjoy a historic getaway at Nanteos Mansion, just outside Aberystwyth.

Packed full of history, Nanteos is a country house that happens to be a hotel. The mansion sits on the site of a house that dated back to 11th century.

Construction began in 1739 under the direction of Thomas Powell, MP for Cardiganshire, funded by the wealth of his wife Mary Frederick, granddaughter of Sir John Frederick, Lord Mayor of London. In its heyday the estate covered 33,000 acres.

These days, guests tend to visit Nanteos for exclusive-use parties and weddings, walking breaks, or simply to relax and explore the local countryside and coastal scenery. Many of the original features remain and the house is full of art.

The grounds include a walled garden, a lake and woodlands (ideal for bike rides, spotting wildlife and enjoying the beautiful outdoors).

The prize includes one night in a Suite. The lucky winner and their guest will also enjoy a delicious three-course dinner and full breakfast the following morning.



Question

In which year did construction of Nanteos Mansion begin?



See their website nanteos.com to find out more about the hotel's stunning surroundings

T&Cs

- Must be pre-booked and subject to availability
- No cash alternative
- Not transferrable
- Prize cannot be taken during public holidays such as Easter and May Bank Holidays
- Prize must be taken by 30th September 2019.

How to win

Answer the simple question above and send your answer, together with your name, address and telephone number to:

Pensioner Welfare Team, Co-op Pensions Department, Dept. 10406, 1 Angel Square, Manchester M60 0AG.

Email: evergreen@coop.co.uk

The closing date is 7 June 2019 and the winner will be the first correct entry drawn out of a hat.

Travel insurance



10% off travel insurance with the code **Colleague10***

Discount not applied to optional extras and cover for pre-existing medical conditions.

Our annual cover includes winter sports cover

Travel insurance is offered through Co-op Insurance Services and underwritten by MAPFRE Asistencia:

Cover for any age and medical condition

Excludes anyone who is receiving or waiting for medical tests or treatment for any medical condition or set of symptoms that have not yet been diagnosed, and anyone who is traveling against the advice of a medical practitioner or traveling to get medical treatment abroad. Ts and Cs apply

Speak to a doctor 24/7

Medical expenses paid directly

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

Winter sports cover included as standard on annual cover.

Get a quote: Visit: coop.co.uk/travel Call: 0330 400 1678

*Offer may be withdrawn at any time. Cannot be used in conjunction with any other discount code. New policies only. 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. Co-op Travel Insurance is underwritten by Mapfre Asistencia and arranged and administered by Insure & Go Insurance Services Limited on behalf of Co-op Insurance Services. Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office: CIS Building, Miller Street, Manchester M60 0AL