

The magazine for retired Co-op pension scheme members

Autumn 2019



evergreen



Inside

| 25 years of Fairtrade

| Federation House

| Ageing well in
your own home

| A Shropshire lass

Star of the show...

Welcome to the autumn issue of *Evergreen* magazine.



I can't believe we're already coming to the end of 2019 and heading into the Roaring Twenties (for some of our readers, this may be for the second time!)

You might have thought that slavery died out in the 19th century, but unfortunately even in this day and age the scourge of slavery remains. On page 8, you can find out what the Co-op is doing to fight modern-day

slavery and help those who have been so cruelly exploited.

Looking at a different type of employment model, I'm sure our former colleagues won't be surprised to hear that the Co-op is leading the way in offering apprenticeships to staff, across all areas of the business. Our youngest apprentice is 16 and the oldest is 74! Turn to page 10 for the full story.

We have the usual mix of stories from different areas of the Co-op, as well as news and information of interest to our readership: Silver Sunday, an annual fun day for older people (page 29); how to protect your home against unwelcome visitors (page 32); and how to live safely at home (page 34).

On pages 40-41 you'll find our usual puzzles, with the chance to win one of three Co-op Food Vouchers worth £50.

We also have not one, but two competitions to win a hotel stay - one from Best Western (page 11) and the other from Coast & Country Hotels (page 35). Why not have a go - you could be a winner and enjoy a paid-for, two-night break for two people.

Remember, we love to hear from you, so please do keep sending your stories in. Until the spring issue, have a wonderful festive season.

Jackie

Jackie Carr
Pensioner Welfare Officer
0330 606 9470

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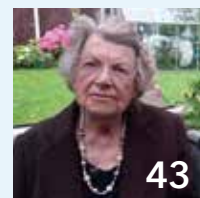
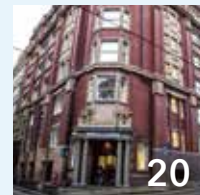
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Hello

What do you think when you read or hear the word 'wellbeing'? Wellbeing is a current buzzword and everyone seems to be talking about it. Lots of companies say they have a 'wellbeing proposition' for their employees but that doesn't mean they do really have one in practice.

At the Co-op we're working hard to provide truly meaningful wellbeing benefits and services for all of our colleagues. This centres around three key areas of focus: health, mental wellbeing and financial wellbeing.

The most important factors are making sure we're listening to our colleagues to understand what matters most to them and ensure they both know about, and can access, these benefits – wherever they work for us.

We're also looking at how we provide financial education in schools through our Academies. And it doesn't end there because retired colleagues and Co-op Members could also benefit from some of our wellbeing initiatives in the future if we can get this right.

On this subject I'd like to put the spotlight on two fine organisations that have wellbeing at their very heart.

Many of you will be aware of the excellent work done by the **Co-op Credit Union** over many years and I'm delighted to see an article by them in this edition of *Evergreen*.

Meanwhile our **Retired Employee Associations (REAs)** continue to do great things. Whilst some of our REAs have been in decline in some parts of the country, I'm delighted to see a resurgence in the Manchester Retired Employee Association. The Committee here are really focused on a wide variety of activities, involving as many former colleagues as possible and helping to tackle loneliness. Expect to hear more about this soon.



I appreciate it's a bit soon for Christmas and New Year wishes(!) but all the very best from myself and everyone in the Pensions Team. We know that a good, secure pension is a cornerstone for many retired colleagues' wellbeing and can assure you we never lose sight of this.

Gary Dewin

People Director (Pensions, Reward, Wellbeing & ER)

Hello everyone,

November has become my favourite time of year at the Co-op. It's when we give the millions of pounds our members have been earning through our Co-op Member rewards to the local causes they've chosen to support.

We're on track to give 4,000 local causes across the UK around £5,000 each. It's money that can make a huge difference to small local organisations which struggle to keep going. For some it means they can run for another 12 months and for others it allows them to develop and grow.

Have you come across our Endangered Spaces campaign yet? By 2022 we're aiming to protect 2,000 community spaces which are at risk of being lost, like playing fields, parks and village halls.



These are the places where cooperation truly happens! We've also begun a partnership with the charity Steel Warriors to create outdoor gyms, made from melted down knives which have been taken off the streets by the police. It's so relevant with the nationally reported rise in knife crime in our communities. We're not just talking about change, we're making it happen in the communities that need it the most.

Physical wellbeing of our communities goes hand in hand with mental wellbeing. So, to address mental health, we've just launched a long-term partnership with the charity MIND and we'll be fund-raising to support its work.

As you can see, supporting and strengthening the communities we serve continues to be at the heart of our thinking at the Co-op. You can read more on page 7 of the magazine. Look out for more news about our community work over the coming months and enjoy this issue of *Evergreen*.

Thank you for your ongoing support and your years of service. We're working hard to create a legacy we can all be proud of.

Steve Murrells
Co-op CEO

POST Bag



Star letter

Hidden memories

When I left school I worked in the Co-op grocery shop in Waltham Cross.

I well remember Carnival Week. Every shop took part in a competition where we had to put on a window display which contained an item we did not sell. I helped the manager with arrangements of tinned fruit, vegetables, pickles and sauces, jams, wines and soups etc. Our secret item was a postage stamp stuck on the label of a wine bottle.

I remember seeing the crowds of children with their noses up against the windows trying to find the odd item and their squeals of delight when they discovered it, then scribbling the answer on their entry form. Then on to the butcher with a pig's head on display and in its mouth an orange.

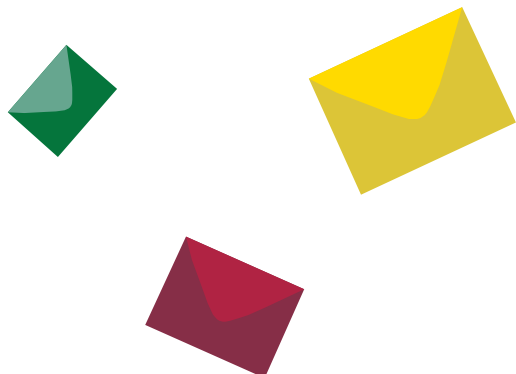
The cycle shop opposite with bikes and accessories hiding a baby's bottle in a cycle basket.

There's lots more but too many to remember.

The carnival parade rounded off the week with the Carnival Queen in the procession along the high street.

Happy times, I still smile 65 years later when I look back to such excitement.

Pat Richardson



Winner's thanks!

Just got back from our stay at Nanteos. My wife and I thoroughly enjoyed ourselves and it took me back to the glory days of the CIS and the wonderful times we had winning prizes like this.



Thanks for the opportunity to win this brilliant prize. Keep up the good work.

Many thanks
K Cox

Monthly meetings

A group of ladies who retired from the Co-op Department Store in Bath over 20 years ago still meet every month for morning coffee. This photo shows some of them at one of the group's 80th birthday party last year.

R Smith



Latest posting dates for *Christmas 2019*



As we approach the busiest time of year, we have so many things to remember – but don't forget about Auntie May who looks forward to your Christmas card and greeting. Why not pop into one of our 237 Post Office branches nationwide to send your special Christmas greeting far and wide.

UK	
2nd Class & 2nd Class Signed For	Wednesday 18 December
1st Class & 1st Class Signed For	Friday 20 December
Special Delivery Guaranteed	Monday 23 December

International Standard/Tracked/Signed/Tracked & Signed	
Africa, Middle East	Monday 9 December
Asia, Far East	Monday 9 December
Caribbean, Central and South America	Monday 9 December
Cyprus, Malta	Tuesday 10 December
Eastern Europe (except Poland, Czech Republic and Slovakia)	Wednesday 11 December
Australia, New Zealand, Greece, Turkey	Thursday 12 December
Canada, USA	Saturday 14 December
Finland, Sweden, Czech Republic, Poland, Italy	Saturday 14 December
Austria, Denmark, Germany, Iceland, Netherlands, Norway, Portugal, Slovakia, Spain, Switzerland	Monday 16 December
Belgium, France, Ireland, Luxembourg	Wednesday 18 December

HM Forces (BFPO)	
Airmail to Operational BFPOs	Monday 25 November
Airmail to Static BFPOs	Friday 13 December



Ed recommends

As I write this in late September, the rain is streaming down the windows and memories of our brief summer are already fading fast. Below I have listed three wines which I can heartily recommend for your dinner table this festive season; the first, the result of our collaboration with Kent's Hush Heath Vineyards, is of particular note.

Eight Acres English Sparkling Rosé NV, Kent (£18)

Once derided as something of a joke, English winemaking has enjoyed a huge surge in reputation in recent years – and with good reason. This impeccably-produced pale sparkling rosé from the Garden of England is an excellent example, delivering a level of elegance and finesse typically associated with champagnes costing double the price or more. A true gem; don't tell anyone! The perfect start to the Big Day.



Co-op Irresistible Montepulciano 2018, Italy (£7)

Winemaker Alpus Tabard has triumphed with the 2018 vintage of this approachable, fruit-forward Italian red. Supple and enticing, it is a wine with a broad appeal and the perfect foil for the festive bird.



Co-op Runestone Sauvignon Blanc 2019, New Zealand (£7)

Our thirst for the heady, ripe aromas of New Zealand apparently knows no bounds, with sales continuing to rise each year. The 2019 vintage of our Runestone Sauvignon Blanc is one of the best yet, with layers of ripe gooseberry and lime fruit leading to a crisp, mouth-watering finish. Ideal with a range of foods, or simply on its own.



Prices correct at time of printing.

Bringing memories back to life



In 2017, Kenny McLachlan, care logistics manager, Funeralcare, took his first Memory Box on a care home visit.

A Memory Box is filled with items of social history that can be used as an ice-breaker to start conversations with people. The items can be specific to the history of the location you're in, or more general things from years gone by.

Kenny says, 'Based on the response I got from the residents, I knew I'd struck gold with an idea that could easily be rolled out nationally.'

Fast forward to now, and they're much more established. In Scotland alone, approximately 1,650 personal Memory Boxes have been given out to care homes, social groups and hospitals, so people can fill them with their own keepsakes.

Kenny was shocked to receive an invitation from Buckingham Palace. He and his wife enjoyed a lovely Garden Party in Holyrood Palace, with Princess Anne, Prince Andrew and The Queen herself, all in attendance!

Kenny says, 'The nature of the funeral industry is one of empathy and compassion, so it makes me really proud to know that a simple idea like the Memory Box can bring so much joy to people in different ways, often taking them back to relive some of their happiest memories.'

Shoppers' favourite

The Co-op has bagged two trophies at the prestigious HIM Awards, which are really special because they're decided by shoppers.

HIM interviewed 20,000 customers at 1,200 stores to get their views on a range of areas, and this year they awarded Co-op The Shoppers' Favourite Convenience Retailer for Fresh Foods, and The Shoppers' Favourite Managed Convenience Retailer.

The judges said we won the Fresh Foods award for the quality of our fresh fruit, vegetables, meat, fish and bakery, as well as our competitive prices. The Managed Convenience prize was thanks to our availability, ease of shop, range of products and the quality of our fresh produce.



Co-op is named Grocer of the Year

For the first time in its history, the Co-op has been named The Grocer of the Year at the Grocer Gold Awards. Jo Whitfield, Chief Executive Officer, Retail, says the award 'recognises all the hard work that all our colleagues have invested in our business and the progress we're making on getting closer to our customers; from our work with Nisa and Franchise, to our festival pop-up shops and our partnership with Coronation Street.'

'We celebrate our 175th birthday this year and, even though the role of a grocer has changed over the years, being named Grocer of the Year shows we're doing right by our customers and communities. It's really heart-warming.'

New year, new start



The spring issue of *Evergreen* told you more about the great work of the Co-op Group in helping children from deprived areas improve their life chances through education - specifically by setting up the Co-operative Academy Trust (CAT) which has become one of the most successful multi-academy trusts in the country.

Now, one of our academies, Connell in Manchester, will become the first academy in the UK to offer students a paid work placement element as part of their studies in the final year of their course.

Students starting on the BTEC Business Studies course in 2019 will have the opportunity to apply for this pathway in 2020.



Save our spaces

From parks to community centres and sports halls, our shared spaces are under threat. As part of our three-year community plan, Co-operate 2022, we're aiming to save, improve and protect 2,000 spaces that matter.

It's easy to take community spaces like libraries, parks and halls for granted. Until we lose them, that is. And with 16,000 such places under threat of closure over the next three years, the impact is going to hit hard.

'As a convenience retailer and local Funeralcare provider, we're naturally at the heart of the local communities we serve,' says Rebecca Birkbeck, Director of Community & Shared Value. 'We know that people need community spaces to learn together, play together and just be together.'

Over the past year, we've been talking to our members and colleagues across the UK to find out what matters most to them. We also plugged into the Community Wellbeing Index, which gives an insight into what's important to people in a local community. The result? Co-operate 2022 – a plan to help our communities become stronger and more connected. The plan focuses on three key areas: protecting local spaces, increasing wellbeing and developing skills.

This summer, we launched our Endangered Spaces Campaign, helping people to come together to protect, improve and support community

spaces that matter to them. We're working alongside a number of like-minded organisations, including our strategic partner Locality and charities such as Steel Warriors, to help realise our ambition. Rebecca adds: 'This is the start of a journey that we believe will enhance communities across the country and bring them together, in a truly co-operative way.'

Co-operation in practice

Together with Locality, a leading membership charity*, we're empowering communities to mobilise support to protect important places in their neighbourhoods.

Tony Armstrong, Locality CEO, says: 'We've known for some time that many of our important local buildings and spaces are being lost. These are the everyday places where extraordinary things happen, where local people come together, access vital services and support each other.'

'That's why we're working with Co-op to save our much-loved community buildings and spaces from being sold off for private use. We'll protect, support and improve community spaces over the next three years, demonstrating co-operation in practice. Together, we can save community spaces from extinction.'

Steel Warriors



We've teamed up with anti-knife crime charity Steel Warriors and pledged to boost community health and wellbeing by building 20 street gyms by 2022.

Steel Warriors aims to minimise the number of young people carrying knives in the UK. The charity melts down confiscated knives and recycles the steel, turning it into free-to-use, fully accessible outdoor gyms, designed to give people a space where they can develop their confidence and build strength and flexibility.

The first gym opened recently in Ruskin Park, Lambeth, with a second to open in November. Personal trainers, sponsored by the Co-op, will be offering three training sessions a week to improve wellbeing in the community.

**Locality is a company limited by guarantee, registered in England no. 2787912, and a registered charity no. 1036460.*

***Freedom of information request from Association of Play Industries.*

Did you know?

Between 2014 and 2018, local councils closed 373 playgrounds in the UK. It's predicted that the number will hit 500 by the end of 2019.** To find out more, visit coop.co.uk/communities/endangered-spaces

Stamping out the scourge of modern slavery

It's hard to imagine a situation where people are being exploited to work long hours, for little or no pay, often through threat of violence or other means of coercion. But the horrifying reality is that modern slavery is happening right here in the UK, right now.

.....



At the Co-op AGM in 2017, members voted overwhelmingly for us to campaign to raise awareness of the issue of modern slavery and to call for greater support and opportunities for victims.

Through our campaign we have tried to show other businesses how to be responsible through simple, practical actions. The Co-op's number one responsibility is to make sure that modern slavery has no place in our business. We're doing everything we can to make sure our supply chains, and everyone who works to produce our goods and services, is treated fairly.

But as a responsible business we knew there was more we could do, in particular to support the victims of slavery in the UK.

In 2017, in response to the AGM motion, we launched our Bright Future programme - offering the opportunity of a paid work placement and a job at Co-op, to those rescued from modern slavery. The programme - established in partnership with the charity City Hearts - has grown to include 28 charities and 20 businesses.

Bright Future has provided 50 placements for survivors so far in a range of businesses including Dixons,



Bright Future

Carphone Warehouse, Greencore, Tulip and Typhoo, in addition to the Co-op. It's a powerful coalition of like-minded businesses and NGOs united by a common and simple vision - to support victims of slavery back into employment.

.....

'Working in a store brought back my ability to laugh and enjoy myself.'

.....



The fact that 47 other organisations have joined Bright Future shows real progress. As we move into 2020, the Co-op will support Bright Future to continue as an independent initiative. Bright Future expects that by the end of 2020 more than 300 placements will have been provided to survivors.

Research undertaken by the Co-op suggests that 1 in 5 of the UK population don't know what modern slavery is – despite press and media coverage. That's why we've sought to educate our colleagues, customers and members about the issue of modern slavery – using opportunities in stores, depots and offices to help them understand the issue and what to do if they suspect it. We also placed adverts in the press to mark Anti-Slavery Day in October 2017 and 2018.

We've also worked hard to challenge the existing law on modern slavery. When Bright Future began, victims of slavery were entitled to just 45 days of support from the government. We've worked with a coalition called 'Free for Good', encouraging government to increase that period of time. Lord McColl, a Conservative Peer, introduced a private member's bill in 2017 which would extend this to a year, so we've provided opportunities for Co-op Members to let the Prime Minister and Home Secretary know that they would back this bill.

In early 2019 we launched a campaign in conjunction with *The Sun* called 'Stamp out slavery' – leading to a series of articles exploring the issue and seeking to educate a new audience. An unusual choice of partner given the issue but a powerful one. *Sun* readers were provided with an opportunity to take action by signing an Anti-Slavery International petition to call on the government to provide better support for victims of slavery.

The work that we've done through our campaign and, in particular, Bright Future has a profound effect on the lives of individuals and that should make everyone at the Co-op feel very proud. In July 2019 our Senior Campaigns and Public Affairs Manager, Alison Scowen went to Buckingham Palace to talk to Princess Eugenie of York and the US Ambassador about the Co-op's campaign against modern slavery – the Princess described our project as 'pretty cool' in her summing up remarks!



We've sought out opportunities to raise money for the charities that work to end modern slavery in the UK. Over £50,000 was raised for Stop the Traffik in 2018 through sales of our festive sandwiches and £650,000 has been given to charities providing victim support. Colleagues have also raised money by running the Great North Run and Royal Parks Half Marathon for Anti-Slavery International.



The Co-op will continue to work on this issue – liaising with our suppliers to ensure that everyone who plays a part in producing and delivering the goods and services we sell is treated fairly. We'll also continue to provide opportunities for victims of slavery to work at the Co-op. Modern slavery can be ended but for this to happen it will take everyone to be brave enough to step up and play their part.

Apprenticeships at the Co-op

You might be surprised to hear that since 2011, we've been training over 4,500 apprentices at the Co-op, across all areas of the business.

There are two main ways we use apprenticeship pathways at the Co-op:

- We recruit new apprentices, bringing new talent into the organisation.
- We invest in our existing colleagues, enabling them to grow within the business and thrive in their chosen career.



Team Leader Apprentices at an apprenticeship workshop with a Logistics Director, Andy Perry (centre).

In 2017, the government introduced a business tax called the apprenticeship levy. This was designed to encourage businesses to invest in their staff by using apprenticeships, as the tax is ring-fenced for a business to use only for this purpose. Over the years we were making this investment anyway, but the levy provided a further incentive for us to research how we could use apprenticeships in other ways.

We now have over 1,000 colleagues on a variety of programmes. In our Food business, we have a clear strategy for career progression using the apprenticeship pathway. We have some

of our customer team members on retailer apprenticeships, others on retail team leader and retail management apprenticeships, with some store and area managers working on a management degree apprenticeship. This programme is allowing colleagues who may not have had the opportunity to go to university earlier in their lives to achieve a full degree as well as the apprenticeship.

For any apprenticeship, the business must allow the colleague the time to work towards their qualification, with a minimum of 20% of their contracted hours assigned to learning and development time.

This could comprise classroom courses, online learning or watching and learning from other colleagues in the workplace. This means that they are given the KNOWLEDGE to practise the SKILLS and develop their BEHAVIOURS in the workplace. These are the three vital components of any apprenticeship as a work-based, vocational way to learn.

In our other business areas, our funeral arrangers and directors all learn how to do their jobs using apprenticeships, so if they are recruited with the right values and competencies for the role, we can bring them up to speed with all the technical aspects of the job.

Across our support centre, we are also able to train colleagues to become accountants, solicitors, buyers, project managers, software technicians, procurement specialists and many more using apprenticeships, enabling colleagues to earn a salary and learn at the same time.

You might not know that apprenticeships are not just for school leavers; there are many older colleagues who benefit. Indeed the average age at the Co-op is usually over 40. Our youngest apprentice was 16 years old and we have trained a 74-year-old Funeralcare colleague this way too!

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'Our youngest apprentice was 16 years old and we have trained a 74-year-old Funeralcare colleague this way too!'

We're looking at ways to engage with our Co-op Academy Trust school leavers to identify roles for them so that they can move from a Co-op education to a Co-op career with apprenticeships as the enabler. In fact, we've got a couple of academy students joining the business in the autumn, with a co-ordinated programme of 20 apprenticeship vacancies likely in September 2020.

Discover Great Britain with the best – a **Best Western Hotel**

Whether you prefer the city, coast or country – or a bit of all three – there's no denying that Great Britain has plenty of brilliant destinations to explore... and we've got some great hotels on the doorstep.

To help you discover there's more to explore with Best Western this winter, we're giving away a two-night break for two in one of our hotels, including breakfast and dinner.

Plus, you can now get up to 30% off when you book and stay before 31 March 2020. Simply join Rewards to benefit (it's free) and book using our Winter Sale Rate.



Visit www.bestwestern.co.uk/winter or call 0800 393130.



How to win

To enter, simply answer this easy 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

Who is the Co-op's People Director?

1. Gary Lineker
2. Gary Dewin
3. Gary Cooper

The closing date is 10 January 2020. The winner will be selected at random from all the correct entries received.

T&Cs

There is one prize which consists of two nights' accommodation with breakfast and dinner for two people sharing a twin or double room at a pre-selected Best Western hotel.

Changing lives

When you buy Fairtrade at Co-op you can change the lives of thousands of people across the world! We look back over 25 years.

Having a positive impact on other people is a good thing. You can do that simply by regularly picking up everyday products in Co-op that carry the green and blue Fairtrade Mark – whether that's a bunch of bananas, a jar of honey or a packet of coffee.

In October, Fairtrade celebrated 25 years of UK support, and Co-op has been there every step of the way. We've been selling Fairtrade products from the beginning and changing lives across the world.

'At Co-op, we have a legacy of pioneering support for Fairtrade,' says Fairtrade officer Emily Pearce. 'We believe it's the gold standard, offering the fairest deal for producers who create the products we love.'

When you buy a product with the distinctive Fairtrade Mark at Co-op, you can be reassured it's been produced in a way that puts people first. Investing in changing society for the better and building stronger communities, it's what we do – which is why Fairtrade was such a great fit back in 1994.

Fairtrade products, from coffee and wine to bananas and cocoa, are carefully selected for their great quality. But they also promise a fair price for the producers and a fair wage for workers. In addition, there is a Fairtrade Premium paid on top of this, which means communities can invest in important

projects of their choosing. Plus, it gives producers a voice to ask for what they need to make their communities and businesses stronger.

We first stocked fairly traded coffee, Cafédirect, in 1992, which was to become one of the first Fairtrade products in 1994.

Since then, we've been selling more and more Fairtrade products in all our stores. There's still a lot to be done to fight unfairness in the food chain, though – you can help by looking out for products carrying the Fairtrade Mark instore.

'At Co-op we have a legacy of pioneering support for Fairtrade. We believe it's the gold standard offering the fairest deal for producers who create the products we love.'

To celebrate 25 years of Fairtrade products, we bring you the stories of some of the people who've worked for or supported Fairtrade.

'At this 25th anniversary milestone,' Emily says, 'it's important to reflect on the impact Fairtrade has on communities around the world – which wouldn't be possible without the support of customers like you. So thank you, and here's to another 25 years and more of changing lives!'

Timeline Our partnership with Fairtrade began with coffee, but it didn't stop there – as you can see below, we've continued to expand our selection of Fairtrade food and drink, benefiting even more people

1994

We have been selling Cafédirect coffee since 1992, but this year, it officially becomes one of the world's first Fairtrade products.

1998

Customers can find Fairtrade products in every branch of Co-op, which is an industry first.



2000

Bananas carrying the Fairtrade Mark make their UK debut on Co-op shelves.

2003

We switch all Co-op branded coffee to Fairtrade – ahead of the game again!



What Fairtrade means to us

We asked people who've helped, worked for and supported Fairtrade to share their memories of the last 25 years and tell us why the movement still matters to them. Here's what they said.



Jackie Hancock,
Grappenhall, Warrington

When I was chair of the Warrington Fairtrade Steering Group, I helped the town achieve Fairtrade Borough status. My other work for Fairtrade includes speaking at conferences, helping to set up a market stall – now in its 17th year – and being involved in fashion shows, wine tastings and an all-day tasting of Co-op products during Fairtrade Fortnight. Fairtrade is extremely important to me – it's only right that every producer and worker should receive a fair return for their labour.



Martin Meteyard,
Bonnyrigg, Scotland

In May 1986, while I was working at Greencity Wholefoods co-operative in Glasgow, I was involved in organising the first Fairtrade conference in Scotland. This led to the foundation of the Equal Exchange brand (a workers' co-operative). Most important of all, it has given me the opportunity to visit Fairtrade producers in countries such as Palestine, Peru, the Philippines and Tanzania to find out what a difference being Fairtrade-certified means to them.



Emily Pearce,
Old Trafford, Manchester

As a fashion design student, I researched global supply chains. I later worked at a pioneering NGO and co-founded an ethical fashion platform that helped buyers source from Fairtrade, as well as sustainable artisans and producers, worldwide. Now, as Co-op's Fairtrade officer, I'm thrilled to be able to help improve the lives of the most vulnerable people in the supply chain. Having seen first-hand the impact that Fairtrade has on our producers, I'm more dedicated than ever.

2004

Our Chilean Carménère is the first wine that's made according to Fairtrade standards.

2012

Only Fairtrade bananas are stocked on our shelves, and we have a unique commitment to source 50% of those from smallholder farmers.

2015

We've sold our 50 millionth bottle of Fairtrade wine, and become the largest seller of Fairtrade wine in the world!



2016

All our own brand Easter eggs are now Fairtrade certified, for a treat with a conscience. Thanks to a partnership with Tate & Lyle, 100% of our sugar is Fairtrade too.



2019

Fairtrade celebrates its 25th anniversary – and we celebrate 25 years of a fantastic partnership.

Spread the *Christmas* cheer



We've got Christmas covered with our fabulous festive food. Plus, remember, if you're a Co-op Member, 1% of the money you spend on selected Co-op branded food products and services goes to local causes in your community. There's no better way to show you care this Christmas.



Chorizo wrapped in pancetta

A continental play on Pigs in Blankets, 12 very moreish cured Spanish pork sausages seasoned with paprika and garlic wrapped in pancetta.

£3



Turkey Feast sandwich

We've improved our Turkey Feast sandwich this year to make it better than ever. Basted in stock for a rich full flavour, the result is moist flavourful turkey.

£3



Irresistible Treacle and Ale Gammon Joint

This unsmoked gammon joint is sweet cured in brown sugar and then marinated with a molasses and beer marinade which adds succulence and a delicious deep caramelised flavour.

£6



Clementhyme Profiteroles

Clementines are a Christmas staple so we took this classic flavour profile and added a subtle twist in the form of a hint of thyme.

£5



Cheese selection

This pack features a selection of five cheeses, including a miniature French Brie.

£5

Serving suggestion. Subject to availability. Participating stores only.

*5% + 1% earned when Members buy Co-op branded products in Co-op Group Food stores. 5% to spend on future purchases. 5% + 1% cannot be earned or spent in independent societies including Midcounties, Central England, Southern or Chelmsford Star co-operatives or in the stores of affiliated retailers (such as NISA or Costcutter) that do not operate under the Co-op brand.

Being a Co-op Member means we put 5% of what you spend on Co-op branded food products* into your Co-op Membership account. So there's more to spend on treats at Christmas!



Gingerbread Latte Christmas cake

Set to be the star of the show, this is a great alternative to traditional Christmas cake.

Feeds 16

Ready in 2 hours 15 mins, plus cooling

Ingredients:

200g Co-op unsalted butter, plus extra for greasing
 350g Co-op self-raising flour
 1 tsp bicarbonate of soda
 1 tsp ground mixed spice
 1 tsp ground cinnamon, plus extra for dusting
 1 tbsp ground ginger
 150g Fairtrade dark muscovado sugar
 200g golden syrup
 100g black treacle
 2 tsp instant espresso powder
 100ml Co-op semi-skimmed milk
 2 large Co-op British free-range eggs
 100g stem ginger in syrup, drained and finely chopped
 Gingerbread stars, to decorate (see step 6 for recipe details)

For the buttercream:

200g Co-op unsalted butter, softened
 400g Fairtrade icing sugar, sifted, plus extra for dusting
 1 tsp vanilla extract
 1 tbsp instant espresso powder, dissolved in 2 tbsp warm milk

Method:

- 1 Preheat the oven to 170°C/fan 150°C/Gas 3. Grease and line 2 x deep 18cm-diameter round cake tins. Sift the flour, bicarb and spices together. In a pan, gently heat the butter, sugar, syrup and treacle, stirring, until melted. Stir in the coffee powder, then leave to cool for 5 mins.
- 2 Pour into the dry ingredients and whisk to combine. Add the milk and eggs, whisk again until smooth, then fold in the stem ginger.
- 3 Divide the batter between the tins and bake for 45-50 mins, until a skewer inserted into the centre comes out clean. Leave to cool in the tins slightly, then transfer to a wire rack to cool completely.
- 4 To make the buttercream, beat the butter until creamy and smooth, then whisk in the icing sugar in stages until incorporated. Once light and fluffy, whisk in the vanilla extract and coffee mixture until smooth.
- 5 To assemble the cake, carefully cut each sponge in half horizontally with a serrated knife. Spread about 4 tbsp of the buttercream over the first layer, then put the next layer of sponge on top, and repeat until all 4 layers are sandwiched together with buttercream. Spread the remaining buttercream over the top and sides of the cake.
- 6 Arrange the gingerbread stars (find the recipe online by searching for 'gingerbread stars' at [coop.co.uk/recipes](https://www.coop.co.uk/recipes)) on the top and sides of the cake. Dust over a little icing sugar and cinnamon to finish.



Approx per serving

Energy	Fat	Saturates	Sugars	Salt
2566kJ	27.3g	16.8g	59.7g	0.58g
612kcal	High	High	High	Med
31%	39%	84%	66%	10%

% of an adult's reference intake.

Carbohydrates per serving: 86g



Let's celebrate

Thanks to Co-op Members, in the last year, we've paid out £17 million* to more than 4,000 causes in communities across the UK.

To celebrate, we held a Christmas party, which gave us the opportunity to hear about some of their amazing work and the difference it's making to others.



We invited six of our local causes to a Christmas party to celebrate the latest payout news from Co-op! They told us how they are going to spend the money raised from Co-op Members' 1% and got the chance to try some of the party food you'll find in your local Co-op this Christmas.

Whilst we shared our delicious party food and drink (the pigs in blankets crisps went down well!), our guests told us their stories and revealed how the money will be used.

Pride Proms

Ruth McGill and Hazel Morrison are passionate youth workers, flying the flag for the LGBT+ community with the work they're doing for Pride Proms. The Glasgow-based initiative provides free prom events for teenagers aged 14 to 17, as well as information on health and wellbeing.

'There's not a lot of scope for young people who are LGBT+ to create friendships and relate to somebody else who's like them,'

says Ruth. 'And that's where Pride Proms fits in.' The only project of its kind in Scotland, and the second largest in the UK, Pride Proms has been growing quickly. 'So there's clearly a demand for it,' says Hazel. 'We need to grow our volunteer numbers, because next year we might be hosting five proms!' Funding from Co-op means Pride Proms can now reach kids in remote parts of Scotland.

WorkFit

Rick Cowgill and his four-year-old son Freddie, from Manchester also joined us. Rick represents the Down's Syndrome Association's WorkFit programme, which finds jobs for people who have the condition. So far, he told us, WorkFit has placed 76 candidates.

'Everyone needs a purpose,' says Rick. 'WorkFit means I don't go to sleep at night worrying about what Freddie's going to do when he's an adult. Now, when he leaves school or college, there'll be some progression afterwards – and hopefully WorkFit will provide that for him.'

Blossom's Legacy

Kris Kelly and his aunt Jane, from Skelmersdale in Lancashire, set up Blossom's Legacy in 2017, after Kris's daughter, Blossom, had a terrible accident on holiday in Spain.

Blossom's Legacy teaches children to float in just five days and provides free CPR training for adults.

'The money from Co-op means we can carry on teaching children to learn to float and save lives,' says Jane. 'We're raising money to build our own pool, so we can help even more children.'

From singing to cycling

We also chatted to Jess Dickie from the Fylde Family Cycling Club, in Lancashire, who told us she'll be using the money raised by Co-op Members to buy more bikes for children, adults and disabled people to use. And Michael Newman says his Sheffield-based Everyone's Singing Group will use their money to reach out to new members.

It was fantastic to meet everyone and to hear their stories – the food and drink went down a treat too!

Read on

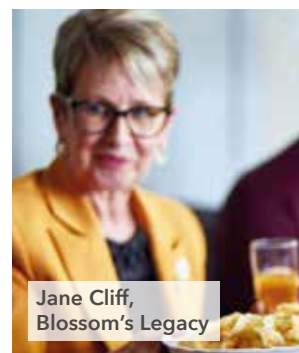
Find out more about the causes in their own words at coop.co.uk/membership

Did you know?

As a Co-op Member, when you buy selected Co-op branded food products and services, 1%* of the money you spend goes to local causes in your community. You can choose which cause your 1% goes to.

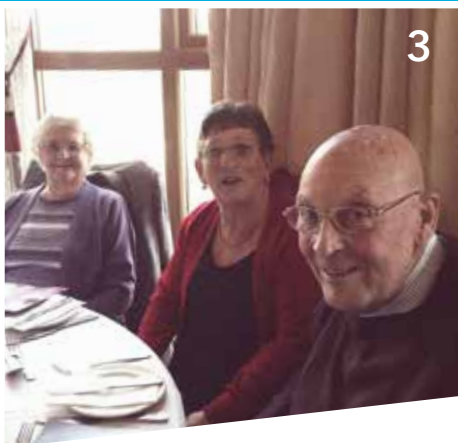
Words REBECCA DENNE Photography ANDREW BURTON
Prop styling AGATHE GITS

**The amount raised and given to local causes has been generated from the 1% Co-op Members earn for local causes when they buy selected Co-op branded products and services from selected Co-op Group businesses, proceeds from the carrier bag levy and profits from the sales of our reusable bags. This doesn't include purchases made in non-Co-op branded stores or independent societies. See coop.co.uk/membership for more details.*



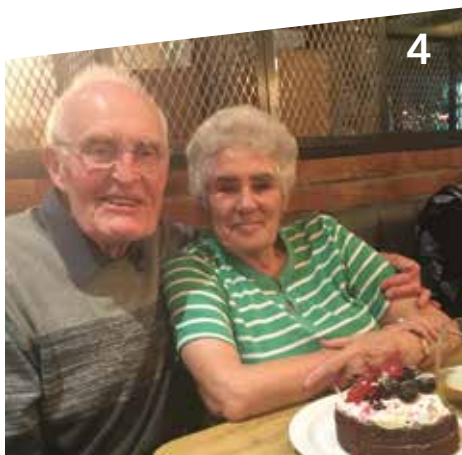


Find out about upcoming events and activities. Turn to page 42.



Photos from the REAs Snapped

1. Manchester
2. Manchester
3. South Midlands
4. Lowestoft
5. South Yorkshire and North Midlands



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

TIME TO

CELEBRATE

100th Birthday

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

Mrs RED Bessey

Mrs VE Borritt (pictured top right)

Mrs MAR Deighton

Mrs FE Doherty

Mrs I Gibson (pictured below right)

Mr HWG Goodwright

Mrs WN Hetherington

Miss M Lomas

Mr CE Martin

Mr T Wilkinson

Vera Borritt

Vera's father had a Corn Chandlers Shop on Liverpool Road in Islington and mainly traded in animal food stuff. Vera recalls feeding police horses outside the shop and even an elephant (which must have been a member of a passing travelling circus).

Between leaving school and marrying Wally (Walter James Borritt) in 1944, she worked for the Civil Service.

Wally worked for the Co-op before and after the war, all the way through to his retirement in 1977. He started as a trainee butcher and then became a bakery roundsman.

Vera's son Jim says of her: 'Mum cared so well for my Dad, who experienced a very difficult later life. The needs and wishes of others have always come first for her - a selflessness that remains.

'Even at the age of 100, she retains a sense of fun and an excellent sense of humour, with a twinkle in the eye.'



Irene Gibson

Irene had a good 100th birthday, enjoying afternoon tea at a posh hotel on the day. A couple of days later, the church she used to attend regularly until three years ago, when she was fitter, held a special service for her, followed by tea and cake.



Diamond Wedding Anniversaries



Brian and Marlene Sefton celebrated their Diamond Wedding Anniversary on 20 June with family.

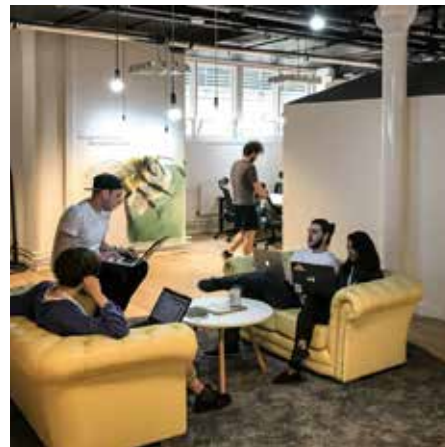
Brian worked at the CWS for just short of 40 years. He started work at Balloon Street in 1953 in the Postal Department

and then moved to the Invoice Department, where he met his wife Marlene, who was a comptometer operator. He stayed there (except for two years' National Service in the RAF) until 1965, when he moved to the Computer Department, working as a computer operations controller until 1992.



Derek and Jessie Magnall celebrated their Diamond Wedding Anniversary on 19 September 2019. Derek worked all his life for the co-operative movement, starting as office boy at Tottington Coop and progressed to CEO of the Rawtenstall Coop

society. He then moved to the CWS Dividend Stamp Department where he became manager. Derek devised the Pioneers Round, a walk of 20 miles from Toad Lane, Rochdale, to celebrate the 150th anniversary of the co-operative movement.



Federation House: back to the future

Nestled in the heart of Manchester city centre, Federation House sits alongside Old Bank, Dantzig House, Redfern and New Century House, all previously home to Co-op colleagues, before the move to One Angel Square in 2013. Today this elegant redbrick is once again creating movements for good.

Federation House was designed and built in 1914 by the CWS Architects Department to support the growing drapery business. In 2016, Co-op revitalised the building into a space for local businesses who share our vision and ethical values. Today there are over 65 forward-thinking organisations who call this eight-storey building home.

As the Rochdale Pioneers did over 175 years ago, social innovators in Federation collaboratively explore ways to solve today's societal challenges. The community is made up of public sector organisations, social enterprises, co-operatives, small businesses and the Co-op. Through event programmes, workshops, partnerships, research and collaborations, we are all working towards strengthening communities.



If you'd like to visit Federation, please contact us to arrange a tour.

Email: federation.enquiries@coop.co.uk

Online: thefederation.coop

Stay *well* this winter

The Co-op Ventures team are proud to call Federation House (featured opposite) our home.

You may have read in the last issue that, as part of our work to deliver a new business venture in the health and wellbeing sector, we launched the Co-op Health app. If you have a repeat prescription from a GP in England, you can order your medication from your mobile phone or tablet using the Co-op Health app.

As winter approaches, we want to help you stay well. Winter can be seriously bad for our health, and you're at greater risk of illness in cold weather, especially if you're aged over 65, have a long-term health condition (such as heart, lung or kidney disease) or have a disability.

However, there are lots of things you can do to stay well this winter. Co-op Health offers the following tips:

- **Get your flu jab.** Flu strikes in winter and can lead to serious complications such as bronchitis and pneumonia. That's why the flu jab is free if you're aged 65 or over, if you have a long-term health condition or are pregnant. Young children may also be eligible for a free flu vaccination. Most pharmacies offer a drop-in flu jab service free of charge.



- **Be prepared for colds, coughs and sore throats.** Keep simple remedies, such as paracetamol, cough syrups and throat lozenges in your medicine cabinet to treat minor illnesses when they strike. Ask a pharmacist for recommendations, particularly if you take regular medicines.
- **Eat well.** When it's cold and dark outside, it can be tempting to fill up on unhealthy comfort food. Boost your immune system by sticking to a healthy diet and include five portions of fruit and veg a day. There's lots of advice available on the Co-op website: coop.co.uk/health-wellbeing



- **Keep warm.** Have at least one hot meal every day to keep up energy levels, and drink hot drinks throughout the day to keep warm. Heat your living room to 21 degrees Celsius (69.8 Fahrenheit) and your bedroom to 18 degrees (64.5 Fahrenheit). Wrap up when you go outside – lots of thin layers work better than one thick garment. Keep hands, feet and face warm and covered with scarves, gloves and thick socks.
- **Avoid slips, trips and falls.** Did you know, moving from one extreme temperature to another can cause dizziness? Combine this with slippery conditions underfoot and it's easy to see why accidents involving slips and trips are so common over winter. If you're heading out, take extra care and make sure your footwear has good grip. Or, if you **order your medicine using the Co-op Health app**, we deliver directly to your door and it's completely free.



Take care

Rachael

Rachael Clarke
Pharmacy Superintendent
Co-op Health



Download the Co-op Health app from the App Store or Google Play.



Calling time on the Bank of Mum & Dad

Dad... can you lend me some money?

I'll have to owe you the rent this month Mum, I'm a bit short again.



All-too-familiar cries heard in many of today's households, to which the reply might be, 'What happened to the last money we gave you?' or, 'Not again! How much do you want now?' Once again, the Bank of Mum & Dad steps in to solve the youngster's cashflow problems. Or, as you may know first-hand, it's often the 'Bank of Gran & Grandad' that's called on these days too!

While we all want to help our children or grandchildren out if we're able to, sadly, this can become a spiral of increasing borrowing that's often not repaid and can become a cause of friction within families. In some cases, parents have even been known to take their children to court to get their money back.

Co-op pensioner Chris Smith thinks it's time to give the kids some credit in managing their finances and decided to tackle things differently...

As Chris explains: 'Once my son Tim became older, he began asking for loans of small amounts that were rarely repaid. It was just a tenner here and maybe twenty there, but after a while my wife, June and I, started to become a little tired of Tim's requests for money.'

'Tim was already earning and had moved out to live in a rented flat and make his own way in the world. So, we felt it was time that he should clear his debts and take responsibility for his own finances once and for all.'

Chris had been involved with his credit union for years and so had an idea. He asked if they would be prepared to lend his son £3,000 to clear his debts. He proposed that he would move £3,000 of his own credit union savings to cover, or underwrite, the debt until Tim had paid it all off.



Chris and Tim Smith



Andrew Davey

The credit union agreed and set up a £3,000 loan for Tim using £3,000 of Chris's savings to guarantee Tim's repayments. The credit union only charged their lowest rate of 4.9% APR, making Tim's repayments affordable.

The loan ran over two years and Tim never missed a payment. He repaid his loan along with saving additional cash every month. So, at the end of the two-year repayment period, Tim had not only repaid the loan but had built up savings of £1,000 and also repaired his credit score with UK credit reference agencies.

Tim said, 'I was young and a little careless with cash back then. Fortunately, my parents saw the slope I was on, and with the credit union's help found a way to get me on a much more positive course with my money. I'm older and hopefully a little wiser these days - and I'm a dad myself now. I signed up my son Ben for the credit union when he was just a week old! I own my own house and have a good job now too, but I still look back at the moment I joined the credit union as marking a real turning point in my finances.'

Andrew Davey, Operations Manager at The Co-op Credit Union, says, 'We're here for the benefit of our members, and this type of assistance is precisely the reason The Co-op Credit Union was founded. If any reader wants to set up a similar loan arrangement with a family member, we'd encourage them to get in touch.'

All loans are subject to lending policy and affordability checks; contact the Credit Union for full details.

What is a credit union?

- Credit unions are an ethical, co-operative choice for saving and borrowing.
- They're member-owned co-ops with no outside shareholders to satisfy, meaning they can pass on competitive rates to their members.
- Any profits are shared with members in the form of an annual dividend on savings.
- Members save regularly every month, and this forms a pool of money, which can be lent to members by way of loans at reasonable rates of interest.
- A big difference with a credit union loan is that members also build up savings as they repay.
- There are over 1 million members of credit unions in the UK, and more than 260 million members worldwide (Source: WOCCU Statistical report, 2017).



Did you know?

The Co-op Credit Union:

- Is open to join for anyone who is a current colleague, member or pensioner of the Co-op Group
- Has lent out over £30 million in affordable loans since it launched in 1998
- Has members all over the UK
- Was endorsed by the CEOs of The Co-op Group, CIS and Co-op Bank on its launch
- Has hundreds of members in receipt of a pension

Want to know more?

For more details or to join The Co-op Credit Union, get in touch with the team:

The Co-op Credit Union
1 Angel Square, Manchester M60 0AG

Phone: 0345 602 3554

Email: credit.union@coop.co.uk

Online: co-operativecreditunion.coop



Members of The Co-op Credit Union team and directors, pictured with Chris Smith (back row, centre).



It's what we do

Funeralcare

A unique celebration for every life

More people than ever before want their funeral to be a celebration of life, with unique wishes that are more personal, according to the UK's largest funeral trends report from Co-op.

We found that only 1 in 10 people would choose a traditional, religious service, while 1 in 3 would prefer their friends and family to get together for a celebration and 33% don't want any fuss at all**.

There's something for everyone

This change is reflected in the types of funeral we're carrying out for our customers. 86% of our Funeral Directors said people are more open to unique and personalised funerals, with details like unusual flower arrangements or a service themed around the person's favourite hobby.

Samantha Tyrer, Managing Director of Co-op Funeralcare said:

'More than ever before we're seeing requests for personalised ceremonies, whether that be on the 18th hole of a golf club, or having a pet dog present on the day. The choices are endless and so it's absolutely critical that people make their wishes known to ensure they're not missed.'

And for those who prefer a simpler choice, we also offer Cremation Without Ceremony. It's different because there is no funeral service and no one present at

the cremation. It allows families to remember their loved one in their own way, at a location of their choice.

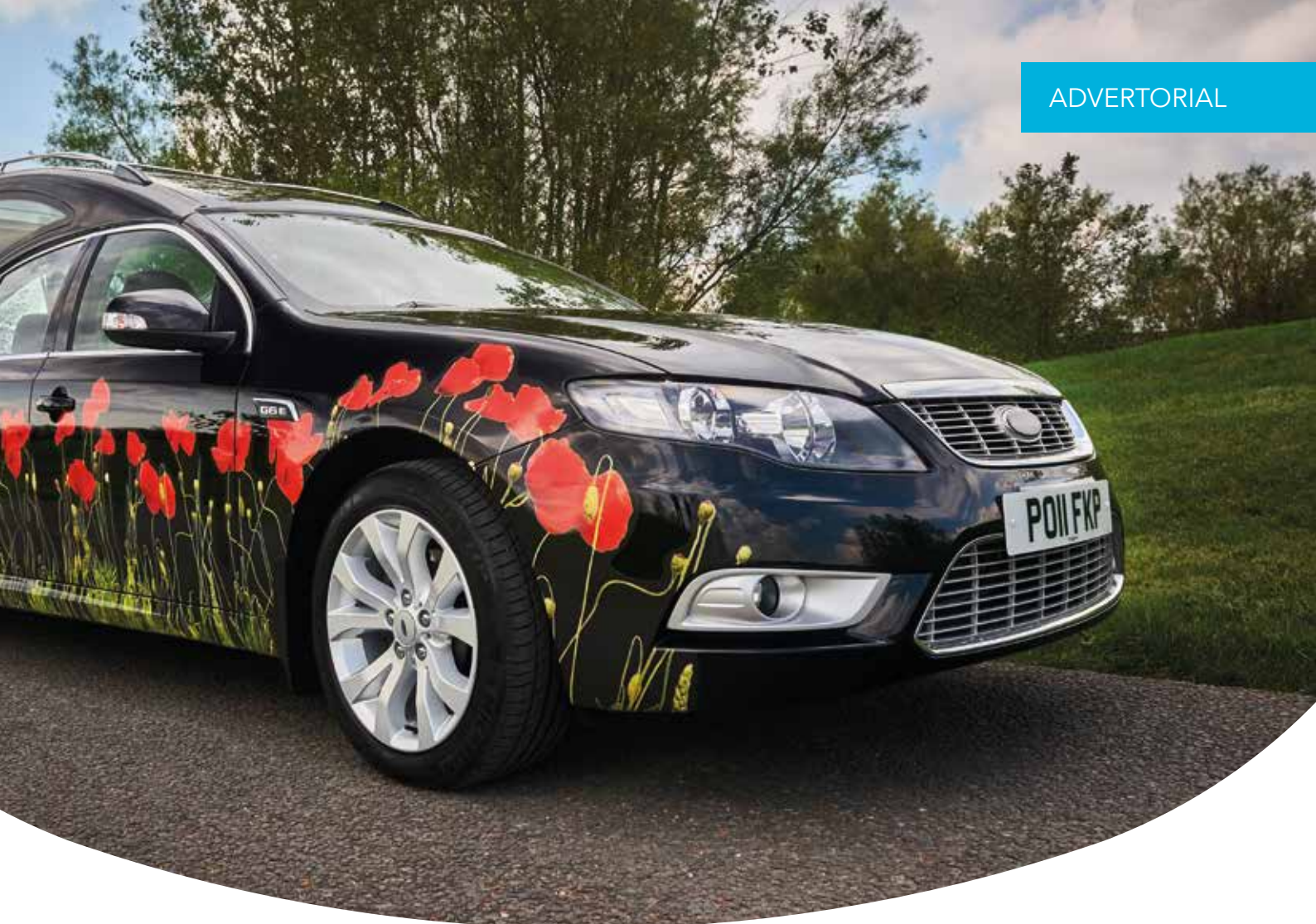
Unique tribute, to a unique life

So, whether you think you'd like a no fuss funeral or something more elaborate like a rainbow coffin or a tractor instead of a hearse, it can be done. But it's important to talk to your friends and family about your wishes to make sure you get your unique goodbye.

Peace of mind for the future

A Co-op funeral plan lets you plan and pay for your funeral in advance, protecting your loved ones against





funeral 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*.

Our funeral plans are also guaranteed to cover all third party costs. That means we'll cover the cost of your chosen burial or cremation plan, even if prices rise in the future†.

You can relax, knowing your funeral will be carried out exactly as you wanted. We have over 1,000 funeral homes across the UK, so we're right 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/funeralplans



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



Visit your local
Co-op Funeralcare



Arrange a home visit
To request an appointment go online or call us

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

**Research based among 4,000 UK adults and a re-run of questions from the Co-op's Biggest Ever Survey by YouGov among 2,000 UK adults.

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

[^]Terms and conditions apply. See coop.co.uk/membership

Breaking through the barriers



What's stopping you from making a Will?

You know you need to make a Will, you understand why it's important and it's sitting as a high priority on your to-do list. But you still haven't got around to it.

We understand that there are often a whole host of reasons why people put off making a Will, but the reality is that, without one, you will have no control over what will happen to your home, money and possessions after you die. This is why it's important to take action before it's too late.

So, what's stopping you?

Is it that you're worried about how much it could cost? Is it because you don't fully understand what's involved or where to start? Or is it simply that you feel a little uncomfortable talking about death?

Whatever is standing in your way, we're here to help. At Co-op Legal Services, we offer a range of Will writing services with fixed-fee pricing to help you take that first step.

Helping with the cost

At Co-op Legal Services, we can provide Will writing services on a fixed-fee basis. Our telephone, online and face-to-face Will services start from just £125+VAT for a Single Will or £195+VAT for Mirror Wills. We will always provide you with a fixed quote before any work starts, and once we have, you can be assured that the price won't change.

As an *Evergreen* reader, you can benefit from a 15% discount on our telephone and online Will services (**this discount is not available on the home visit service**). Simply quote 'Evergreen' when booking your Will writing appointment.

15%

discount until
31 December
2019

Helping with the process

We understand that a 'one size fits all' approach may not be suitable when it comes to planning for your family's future. That's why we offer three Will writing services with varying levels of guidance and support. These are:

- Our online Will service
- Our telephone Will service
- Our home visit service.

So you have complete control to choose the service that's the right fit for you.



To speak to our Will writing team, or to find out more, visit co-oplegalservices.co.uk

Call us on
0330 606 9422

Online Will service

So, you've done your research and you've got a pretty good idea of who you want to inherit what from you, when you die. Maybe you feel that you don't need much guidance, but there are a couple of things you're unsure of and you expect you might have a few questions along the way. If this sounds like you, our online Will service could be the perfect solution.

Our online Will service makes the Will writing process as straightforward as possible. When you start making your Will you complete an online journey that gathers important information about your wishes. It also provides guidance on what to include and what the different legal terms mean. This service is available 24 hours a day, 7 days a week. So you can complete this information at a time that suits you.

After you've finished providing us with your details, you're asked to use our online booking system to arrange a follow up telephone appointment with one of our Will writers. Your Will writer then calls you at the agreed time to go through the information you've provided, discuss your circumstances and wishes, and resolve any queries or issues that you have. Once you're happy with everything, your Will writer will draft your Will for you.

You're then posted a draft copy of your Will to review and amend as needed. Once you're completely happy with the contents of your Will, you'll be posted the original to sign in the presence of two witnesses. As an *Evergreen* reader, you can benefit from a 15% discount on our online Will service (until 31 December 2019). Quote 'Evergreen' when booking your Will writing appointment. [Start your Will online at www.wills.coop.co.uk/wills](http://www.wills.coop.co.uk/wills)

Telephone Will service

What if you just don't feel confident enough to start this process online? Maybe you have some initial queries that you want answered before you can move forward, or you simply want the reassurance of talking your plans through with a professional before you take that first step.

This is where our telephone Will service comes in.

When you contact us by phone, one of our Will writing advisers can discuss your circumstances, offer help and guidance and explain how our service works, to ensure that you're comfortable with the process. Before you make any decisions, we will confirm what the cost will be to draft your Will.

If you're happy to take things forward, we can then arrange a telephone appointment with a Will writer at a time that's convenient for you. You'll receive confirmation of your appointment in writing, together with some useful information to consider in advance to help prepare for the appointment. Appointments are available Monday to Friday 9am-8pm, so if you require the convenience of making your Will from the comfort of your own home or outside of normal office hours, then the telephone service could be the right fit for you.

During the call, we'll make a recommendation on the type of Will that's right for you. The types of Wills available through our telephone Will service include:

- Single Wills
- Mirror Wills
- Trust Wills

Your Will writer will phone you at the agreed time to discuss your wishes and take your instructions. During the telephone appointment, your Will writer will want to understand your objectives. They will ask you for details such as what assets you own, who you would like to name as your beneficiaries (the people inheriting from you) and who you would like to appoint as your executor (the person responsible for dealing with your estate).

Once you've provided this information and confirmed your wishes, your Will writer will then draft a Will which is perfectly tailored to your needs. As an *Evergreen* reader, you can benefit from a 15% discount on our telephone Will service (until 31 December 2019). Quote 'Evergreen' when booking your Will writing appointment. [Call us on 0330 606 9422](tel:03306069422)

Home visit service

Are you feeling overwhelmed trying to understand how best to protect your wealth for your loved ones? Would you prefer to have a comprehensive discussion about your circumstances to help identify possible estate planning solutions? Do you feel more comfortable talking about these issues in a face-to-face environment?

If so, then our home visit service could be the answer.

This service provides for a Co-op estate planning consultant to visit you at your home to discuss your circumstances and requirements, and make recommendations for you to consider. Through our home visit service, we can understand your worries and concerns and explain how the use of Wills, Trusts and Lasting Powers of Attorney can work to protect you, your estate and your loved ones. Once we're happy that we understand your needs, we will work closely with you to make a Will that's right for you. Please note, the 15% *Evergreen* discount is not available on our home visit service. [Call us on 0330 606 9422](tel:03306069422)

We know that all this can seem daunting, so we try to keep things simple. Regardless of which service you use, we will take the time to explain everything to you in detail, so that you have total clarity. We avoid using legal jargon and explain things as simply as possible.

All legal work is carried out by Co-op Legal Services who are authorised and regulated by the Solicitors Regulation Authority for extra peace of mind.

If there's anything still standing in your way, our Wills advisers are available to provide you with initial advice and guidance, talk you through your options and help you to take that first step.

By wheelbarrow or water?

by Liz McIvor



A colleague recently asked me, 'Is it true then, what the Pioneers are supposed to have done... walked from Manchester with food in a wheelbarrow?'

The story traditionally starts with Rochdale wholesalers refusing to sell to prevent competition during a time of trade depression and high unemployment.

How likely is this to be true? After all, the Society was able to get a lease and borrowed money from local businessmen to expand in the first few years of operation. Realistically, the important factor would be buying goods cheaply enough in a harsh economic climate.

In 1804, the 33-mile Rochdale Canal (engineered by William Jessop) was the first of three trans-Pennine waterways to be finished, but it cost money to move goods from the wharf by Tariff Street in Manchester where there were hundreds of competing wholesale businesses.



In addition to raw materials, one of the biggest cargoes was food. Corn trading quadrupled in the first four years of operation in order to feed the expanding population of mill towns. When the railways threatened in the 1840s, carriers were particularly encouraged to make use of cheap rates to haul cotton and woollen goods but also 'flour, meat and bran between Rochdale and Manchester'.

In October 1844, as the railway to Rochdale was planned, the Canal Company complained to the Board of Trade, saying, 'Tell the water carriers that the Rochdale Canal Company are determined to have a fair share of the business and are prepared to make any sacrifice to retain it.'

Cutting the rates meant boatmasters had an upper hand and might be more tempted to 'make a deal' for cash with small traders which would not have been allowed before.

On 12 December 1844, two Pioneers named 'purchasers' - David Brooks and John Holt - were charged with buying stock for the opening night. Brooks would later be replaced by Charles Howarth, but records show he bought goods in Liverpool, Runcorn and Manchester in 1844 and 1845. All were reachable by the local waterways much more easily than by road.

The practicalities of transporting goods back to Rochdale over the Pennines in the dark was well beyond a wheelbarrow (it was unusually wet, which had contributed significantly to the impact of the potato blight). Landing goods at Halfpenny Bridge Wharf, or at Rochdale Basin near Drake Street, would have made it relatively easy to get to Toad Lane.

So where does the wheelbarrow come into the story? George Jacob Holyoake wrote his 'History of the Rochdale Equitable Pioneers Society' in 1858. Incorporating rumour, and massaging the events to suit the purposes of the

book as a tool to promote the movement, chapter six has a passage about an unnamed local grocer coming into the store. 'One shopkeeper said that he could come with a **wheelbarrow** and wheel the whole of the stock away.'

The wheelbarrow became woven into the story of the opening night, as a symbol of the ingenuity and endeavour of humble people. The growth of the Society and the establishment of the CWS would come to rely heavily on logistics to ensure a chain of supply by water, culminating in investments in the Manchester Ship Canal and docks in the late 19th century.



Because many members were from working-class backgrounds, we can confirm few facts and are often forced to fill in the blanks of history. Although personal records are rare, they do occasionally come to light. In the summer of 2019 The Co-operative Archive received a donation of personal correspondence from George Healey, who served as arbitrator for the Pioneers in 1844. Perhaps there are more of these personal records still out there which can help us replace rumour with something more substantial?

Thousands come together for Silver Sunday 2019

This October saw tens of thousands of people, volunteers, businesses, charities and other organisations across the UK take part in Silver Sunday - an annual day of free and fun activities for older people.



Now in its eighth year, Silver Sunday 2019 was the most successful to date, with more than 1,000 events taking place across the country. Organisers are encouraged to offer a diverse range of activities, big or small - anything that gives people an opportunity to make new friends, try a new skill or simply get out of the house.

Highlights this year included dance workshops with the English National Ballet, afternoon tea at Lord's Cricket Ground, a Walking Football tournament in Worcester, a reminiscence day in Bristol, and a tour of the Botanic Gardens in Belfast.

Hundreds of care homes including Bupa UK, HC-One and Anchor, also opened their doors and invited local communities to join their residents for a fun-filled afternoon.



'We urge you to invite your older neighbours, friends or family to one of our events - or host a new one for us.'

Led by The Sir Simon Milton Foundation, Silver Sunday is a true community occasion where people of all ages and backgrounds are welcome to celebrate the value and knowledge older people contribute to society while combating loneliness and isolation.

This year even more young people were encouraged to get involved with the launch of a special Silver Sunday Scout Badge, which saw scout groups

volunteering and organising their own Silver Sunday events.

Christabel Flight, Founder of Silver Sunday and a Trustee of the Sir Simon Milton Foundation says: 'More than 90% of those attending Silver Sunday events tried new things and met new people. It's great that this year we had more than 1,200 events - but there is still more we can all do.'



If you are interested in taking part in Silver Sunday next year please telephone 0207 641 3609, email info@silversunday.org.uk or visit their website at silversunday.org.uk

Taking a stand against *scams*



Scams can have devastating effects on their victims. Adam Carter from the National Trading Standards Scams Team explains how they are helping to combat these crimes.



Scams affect the lives of millions of people across the UK. The National Trading Standards (NTS) Scams Team estimates that the detriment to UK consumers as a result of these crimes is between £5 billion and £10 billion a year.

Scams come in many forms; uninvited contact is received by email, letter or telephone or in person, making false promises to con victims out of money.

There are many of these sorts of schemes, but some of the most common are fake lotteries, deceptive prize draws or sweepstakes, clairvoyants, computer scams and romance scams. Postal, telephone and doorstep scams are often targeted specifically at disadvantaged consumers or those in periods of vulnerability.

The criminals attempt to trick people with flashy, official-looking documents or websites, or convincing telephone sales patter, with the aim of persuading them to send a processing or administration fee, pay postal or insurance costs, buy an overvalued product or make a premium rate phone call.



Doorstep scams are crimes carried out by bogus callers, rogue traders and unscrupulous salespeople who call, often uninvited, at people's homes under the guise of legitimate business or trade.

Due to the vast numbers of people affected by these crimes, the NTS Scams Team has created Friends Against Scams (FAS), an initiative that aims to protect people and prevent them from becoming victims.

Awareness training

FAS has been created to tackle the lack of awareness by providing people with information about scams and how to support those who fall victim to them.

It offers online and face-to-face scams awareness training, which sets out the awareness information needed to become a Friend. The training is designed to inspire action, highlight the scale of the problem, change the perceptions of why people become victims of scams, and make 'scams' a community, regional and nationwide topic.

One of the main messages the initiative highlights is that anyone can be a victim, regardless of age, gender, education or economic background. It's not only elderly people who get scammed.

FAS has four tiers. A **Friend** can be anyone who takes the online training or attends a face-to-face session. Once trained, Friends start to take action by fulfilling a pledge which they are asked to provide at the end of the training. This could be something along the lines of 'tell five people about the FAS initiative' or 'be vigilant and look out for others on my street'.

Once Friend training has been completed, there is the option of becoming a **SCAMchampion**. This is for people who want to do more by delivering FAS sessions to groups of people, in turn recruiting new Friends. Additional training for this can be completed online or by attending face-to-face training.

The next tier in the initiative is the role of **SCAMBassador**. This is somebody of influence who can use their status to raise the profile of scams – for example, MPs, senior officials, celebrities and councillors. SCAMBassadors can encourage their local authority to sign up as an FAS Organisation. If they are an MP, they can raise the issue in parliament.

Organisations can sign up to the initiative as an **FAS Organisation** and pledge to actively promote and support it by training their staff as Friends. Through doing this, an organisation helps to spread the FAS message and make a difference together.

One Million Friends

In January 2018, FAS launched the One Million Friends campaign, with the aim of getting to one million Friends Against Scams by the end of 2020. Momentum is building and the team hit the 250,000 mark back in July this year. Are you #ScamAware?

Adam Carter is a Senior Project Officer at the National Trading Standards Scams Team. He runs the Scam Marshal project as well as helping to coordinate the Friends Against Scams initiative.

Find out more or become a Friend

Please visit FriendsAgainstScams.org.uk/elearning/coop or phone the National Trading Standards Scams Team 01323 464444. Please note, the team don't take direct reports of scams; these should go to Action Fraud or Citizens Advice.

Action Fraud is the UK's national reporting centre for fraud and cyber-crime where you should report fraud if you have spotted a scam or have been scammed, defrauded or experienced cyber-crime. You can visit the website (actionfraud.police.uk) or call Action Fraud on 0300 123 20 40.

Citizens Advice Consumer Service can offer support if you or someone you know has been scammed. They will give you advice on what to do next. You can visit the website (citizensadvice.org.uk) or call Citizens Advice Consumer Service on 03454 04 05 06. For consumers in Scotland, the Citizens Advice Direct number is 0808 164 6000.



It's time to fight back

In addition to the FAS work, the Scams Team has recently relaunched its Scam Marshal scheme. A Scam Marshal is any resident in the UK who has been targeted by a scam and wants to fight back. They do this by using their own experience to talk to others about scams in their community, and by sending any scam mail they receive to the NTS Scams Team (Freepost). Their mail may be used as evidence in future investigations and enforcement work by the team. Scam Marshals play a huge role in helping to stop such mail altogether.

The scheme has had a positive effect on the Scam Marshals, with most seeing a reduction in the scam mail that they receive. This is due to the fact that they are learning more about scams through monthly newsletters and therefore not responding to the criminals, thus ending the cycle of victimisation.

Take the time to consider your **home security**

It's worth taking some time to consider what security measures you have in place at home and how, with a little bit of DIY, your doors, windows and home security can be upgraded to give you greater peace of mind.



Alternatively, if you're not that comfortable with DIY, ERA have approved installers across the UK who can help.

With over 180 years of experience in home security, ERA's products protect thousands of homes across the UK. From locks, handles and hinges through to alarms, intercoms and doorbells, ERA's products can secure each part of your home.

Visual home protection

One great way to give yourself immediate peace of mind is the installation of an alarm. Having an alarm at home, especially one with an external siren, provides an effective visual deterrent against any opportunist intruder as they will often look for such indicators before attempting anything. In the event of a trigger, depending on the alarm, it will send audio/written cues to alert you, or your selected

network of contacts that your home may have been accessed.

Wireless alarms come in different shapes and sizes depending on your requirements. You have the option of a more sophisticated smart alarm system, that uses a centralised hub connected to the cloud and controlled through a smartphone app – or keep it simple with an alarm system that can be set up locally through the control panel or a keypad. For simpler requirements, you might prefer a 'siren only' system that can be used for a visual deterrent with basic functionality. Whatever your needs, there is a solution that provides home protection and peace of mind.

More than an alarm

What's great about wireless alarms nowadays is they don't just act as intruder deterrents. The latest systems have a wide range of compatible accessories that can be added to the system at any time. An SOS panic button can trigger the alarm and alert your network of contacts to an emergency with one press. You can also add extra safeguarding detectors, such as a water detector for appliances, in the instance of a leak, or just simply add remote controls for your extended family to use should they need to.

Expanding the system

You can also expand the system by adding security cameras to keep an eye on things when you're not there. They can also provide a further visual deterrent on the outside of the property or on outbuildings to any potential intruders. With the latest technology, wireless cameras can be installed easily and with footage viewed from your smartphone, remote monitoring is simple.

Doorstep security

Sometimes one area we neglect when it comes to home security is the doorstep.

Occasionally we get those nuisance callers to our door who we just don't need. Establishing who is at your door before you open it is a great way to keep yourself safe. The options range from a simple intercom system that allows you to talk to a visitor without opening your door, to a more advanced video-intercom system where you can see, hear and talk to a visitor from a handset.

If you want to be able to see who is at your door even when you aren't at home, then you can opt for a smart video doorbell. This not only allows you to check the visitor at your door from

Shop home security online

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Get the latest news from Response direct to your mailbox, by signing up to our newsletter: responseelectronics.com/customer-services/newsletter-sign-up/

your smartphone while you're at home, but from wherever you are - ideal for those deliveries when you're not at home. It also comes with built-in motion detection, so you can set a perimeter around the entrance to monitor too.

Entrance point security

It's also worth taking some time to consider what locks are on your windows and doors. Standards are changing all the time, so it's important that windows and doors that are a few years old are kept up to date with the latest security products. Make sure your door cylinders are BS Kitemarked and have 3 Stars - this symbolises maximum security. For existing windows, additional locks and safety restrictors can be fitted and window handles upgraded to refresh and re-secure your property.

It's competition time

For a chance to win an ERA HomeGuard Pro cloud alarm system, simply answer the question below 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



Why should you fit an alarm to your property?

1. My neighbour has one
2. Visual and audible deterrent against an intruder
3. I like the colour



The closing date is midnight, 31 December 2019. Two winners will be selected at random from all the correct entries received and each winner will receive one ERA HomeGuard Pro cloud alarm system, pictured here. T&Cs apply - see responseelectronics.com/win for details.

SAVE 10% on home security products this winter

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Smart Cloud Based Alarm Systems



ERA-HOMEGUARD

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EPIR

Personal Alert SOS Button



SOS100

Keypad with RFID Disarm Tag Capability



KP700

Personalised RFID Disarm Tag*



MGTAG26

Doorstep security

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E3000

Smart Video Doorbell



ERA-DOORCAM

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ERA-WIFI-CHIME

Protect Indoor Camera



HMHD108

Protect Outdoor Camera



MHDE08

Home, door and window security products

PVCu/ Timber Door Chains



791

Slide Door Chain



787

British Standard Door Cylinders



Fortress

Window Safety Restrictor



723

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7A00

Replacement Handles



WHAR

Use Voucher Code: **EVER10**

Visit: responseelectronics.com

T&Cs apply, see website for details. 10% voucher code offer available until 31st December 2019.

Ageing well in your own home

Most of us like our home and want to live there for as long as possible. With a few changes we can help to make our homes good places to age, even if we have a long-term health problem or disability.

As we get older some of the simple, everyday tasks that we used to take for granted can become a challenge.

Getting out of the bath or going up and down stairs can start to feel not only difficult but also dangerous, with the worry about falling, especially if we live alone.

So how do we know what to do to our homes to 'future-proof' them before a crisis, and where can we get advice and help with adaptations?

Living with a long-term health condition

Conditions such as arthritis, eyesight loss (such as macular disease), respiratory problems and heart disease are common in older life. While medication can help us to manage these conditions,

the symptoms (stiffness, reduced vision, breathlessness) can affect the way we manage at home.

We can alter our homes to help us to live with these health changes – for example, by improving lighting and heating, installing handrails, replacing the bath with a level shower, or putting in a stairlift. Special equipment and new technology can also help and this is likely to become increasingly used to help us to stay safe at home as we age.

Planning ahead

A group of older people, working with the charity Care & Repair England, have produced a series of self-help guides which explain the housing implications of particular health conditions.

Each guide advises on what changes you can make to your current home to make living with the condition more manageable. They also describe



possible alternative housing options and offer suggestions about where to find more detailed information, advice and help.

As well as a general guide, there are six specific guides covering respiratory problems, macular disease, heart disease, dementia, stroke and arthritis.

Find out more at careandrepair-england.org.uk/planning-ahead-for-housing-in-later-life/



This article has been provided by independent housing charity, Care & Repair England.



Home adaptations financial help*

- **Small items of equipment** where the cost is less than £1,000 (such as toilet frames, walking frames, grab rails) should be provided free of charge where these are assessed as being necessary by health professionals (e.g. hospital staff) or Social Services. Phone your council or Age UK (0800 678 1602).
gov.uk/apply-home-equipment-for-disabled
- **Financial help with larger home adaptations**, such as stairlifts, bath/shower alterations, should be available from your local council through a *Disabled Facilities Grant*, but in most areas this will depend on your income (but not the value of your property). An occupational therapist will usually visit to assess what adaptations you need and what the grant would pay for. Apply through your Social Services or see gov.uk/disabled-facilities-grants

*These apply to England but there are similar schemes in Scotland and Wales.

Adaptations and equipment information and advice

Impartial information and advice about equipment, assistive technology and adaptations is useful – even if you are paying for the equipment yourself. The Disabled Living Foundation can help – visit their website at dlf.org.uk or call them on 0300 999 0004.

Many areas have a 'Home Improvement Agency' that can offer information, advice and help with organising home adaptations, whether you qualify for a grant or are paying for the work yourself. To find out if there is one near you, visit findmyhia.org.uk or call 0300 124 0315.

Win a fabulous break with Coast & Country Hotels

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

Our 11 hotels are iconic local landmarks steeped in rich history, with superb positions in some of Britain's most popular destinations, including the Lake District, Cornwall and Wales.

We have always taken pride in focusing on the finer details to ensure we consistently deliver hotel experiences that exceed expectations and today, outstanding service and great value remain at the heart of everything we do.

There is so much to love when you stay in a welcoming Coast & Country property. Every hotel offers stylish lounges, complete with free Wi-Fi, and welcoming bars where you can unwind with a drink. Some even have fabulous leisure and fitness facilities, such as swimming pools, saunas and spas!

For your chance to win a two-night stay at any Coast & Country hotel of your choice for two people on a bed & breakfast basis, simply enter the competition on this page.

Terms and conditions

Subject to availability. Any extras or upgrades must be paid for at the time of booking.



How to win

To enter, simply answer this easy 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

In what year was Fairtrade founded?

The closing date is 10 January 2020.
The winner will be selected at random from all the correct entries received.





Could you be due a **£900** *tax refund*?



Don't miss out on tax savings! If you're married and your income is low enough to mean you don't pay tax, but your spouse is a taxpayer, then Marriage Allowance allows you to transfer a fixed amount of 10% of your tax allowance to your spouse, which reduces their tax bill.

You can apply for Marriage Allowance to be backdated to earlier years but after 5 April 2020 it will be too late to claim a refund for the 2015/16 tax year, which was the first year that Marriage Allowance was introduced.

Act quickly, or you could lose out on a possible £212 refund!

The possible refunds currently available are:

- 2015/16 tax year - up to £212
- 2016/17 tax year - up to £220
- 2017/18 tax year - up to £230
- 2018/19 tax year - up to £238.

So, backdating Marriage Allowance for the past four tax years could generate an immediate tax refund of up to £900!

Here are some key points to bear in mind:

- Civil partnerships are also eligible.
- You can't make a Marriage Allowance transfer to a higher-rate taxpayer.
- Even if one of the couple is deceased, it is still possible to claim for years when they were alive and the criteria were met.
- If at least one of the couple was born before 6 April 1935 then Married Couples Allowance (MCA) is available. However, a couple can't claim both MCA and Marriage Allowance. MCA is the more advantageous allowance, so that's the one to opt for if you're eligible for both.



How it works

The non-taxpaying spouse/civil partner transfers a fixed amount of 10% of their personal allowance to their spouse/civil partner. This will reduce the amount of tax due by the spouse/civil partner who receives the transferred allowance.

For example: This tax year, Maria will earn £5,200 from her part-time job. She has no other income so she has £7,300 left of her £12,500 tax-free personal allowance. This spare allowance is going to waste but transferring the Marriage Allowance gives £1,250 of her allowance to her husband Richard. As long as his income isn't taxable at the higher rate, i.e. over £50,000 (£43,430 if living in Scotland), this transfer could save Richard up to £250 in tax for this tax year. If their circumstances were the same or similar over the last four years, then the claim can be backdated to 2015/16.

How to claim

There are a number of ways that you can apply for Marriage Allowance:

- Online, at gov.uk/apply-marriage-allowance or from within your personal HMRC tax account.
- By telephone (HMRC helpline number: 0300 200 3300).
- In writing (HMRC, PAYE and Self-Assessment, BX9 1AS).

The person with the spare personal allowance is the person who needs to contact HMRC, as they are the one who will be making the transfer.

What if I haven't got as much as 10% of my personal allowance spare?

You can still make a transfer of Marriage Allowance to your spouse/civil partner, as the total tax paid by the couple will be reduced.

What if my spouse/civil partner has passed away and I haven't made a claim?

A claim can still be made after one member of the couple has passed away. You are able to backdate this to 2015/16 and any other subsequent years, where applicable.

For example: Mrs Roberts passed away in May 2018. For the years 2015/16, 2016/17 and 2017/18 Mrs Roberts was a taxpayer but Mr Roberts was a non-taxpayer. If he'd known about the allowance, he would have transferred some of his unused personal allowance to his wife to reduce her tax liability. For 2018/19, due to the date she passed away and the income she received, Mrs Roberts was a non-taxpayer. However, Mr Roberts became a taxpayer for the first time in years.

In this case Mr Roberts can make a post-death claim to transfer 10% of his allowance for 2015/16, 2016/17 & 2017/18 to his wife, creating refunds for these years, and also claim 10% of Mrs Roberts' allowance for 2018/2019, reducing his tax bill for that year.

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



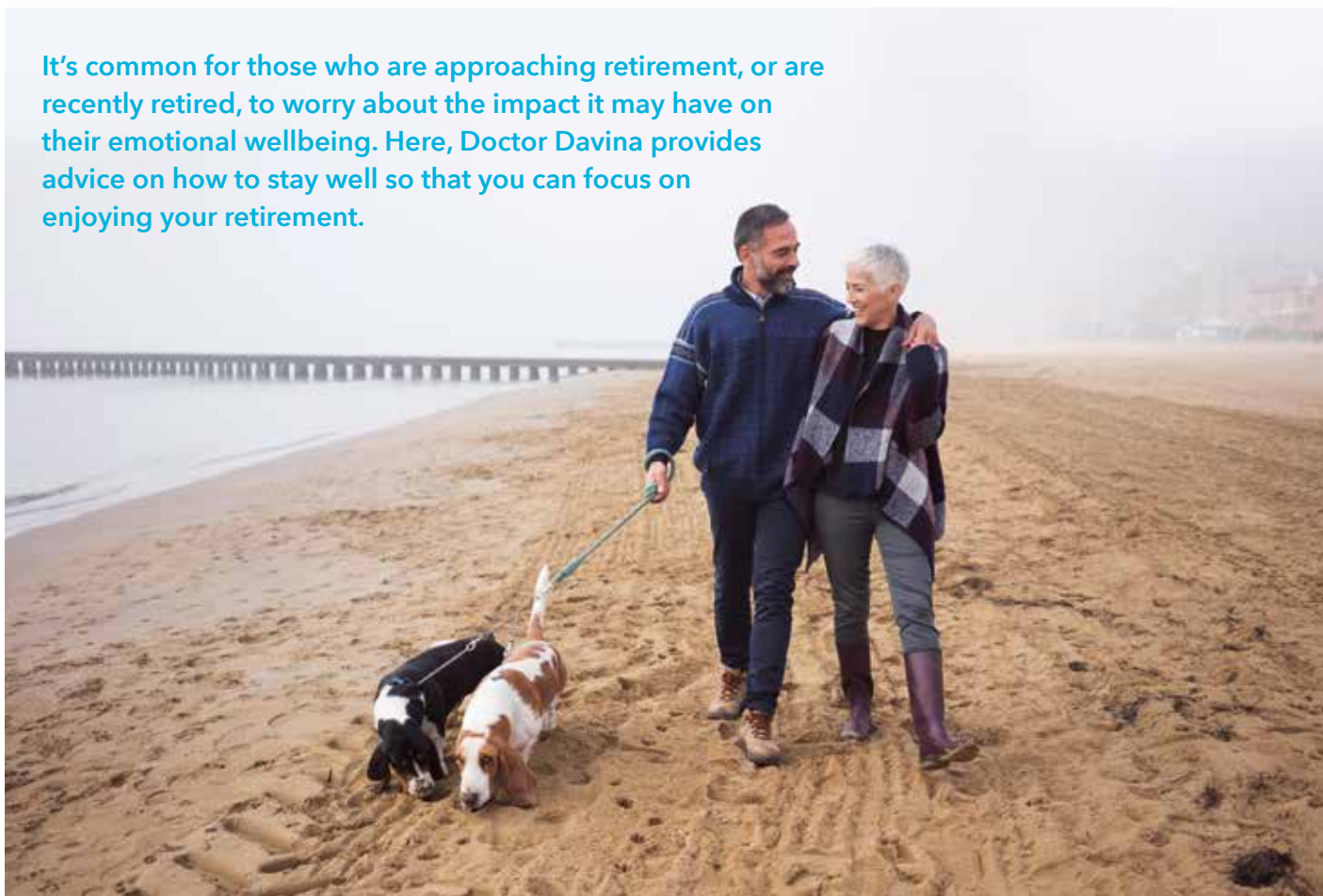


Doctor's Corner

We're delighted to introduce Dr Davina Deniszczyc, our new resident medic who currently works for Nuffield Health as Charity and Medical Director. In her role, Davina is responsible for developing activities focused on improving health and wellbeing right across the spectrum from prevention through to cure, providing significant and measurable health and wellbeing benefits to more people. Davina also continues her work as a GP once a week.

How to enjoy a rich and rewarding *retirement*

It's common for those who are approaching retirement, or are recently retired, to worry about the impact it may have on their emotional wellbeing. Here, Doctor Davina provides advice on how to stay well so that you can focus on enjoying your retirement.



Thinking about retirement can provoke emotions ranging from joy, excitement and relief to trepidation or fear. It is one of life's major transitions and, given the extensive changes that come with it, it's not surprising that retirement is classed as the 10th most stressful life event.

Working life is often highly structured, with clear expectations surrounding our time, roles and activities, and social contact facilitated by relationships with our co-workers. While retirement can promise freedom from these imposed structures or relationships, it can sometimes lead to boredom, isolation and loneliness, and financial insecurity can prove a major stressor. For many people, a sense of self-worth and identity is also closely linked with their job, and retirement can lead to feeling less valued. Retirement goes hand in hand with ageing and this can also mean an increased likelihood of health concerns.

There are, however, some steps we can take towards enjoying a richer and more rewarding retirement.



Plan ahead

As with any major life change, planning and preparing for a new phase of life can ease the transition. A clear action plan can ease some worries (including financial) regarding the impending changes.

A value-led life

A good starting point is to take the time to think about what really matters to you and prioritise your planning around your deepest values. Without the pressures of work, you have the opportunity to find meaning and fulfilment based on your ideals to live a truly authentic life. Take some time to consider the values which are most important to you. Write them

.....
Retirement provides the opportunity to be true to yourself.
.....

down and explore them in depth. Ask yourself where your values have come from and whether they truly represent who you are today. As you discover what matters most to you, put your values in order of priority and list ways that you can commit to a value-led life. Whether your interests involve the arts and creativity, social justice and activism, sports or nature, retirement provides the opportunity to be true to yourself.

A sense of purpose

Suddenly finding yourself with lots of free time can be daunting and leave you feeling lost, especially if you are accustomed to being busy. Developing a new sense of purpose can take some time so be patient. Think about your skills and attributes and what you enjoyed most about your work. Experiment with different groups or activities, such as volunteering or conservation. It may take several attempts to find what really suits you so don't give up if things don't work out at first.



Draw boundaries

Family or friends may have expectations on your time that differ from your vision of retirement. Set clear boundaries in

order to protect your leisure time and your own interests.

Stay connected

Relationships are really important and research shows that being connected is better for our physical and our emotional health. Staying in touch can take effort and can be more difficult outside of work. Making new friends (of different ages) can also help you feel plugged in to the world around you.

Be health oriented

Eating a healthy diet, sleeping well and staying active are all important in maintaining our wellbeing. There are many ways to stay active if going to the gym doesn't interest you, and not all of them cost money. Yoga, T'ai chi, dog walking, gardening or walking groups can be good ways to keep in shape and also great ways of meeting new people.

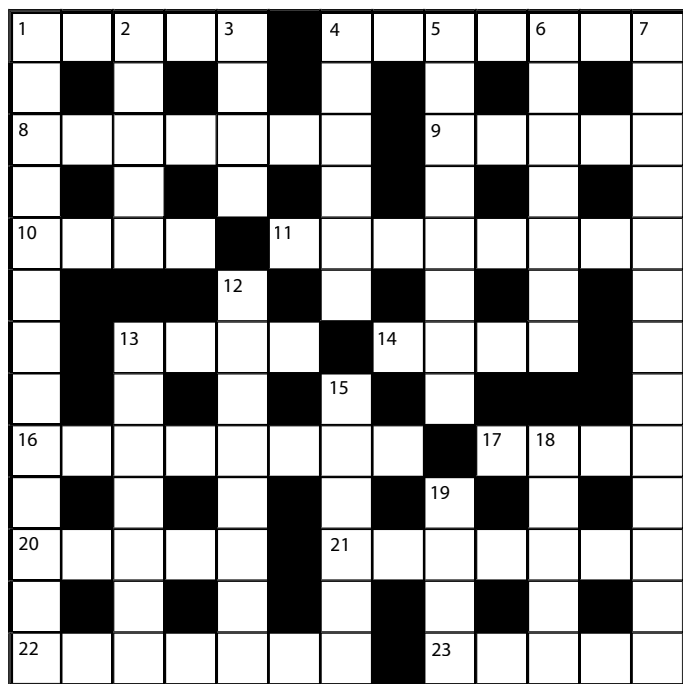
Talking helps

If you are struggling, it can really help to talk to someone about your experiences. This could be a trusted friend or family member, or Citizens Advice who can help with concerns about finances or benefits. Do contact your GP if you are worried about your mental health.

Find more advice and information on emotional wellbeing, visit the advice hub on our website:
nuffieldhealth.com/health-topics/emotional-wellbeing

Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

1. Official inspection of a company's accounts (5)
4. Accumulation of uncompleted jobs (7)
8. This plant's thick leaves are eaten as a fruit after cooking (7)
9. The Derby is held annually at this racecourse (5)
10. 'Schindler's _____', an epic Steven Spielberg movie (4)
11. Musical composition for a solo instrument accompanied by an orchestra (8)
13. Chief part in a film (4)
14. Rhyming piece of writing (4)
16. Retriever widely used a gun dog (8)
17. She plays Ruby Sheridan in the movie 'Mamma Mia! Here We Go Again' (4)
20. Boyle, the director of the 2019 movie 'Yesterday' (5)
21. Month of fasting in the Muslim year (7)
22. Principal river of China (7)
23. Birds shelter their young in them (5)

Down

1. Day of the year for playing tricks (5,5,3)
2. Instrument played by Ringo Starr in The Beatles (5)
3. Hard timber used for making furniture (4)
4. Monkey with a long, doglike snout (6)
5. Persuading someone to do something by using force or threats (8)
6. Second novel in Robert Harris's trilogy about Cicero (7)
7. Emilia Clarke plays Daenerys Targaryen in this television series (4,2,7)
12. Substance that increases the rate of a chemical reaction without itself undergoing any permanent chemical change (8)
13. Beirut is this country's capital city (7)
15. Place where golf is played (6)
18. In Greek mythology, the underworld (5)
19. Event regarded as a portent of good or evil (4)

Win

£50

of Co-op
Food Vouchers

Coopdoku

	8		4				9	5
	6		1					
		5			8	6		4
5				1	7			8
	7					3	5	
1			3	6				7
3		9	8			2		
				4	3			
6	4				2	7	8	

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

Name

Address

Tel no.

Answers to the last issue's crossword

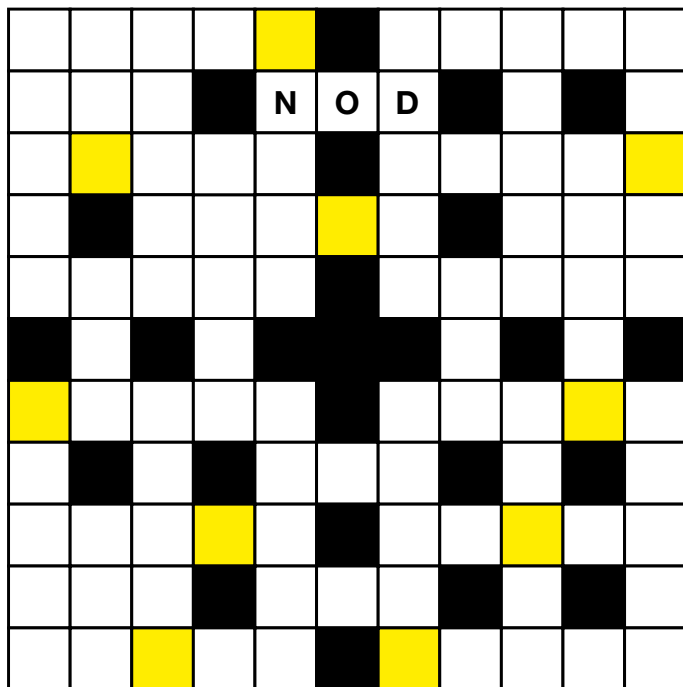
Across: 6. Charles; 7. Jonah; 9. Grant; 10. Romance; 12. The Ryder Cup; 14. The Sopranos; 18. Leveret; 19. Dench; 21. Dance; 22. Balloon.

Down: 1. Churn; 2. Trench; 3. Len; 4. Hot Air; 5. Calcium; 8. Goodman; 11. Tripper; 13. Cheetah; 15. Stench; 16. O'Neill; 17. Scoop; 20. Day.

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 fruit.

Win
£50
of Co-op
Food Vouchers



3 letters

ATE
EON
EVE
ILL
IRE
ODE
ORE
OWL
ROW

5 letters

AORTA
ATLAS
BATON
BEING
BELLY
BLAST
DONOR
ECLAT
ENTER
FETID
FROZE
GENIE
IDEAL
IDIOM
IN-LAW
INTER
LARGO
LOWLY
MATEY
NERVE
ONION
OPERA
SPOON
TITAN
TROUT
TWIST
YEAST

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 10 January 2020.

Name

Address

Tel no.

Scribble space

Competition winners

Nanteos Country House Competition

Mr K Cox - Coventry

Theatre Tokens Competition

Mr A Dark - Devon

Crossword

Mr N Utting - Clwyd

Word Fit

Mrs C Popiolek - Manchester

Coopdoku

Miss C Dawson - Manchester

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.

SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 12 December – Christmas Lunch at the Acorn, Burncross, Chapeltown
- 2 January – New Year's Lunch
- 6 February – Lunch at the Pastures Lodge, Mexborough
- 5 March – Lunch at the Acorn, Burncross, Chapeltown
- 2 April – Lunch at the Pastures Lodge, Mexborough
- 7 May – Lunch at the Acorn, Burncross, Chapeltown
- 4 June – Lunch at the Pastures Lodge, Mexborough
- 2 July – Lunch at the Acorn, Burncross, Chapeltown

MANCHESTER REA

Theatre Code:

The Lowry, Salford Quays (Low)
Palace Manchester (Pal)
Opera House, Manchester (Oph)

2019

- 21 November – Pie at The Pier Lunch & Circus 1903 (Low)
- 27 & 28 November – Priscilla, Queen of the Desert (Pal)
- 4 & 5 December – Peter Pan Goes Wrong (Low)
- 12 December – The Bodyguard (Pal)
- 13 December – Christmas Lunch at Mercure Piccadilly
- 17 December – Snow White & 7 Dwarfs (Oph)
- 18 & 19 December – The Grinch who stole Christmas (Low)

2020

- 15 & 16 January – An Inspector Calls (Low)
- 22 & 23 January – Band of Gold (Low)
- 29 & 30 January – Buddy The Musical (Low)
- 5 & 6 February – We Will Rock You (Pal)
- 26 February – Cabaret (Pal)
- 27 February – Back to the Future The Musical (Oph)
- 19 March – Back to the Future The Musical (Oph)
- 2 & 30 April – The Phantom of the Opera (Pal)
- 16 April – Excursion to Ripon (and the Races) and Richmond
- 23 & 29 April – Back to the Future The Musical (Oph)
- 24 April – AGM & Lunch at Mercure Piccadilly (Provisional date)
- May – date to be confirmed – Lunch at Marco Pierre, Media City
- 7 & 20 May – The Phantom of the Opera (Pal)
- 14, 21 & 27 May – Les Miserables (Low)

These events are for members and guests of the Manchester REA. Should you wish to join and receive full details, please request an application form from Harold Linton, Co-operative REA, Dept 11801, Ground Floor, 1 Angel Square, Manchester M60 0AG (email: harold.linton@coop.co.uk). There is a one-off £5 fee for life.

Full details are sent to members who have registered their email address with us. If you're already a member and have yet to do so, please advise catherine.hilton@coop.co.uk of your email address.

A Shropshire *lass*

The Manchester Co-operative Retired Employees' Association provides a range of social activities for former staff who have many decades of service between them and a host of passions and interests. Betty Hutchings is just one of its members.

In the warmth of her conservatory at her home in south Manchester, 91-year-old Betty Hutchings has just finished arranging some flowers. Pink hydrangea petals sit proudly next to a white dahlia, surrounded by the green leaves she has hand-picked from her garden. 'I was in the greenhouse for three hours yesterday,' she says. 'I've had a lifetime of arranging flowers and, even after all these years, I can't get enough of it.'

Betty, a member of the Manchester Co-operative Retired Employees' Association, has had a lifelong interest in flower arranging that she used to put to good use with the once proud CWS Horticultural Society which was formed in 1933.

'I became interested in flower arranging as a young girl while I was growing up in Shropshire,' says Betty, whose hobby is an example of the breadth of experience and interests of the association's members. 'I lived on a farm and began collecting flowers while walking along country lanes.'

Betty went on to help form the Moreton-in-Marsh and District Flower Club in Gloucestershire and even exhibited at the Chelsea Flower Show and at Westminster Abbey - two of her proudest achievements. She then became a founder member of the Three Counties and South Wales Area of NAFAS - The National Association of Flower Arrangement Societies which currently has 68 Flower Clubs and over 4,000 members.

After joining the CWS Milk Group in 1978 - the start of a 15-year career with the Co-op before her retirement in 1993 - Betty was a keen member of the Manchester Horticultural Society.

'It was a lovely time,' she says. 'They were such a great group of people. We had two shows a year in New Century House. People would bring in flowers from their gardens and vegetables from their allotments.'

'It was very competitive. I won the cup eight times out of 11 for floral art. I'm still very proud of that.'

Now a grandmother of seven and a great-grandmother of three, Betty still arranges flowers in her local church and for



weddings, but most of all she loves tending to the roses in her back garden and making flower arrangements in her greenhouse - as well as attending the Retired Employees' Association trips.

'After flower arranging, the thing I enjoy most is being part of the association. The trips we go on are fantastic, especially to the Southport and Harrogate Flower Shows but more so to the horse race meetings - especially if my favourite jockey Frankie Dettori is riding - and it's lovely to be able to keep in touch with so many old friends.'

About the Manchester Co-operative Retired Employees' Association

This is the oldest and largest association which Co-operative Group have. They arrange many visits to the theatre, organise day excursions from April to November and arrange up to half-a-dozen lunches in the area plus a very popular Christmas party in the city centre. Should you be an ex-employee from the north west or the widow/widower of a deceased employee and would like to meet up with old friends or make new friends, then join the association by requesting an application form by email from catherine.hilton@coop.co.uk

If you don't have access to email, drop Harold Linton a brief note requesting one and he will arrange it for you. His address is Co-operative REA, Dept 11801, Ground Floor, 1 Angel Square, Manchester M60 0AG. There is a one-off lifetime membership fee of just £5 to join.



Co-op retired colleague discounts

15% Off car insurance

Every year when you buy over the phone*

Excludes optional extras. This offer can't be applied to existing policies so you'll need to take out a new policy to benefit. This means that any additional NCD earned in excess of 70% will revert back to 70%. Minimum premiums apply. Quotes given over the phone may not reflect quotes achieved online.

Call **0800 011 3359**

25% Off home insurance

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Call **0800 011 3379**

To find out more, visit
coop.co.uk/insurance

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It's what we do