



evergreen

Win

Two nights in
Harrogate
page 17



Inside

Co-op Live

Is it time to review
your Will?

Digging for recovery

Fabulously Fairtrade

Welcome to the spring issue of *Evergreen* magazine.



I hope the spring issue of *Evergreen* magazine finds you all well. Looking back to this time last year, we'd just sent the magazine off to print when the government announced Lockdown 1.

I've certainly found the latest national lockdown more difficult this time - but I am cheered by the lighter evenings and the sight of spring flowers.

I hope most of our readers will have received a vaccine by the time you read this and be able to look forward to a wonderful summer with friends and family. We have a great selection of articles to give you ideas of how to keep busy, from taking on an allotment to taking part in a parkrun. Fitness is the name of the game, and we have plenty of tips on how to get moving again after all the restrictions of past months.

Competition-wise, we have another great giveaway from our friends at the RPSB, as well as a fabulous two-night break in Harrogate for one lucky winner. The closing date for entries is 11 June.

We love hearing from you so please do continue to write in with your stories and photographs.

See you in the autumn.

Jackie

Jackie Carr
Pensioner Welfare Officer

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Hello



As I started to write this piece for *Evergreen* on a Friday afternoon after a long week (everything seems long at the moment doesn't it?), I was surprised to realise it was still daylight whereas for months before it would already have been dark at this time. A small thing in itself but it really lifted me and provided a timely reminder that better things are coming and current woes will pass.

I've never been prouder to work for the Co-op than I am right now. Right across our business I see dedicated and talented people going about their work with minimum fuss, doing their best and looking out for one another. Your pensions team and Trustees are a great example of this.

Our pension schemes continue to be in very good health and we are constantly looking to improve services, risk management and increase benefit security.

Also, as long-term investors, we want to do this in a way which reflects the Co-op's values and is aligned with the world we want to live in. In particular, we've done a lot of great work over the last year to understand the risks posed by climate change. And with this in mind, we're ensuring that our investments are focused on sustainability and now have a much lower carbon 'footprint' than ever before. More information is available on the Pace website (coop.pacepensions.co.uk).

Finally, before I sign off, just a reminder about ensuring your own risk management and benefit security! We've warned before about scammers trying to get your personal information.

Sadly, the pandemic has given rise to new forms of scams - so please continue to be vigilant. As well as pension scams, people are being sent links to genuine-looking websites asking for your information to 'check you're eligible' for a vaccine or ask for money in exchange for a vaccine jab. Action Fraud (actionfraud.police.uk) has more information and can be used to report attempted fraud and provide support if you think you may have been a victim. Remember, never click on a link in an unexpected email or text.

Heads up, spring is coming! I wish you and your loved ones all the very best.

Gary Dewin

People Director (Pensions, Reward, Wellbeing & ER)

Hello everyone,



I hope you're all keeping safe and well. I'm sure, like me, you're all looking forward to the longer days and better weather that's (hopefully) to come.

The vaccine rollout has given us all hope and a pathway to control this deadly virus in 2021. I for one am now focused on looking to the future and how we build back better and different in the coming months and years.

Before I get to that, I wanted to reflect on what our Co-op achieved last year. 2020 was a truly extraordinary year for us all and an exceptional year for our Co-op. Over the last few years, we've been restoring our Co-op to success and that's what made us ready and confident to adopt our vision of 'Co-operating for a fairer world.' What's happened has shown us the strength of a focused, national

co-operative business that's hyper-local, vision led, and people focused.

In the last edition I shared with you some of the things our Co-op did in response. Our frontline colleagues became not just 'key workers' but 'local heroes', keeping the nation fed through lockdowns, and supporting the bereaved through the most difficult of circumstances, whilst doing their very best for the most vulnerable in communities. I continue to be incredibly proud of our colleagues who are stepping up every day across the country in stores, depots, funeral homes, home offices and the support centre, to serve and care for the nation and our communities.

And there's more to come as we look forwards to 2021 with our vision to guide us. As we come slowly out of the pandemic, I believe that co-operation has a vital role to play in making sure nobody is left behind as we rebuild our country and our communities.

We'll continue to focus on making things fairer for our colleagues, communities and the planet whilst ensuring we are commercially strong. A key part of this is our commitments to racial equality that we launched last year, as well as the support we continue to give communities through membership and our community work and our plans to tackle climate change. I'm convinced that businesses that can combine social purpose with commercial agility and innovation will win out in the years to come.

It won't be easy but, if last year taught us anything, it's that co-operation works. The clue's always been in our name and that continues to be at the front of my mind.

Thank you for continuing to stand with us. I wish you and your families the very best. Stay safe.

Steve Murrells

Co-op CEO

Weddings and wheels

In your autumn 2020 issue of *Evergreen*, there was a photo of Pat and Ken Richardson's diamond wedding anniversary.



My wedding was at the same church, Waltham Abbey, in 1963.

It also brought back memories of when I drove wedding cars with my dad, taking the bride and bridesmaids to the church and then to the reception.

I have been told the car in the photo is now in a private museum in Potters Bar, Hertfordshire.

I did not continue with the business after my dad died.

On my retirement in 2003, I had worked for 29 years delivering milk in Enfield.

R Hammond

Did you pay 'small stamp' NI contributions?

Until April 1977, married women could opt to pay a lower rate of National Insurance (NI) contributions (known as the 'small stamp'). As a consequence, they gave up the right to claim a full State Pension in their own right.

Before the new State Pension was introduced on 6 April 2016, women could claim a partial State Pension based on the NI record of their husband. But the new State Pension system is based on an individual's own record of NI contributions, not those of their spouse.

As this could have disadvantaged women who were expecting to claim their State Pension based on their husband's record but suddenly could not do so, the government introduced a concession which means any woman reaching State Pension Age under the new rules and who paid the 'small stamp' at any point in the 35 years before reaching State Pension Age can make a claim based on her husband's NI record. This issue potentially affects women born before 6 April 1953 - particularly widows, married or divorced women and those aged over 80. For married women, this means you could be entitled to 60% of the Basic State Pension (which would be worth an extra £82.59 a week in 2021/22), if your own NI record would provide a lower pension. The amount will be different for widows or divorced women.

You can check your NI record and State Pension entitlement by calling the Pension Service on 0800 731 0469 (option 4, then option 2).

A family affair

The Blackett family of Preston took up the challenge of creating the community cake featured on the cover of the Autumn 2020 *Evergreen* magazine.

Julia Blackett, daughter of Jean and Michael Green, inspired the family to get involved and they created their own showstopper.

Jean, Michael's widow, receives the magazine regularly and passed it on to the family.



Michael worked in Stockport as the Member Relations Officer and retired after 40 years' service in 1995. Julia wrote, 'Michael would have loved that we had got involved!'



Clean it, scrunch it, bin it

At the end of 2019, we announced our plans for all own-brand products to be fully recyclable, originally by summer 2020.

Due to Covid-19, we were faced with some challenges in meeting this target, but our ambition remains the same.

We plan to make the packaging on all Co-op own-brand products easy to recycle, either via kerbside collection or an in-house closed loop system, by the end of 2021. Currently, plastic film isn't recycled by most local councils, despite featuring in much of packaging due to its ability to help protect and preserve products. Many types of plastic film can, however, be recycled into new material, which is why we're trialling an in-store film collection scheme in 50 of our stores in the south of England.

How does the scheme work?

Any type of clean, 'scrunchy' plastic (from any brand or retailer) can be accepted at our front of store collection points.

This includes various types of film, including clean yoghurt lids, crisp

packets, ready meal lids, multi-buy wrappers and chocolate bar wrappers. Basically, any plastic you can scrunch up in your hand.

The deposited film waste will then go on to be sorted, and where possible, processed into waste disposal bin liners for use in Co-op stores.

We've been able to make this a reality with the help of Jayplas - a third-party partner who specialises in recycling plastic film in the UK.

We're signed up to the WRAP Plastics Pact along with other retailers and big brand signatories, who've pledged to make all plastic packaging recyclable by 2025, but we want to do it quicker than that.

Our commitment

One of our key objectives from our Future of Food ambition is to make it as easy as possible for households to

recycle plastic film. We're planning to roll collection out to stores across the country this year, which will make it the largest film collection scheme of its kind in the UK and will make a huge difference in reducing the amount of plastic going to general waste.



Co-op launches manifesto to improve lives of night-shift workers

In March last year, as the national Covid-19 lockdown came, our 2,700 Co-op stores up and down the country worked tirelessly to keep the nation fed.

Every night, our colleagues at 13 distribution centres worked through the night to pick, load and deliver millions upon millions of items, so that store shelves could be filled the next day.

There's been a dramatic increase in the number of night-shift workers as a result of the pandemic. Before Covid-19, one in nine worked the night shift in the UK, but now more than one in five work nights - with half of them classed as 'key workers'.

Our research, in partnership with The Liminal Space, shows that night-shift workers are a forgotten army of heroes.

On 23 November 2020, the Co-op launched The Manifesto for Night-Shift Workers, highlighting our ambitions - the '5 Rs':

1. Recognise night-shift workers and champion night workers as a coherent group
2. Respond to their needs - place night-shift workers at the heart of any solution
3. Respect and understand that they face a specific set of challenges in a variety of working conditions

4. Research-led - build an evidence base to implement evidence-based solutions
5. Raise their profile and mobilise a cross-industry response to mitigate these challenges.

We hope, through our research, we'll be able to build our Night Club campaign and accelerate the scale and depth of its impact, alert policy makers and parliamentarians to the health challenges being experienced by a growing proportion of the population, and provide a template for how to start addressing wider health and social issues.

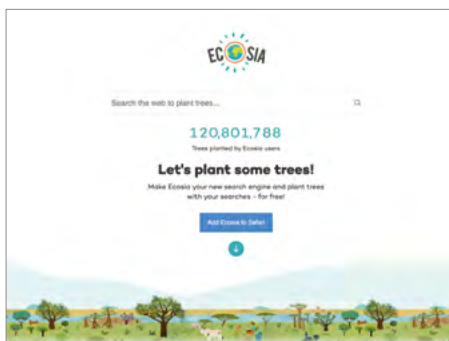
It's time to type with green fingers

Co-op partners with Ecosia, the search engine that plants trees

Steve Murrells recently talked about the British Retail Consortium's (BRC) climate roadmap, including Co-op's commitment to reducing waste and plastic packaging and making our supply chain far more sustainable.

As we find ourselves in a climate emergency, our commitment to driving sustainable change has never been so important.

The suggestion to partner with Ecosia came from our Member's Council and it seemed like a no brainer. Co-op has now made Ecosia our default search engine. As a result, Co-op colleagues have now begun to type with green fingers. This new move makes Co-op the largest UK partner and supporter of the initiative.



Ecosia is a search engine but unlike other household names, it uses any revenue generated from searches to plant trees and doesn't store, use or sell any of your data. So not only is Ecosia brilliant for the environment, it's safe and secure too.



Ecosia uses revenues from advertising to plant trees in biodiversity hotspots and areas affected by deforestation.

There are numerous benefits to planting trees, so using Ecosia is a simple change we all can make. At the time of writing this, Ecosia has planted a staggering 120 million trees in projects around the world.

On the new relationship, Sophie Dembinski, UK Country Manager at Ecosia said: 'We're really excited to work with a conscientious group like the Co-op, that echoes our own values so closely, and in a year that has seen considerable UK growth including the launch of Ecosia's first UK tree planting project. At Ecosia we see the immense positive impact that collective action can have for people and the planet, which is what the Co-op is also all about.'



Photo credits: Ecosia



'We'd like to thank all Co-op colleagues for getting involved and helping us continue to make a real difference to global communities and the environment we all share.'

If you would like to contribute to our Co-op tree count, you can choose Ecosia as your default search engine by using this link <http://ecosia.co/co-op>

You could even make the change on your mobile and other personal devices and encourage your families and friends to do so too.

We're at the very start of our partnership with Ecosia and are excited about the difference this initiative can make with very little change for our colleagues.



Co-op supporting Healthy Oceans

As part of our Future of Food ambition, we're committed to protecting key ingredients and caring for the environments they're sourced from. For over a decade, this has included Co-op's work on Healthy Oceans.

The health of our oceans is under threat. Climate change, plastic pollution and overfishing all pose challenges to our valuable marine ecosystem. From Atlantic salmon from Scotland to tuna from Indonesia, our seafood supply chain is a global operation. We work closely with our suppliers to ensure all Co-op farmed and wild fish is responsibly sourced across our entire product range. Our seafood standards have been in place since 2008 to ensure all seafood is sourced from well-managed farms and fisheries, minimising our impact on the marine environment.

All Co-op fish is responsibly sourced

We have increased the number of sustainable Co-op wild-capture seafood products to reach over 75% labelled by the Marine Stewardship Council. In addition, all Co-op farmed fish is certified to one of three independent schemes. As well as meeting our Future of Food commitments, this also makes us one of the top retailers in the UK selling sustainable fish.

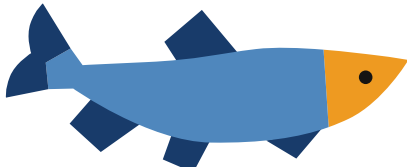
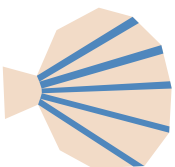
Co-operating with the seafood industry

Working together with the seafood industry is key to addressing the major global challenges faced by our supply chains and marine ecosystems.

Co-op invests in Fishery Improvement Projects (FIPs) such as Project UK, which supports UK fisheries towards improved sustainability.

Co-op is a member of the Global Ghost Gear Initiative to help tackle the challenge of abandoned and lost fishing gear which can threaten marine life and livelihoods all over the globe. We also fund research in this area.

Our ongoing efforts to protect marine ecosystems means we're not only protecting our oceans, but we're protecting global fish stocks and livelihoods for future generations.





Co-op Live: The Co-op's major new investment in an arena for Manchester

Oak View Group (OVG) and the Co-op are joining forces to develop the UK's biggest and most exciting new arena in Manchester - with the project injecting £350m of private investment into the local area.

Co-op Live will be one of the world's premier music and entertainment venues, rivalling New York's Madison Square Garden, The Forum in Los Angeles and The O2 in London. Plans for the arena were given the green light by Manchester City Council on 24 September 2020.

The move will create 3,350 construction jobs, starting from November last year, and 1,000 roles and apprenticeships on completion of the venue. The arena, named Co-op Live, will be located on the Etihad Campus and continues the regeneration

of the Eastlands area started by the 2002 Commonwealth Games.

The construction project, the single-largest in the city, will give the regional economy a much-needed boost following the devastating impacts of the Covid pandemic and will boost the local economy by over £1.5bn over the next 20 years.

Member-owned Co-op, which is the largest consumer co-operative in the UK, has become a significant presence within the UK's music scene, with pop-up shops at festivals such as Glastonbury, and is synonymous with

Manchester, having opened its first offices there in 1863. This project will see it playing a vital role in the continued development of its home city to showcase the power of co-operation and community and its vision to co-operate for a fairer world.

Over £1m a year will go to good causes across the UK - distributed by the Co-op Foundation - and the arena will be one of the most sustainable and socially responsible buildings of its type in Europe. It will be at the forefront of Manchester's zero-carbon agenda and help to tackle food poverty via a zero-food-waste initiative.

The Co-op is a strong supporter of apprenticeships and will back the arena's apprenticeship programme and provide direct employment opportunities for its six secondary and college academies across Greater Manchester.

Once open, the Co-op will offer its members a whole host of exclusive benefits, including:

- pre-sale tickets up to seven days before general release
- discounts on food and beverages
- hospitality experiences
- the chance to win free tickets and exclusive, money-can't-buy, backstage VIP experiences plus priority-entry access to the venue.

The arena will also sell Co-op's award-winning and ethically sourced food range.

Steve Murrells, Group CEO, Co-op, said: 'Co-op is set up with a clear goal to serve the interests of its members and invest for the long term. The entertainment arena brings to life the co-operative difference and our vision to co-operate for a fairer world, from its sustainable construction, support for communities, zero food waste and member-only exclusive benefits. It will not only enthrall audiences, but every time people watch a live act they'll be doing good in local communities across the UK.'



Tim Leiweke, Chief Executive Officer, OVG, said: 'We're delighted with this partnership and join together with the Co-op team to build the new world-class arena that Manchester deserves. Our shared vision with Co-op is what makes this partnership so special. 'Our partnership goes way beyond a normal naming rights agreement. The shared values will help define the ethos of the venue, including bold

commitments on sustainability and community. I've said from the beginning of this project that this arena will be of Manchester, for Manchester and by Manchester, and this partnership with one of the city's most iconic brands is a critical part of that. We can't wait to work together to bring amazing live event experiences, in one of the world's best arenas, to Manchester.'

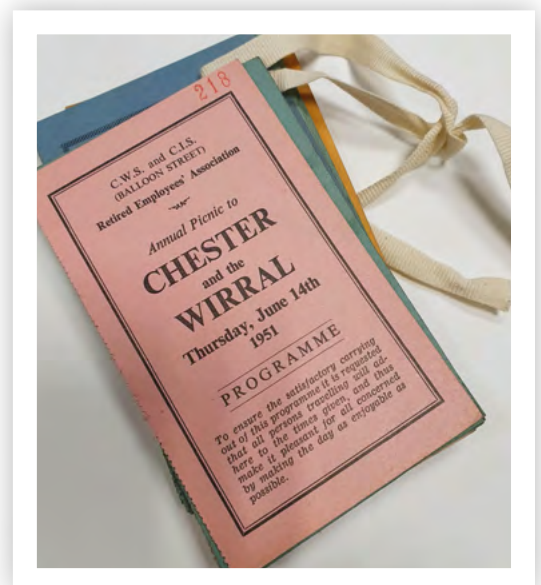


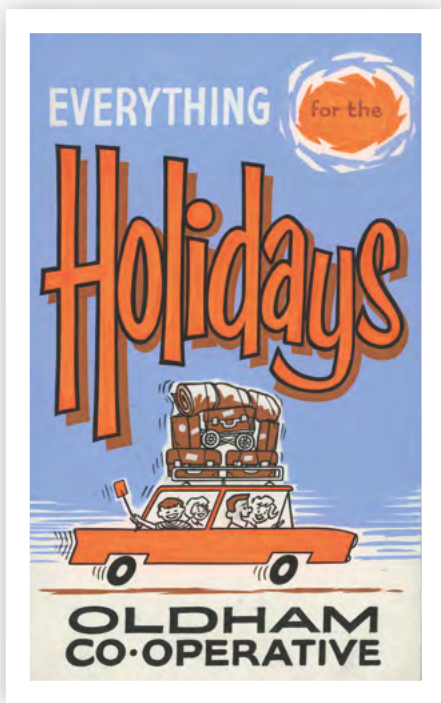


Day tripping - Co-op style

In the springtime, many of us like to take day trips or 'minibreaks' to shake off the isolation of winter and the feeling of being glued to box sets and videoconferencing on TV and laptop screens. This year, more than any other, we'll all be looking forward to an increased ability to move around more freely and explore the UK's countryside or cities.

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Objects and images from the Co-op's archive collection reveal the ways in which co-operatives used leisure, and specifically day trips, as part of the membership offer, as well as to help underpin the concept of 'Co-op Commonwealth' (what we would recognise as wellbeing culture).

During the early years of independent co-ops, the idea of 'shop trips' began to take hold as the cheapest way to enjoy activities with neighbours and family members.

An organised visit to the seaside was about to become a new cultural trend with the expansion of the railways, as would the coach trip of the 20th century. Not that the idea of a holiday was new... in fact, the urban population had only fairly recently experienced the loss of the traditional Saint's days or 'Holy-days'. In pre-industrial Lancashire, spinners and weavers worked at home, setting their own hours and looking after children and elderly parents.

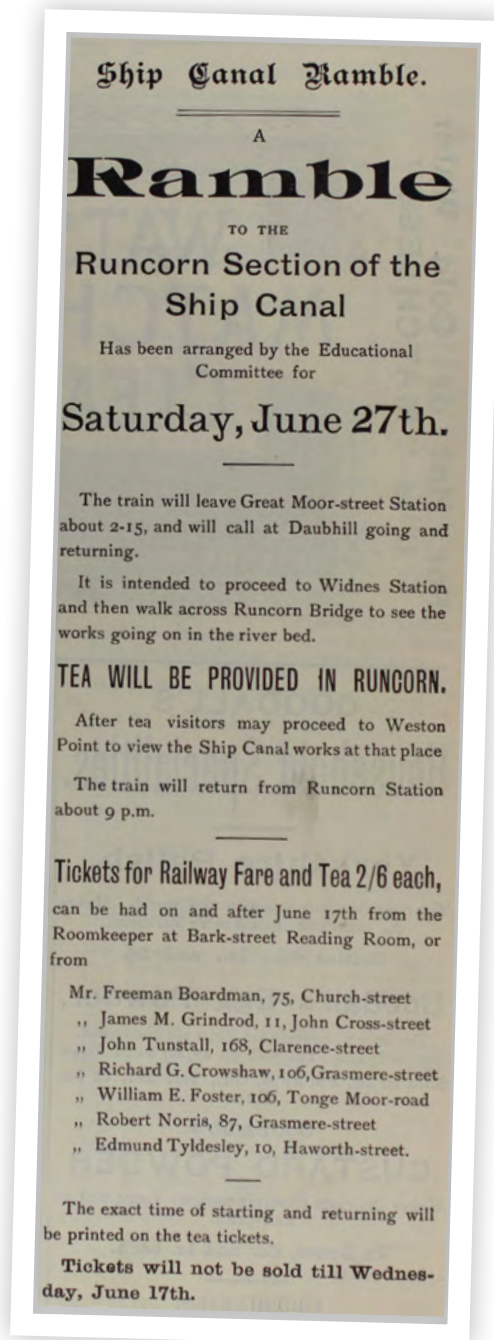
Saturdays were the last working day of the week and although many people attended worship on Sundays, this was

also a day for getting together and enjoying the best of the week's food and drink saved for the celebration. This sometimes made Monday a less productive day and many people slept in or worked fewer hours... leading to the term 'Saint Monday' - a welcome rest rather than a morning to wake with the dread of a week's work ahead.

The custom of a week of celebrations with fairs and processions for the local patron saint was known as the 'wake'; even after large numbers of people relocated to industrial towns for work in factories, many simply refused to attend work during that week. To avoid mass disruption, the dates for 'Wakes Week' would be chosen for different towns. Bolton's week began on the last Saturday of June. An advertisement from the Bolton Co-op Society to members for 27 June 1891 offers to kick off the local 'Wakes Week' with a combined train ticket and a tea at a subsidised price of 2 shillings and sixpence on a private railway.

The trip to 'see the work' was to watch teams of navvies, horses and new steam-powered digging machines carve out the wide channel close to Runcorn where the river estuary begins. It might seem a strange choice of organised fun now, but the improved channel, known as the Manchester Ship Canal, would allow sea-going vessels to reach the new port of Manchester which co-operatives had heavily invested in. By the date of the trip, terrible wet weather and leadership problems earlier in the year had been overcome and work was back under way. Even the Shah of Persia had made the same trip on his official visit to Manchester that year, so it seems that this activity would have been popular. The members are even warned not to try to get tickets early!

Over the years, there were all sorts of organised trips with local co-operative societies, both home and abroad, through the Co-operative Holiday Association, as well as those designed



for retired employees of CWS and Co-op Group to keep minds and bodies active.

These images from our archive serve as a reminder of how important these things were in our past and how much difference a change of scene can be to our own wellbeing today, particularly after a long period of restrictions on our movement and leisure choices.



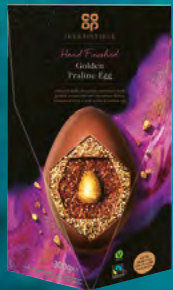
Fabulously Fairtrade CHOCOLATE EGGS



Treat yourself to one of our delicious Fairtrade chocolate eggs this year and you'll also be making a difference to Fairtrade suppliers – not to mention the environment, thanks to the lack of plastic packaging!



NEW



1. Co-op Irresistible Fairtrade Golden Praline Egg, 300g

This stunning egg is hand-decorated with golden cocoa nibs and milk chocolate confetti flakes – and there's a praline-filled golden mini egg at its centre!



2. Co-op Fairtrade Free From Choc Egg & Caramel Flavour Truffles, 120g

You'd never guess our delicious egg, with caramel flavour truffles, is milk-free!





3. Co-op Fairtrade Golden Honeycomb Loaded Egg, 200g

A fabulous explosion of chocolate (milk and white), caramel cereal balls and crunchy honeycomb.



NEW



NEW



5. Co-op Fairtrade Salted Caramel & Pretzel Loaded Egg, 200g

Caramel and sea-salted fudge, white chocolate shortcake balls and salted mini pretzels – all loaded onto one fantastic egg!



4. Co-op Irresistible Fairtrade Extra Thick Valencia Orange Crunch, 220g

An extra-thick shell, infused with Valencia orange oil, is studded with crisp white chocolate pearls and cocoa nibs in this premium egg.



All our own-brand chocolate eggs are Fairtrade and have been since 2016. So, when you buy a Co-op chocolate egg, you're championing a better way of doing business, changing lives across the world and protecting the planet.

Taste the rainbow

Easter is a time for feasting, and what better way to finish off your Easter roast than with this rainbow lemon meringue pie.



RAINBOW LEMON MERINGUE PIE

This keeps in the fridge, in an airtight container, for a couple of days, so you can enjoy it any time over the bank holiday!

Serves 12 • Ready in 1 hour 20 mins, plus chilling

375g pack Co-op ready-rolled shortcrust pastry
Grated zest and juice of 4 lemons
30g cornflour
100g Fairtrade caster sugar
4 Co-op British free-range egg yolks
40g Co-op unsalted butter, diced

FOR THE MERINGUE

2 sheets leaf gelatine
1 tbsp golden syrup
3 Co-op British free-range egg whites
150g Fairtrade caster sugar
½ tsp vanilla extract
Pink, blue, yellow and green food colouring gels

1 Use the pastry to line a 20cm loose-bottomed fluted tart tin. Trim the edges, allowing a slight overhang. Prick the base with a fork and chill for 30 mins.
2 Preheat the oven to 200°C/fan 180°C/gas 6. Line the pastry case with greaseproof paper, fill with baking beans and bake for 15-20 mins, until the sides are set. Remove the beans and greaseproof paper and bake for 6-8 mins, until the pastry is golden. Leave to cool.

3 Turn the oven down to 170°C/fan 150°C/gas 3. Put the zest, cornflour and sugar in a pan. Pour the juice into a measuring jug and top up to 300ml with water. Gradually stir into the pan until smooth. Bring to a simmer and stir for 2-3 mins, until thickened. Take off the heat and stir in the egg yolks, then the butter.

4 Trim the edges of the pastry, pour in the lemon mixture through a sieve, and bake for 15 mins, until set. Set aside to cool.

5 Make the meringue: soak the gelatine in cold water to soften for 5 mins, then drain and put in a heatproof bowl with 1 tbsp water. Set over a pan of simmering water, then stir to melt. Add the syrup, egg whites, sugar and vanilla extract. Whisk for 5-6 mins, until thick, glossy and doubled in volume.

6 Working quickly, divide the mixture between four bowls. Stir drops of a different food colouring into each bowl, then spoon alternate colours into a piping bag fitted with a star-shaped nozzle. Pipe the meringue onto the pie filling, then leave to set in the fridge for 1-2 hours before serving.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1082kJ 258kcal	11.7g	5.1g	23.2g	0.14g
13%	Med 17%	High 26%	High 26%	Low 2%

% of an adult's reference intake. Carbohydrates per serving: 34g

TIME TO CELEBRATE

Happy anniversary

Pat and Glenys Randle celebrated their diamond wedding anniversary on 20 August 2020, with family and friends who socially distanced visiting them in their garden on their special day.

They have children, grandchildren and great grandchildren to keep them busy, but in their spare time (pre-lockdown) they enjoyed attending 'Nifty Fifty', a fitness group at the old Portland Leisure Centre, which Glenys helps to run.

They are both members of Lenton Local History Society, and Glenys spends time researching the local area and people of interest and has given talks about her findings.

They are both members of the Wayfarers rambling group, walking in the Peak District and surrounding areas.

Both take a keen interest and take part in local community projects.

Like many of us, they look forward to resuming these activities when the current restrictions end.

Below, Pat shares some of his memories of working at the Co-op.



100th Birthday

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

Mrs B Allen	Mr L Brittain
Mrs M Evans	Mrs D Dennison
Miss A Priest	Mrs N Walker
Mrs G Twinn	Mr R Stephens



Celeb spotting during a Co-op career

When I was 14, I started delivering groceries on my bike for 47 Branch Nottingham Co-op Society.

I left school at 15 and joined the Nottingham Transport Department at Meadow Lane. At that time, it was the Nottingham Co-op Society and later took over Davys Lane at Basford, Ruddington and other small Co-op Societies, making the Greater Nottingham Society.

From Meadow Lane, we delivered a variety of goods and also undertook removals. One day, while loading new furniture from Parliament Street, I was in a lift and helped a pop group carry their drums etc to the

Elizabethan Rooms. On asking their group name, I was told, 'The Beatles' - they had just arrived from a gig in Germany.

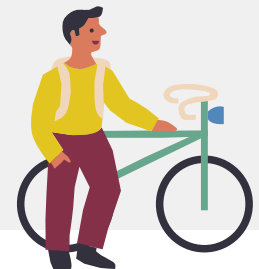
In 1964 I transferred to the Dairy Department. My first main round for 14 years was Calverton - one of my customers was Christopher Dean, who always had a word on his way to the ice stadium. Later the Calverton round was changed, and my next round for 14 years was the Sneinton area.

When the Nottingham Society was taken over by the Co-operative Wholesale Society franchise, I was unfortunately made redundant.

I worked at the Nottingham University Hallwood Library as an evening porter for 12 years and I'm also still a steward at Nottingham Forest Football Club. While I was on the milk rounds at the Co-op, I joined the Nottingham Special Constabulary for 24 years, which was interesting combining the two jobs.

I enjoy reading your interesting and useful *Evergreen* magazine.

Mr P Randle



Enjoy a bespoke getaway break to wonderful Harrogate

The St George Hotel commands a prime position on Parliament Hill in the famous heritage town of Harrogate.

It's within walking distance of the famous Turkish Baths, Betty's Tea Rooms, the boutiques, galleries and cafés of the Montpellier Quarter, the Theatre, the Valley Gardens and the Royal Pump Room Museum.



As well as all of Harrogate's wonderful visitor attractions, the St George is also perfectly placed for days out in the Yorkshire Dales, so do bring your walking boots and get ready for fresh air and some of Britain's finest views!



How to win

To enter, simply answer this easy question.

What is the name of the new arena being built in Manchester?

- A. Co-op Live
- B. Co-op Arena
- C. Co-op Place

You can find the answer in this issue of *Evergreen*. Send your entry to:

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

Email: evergreen@coop.co.uk

Remember to include your name, address and telephone number.

The closing date is Friday, 11 June 2021. The winner will be selected at random from all the correct entries received.

Your chance to win

Bespoke Hotels are offering a two-night stay for two people at The St George Hotel, including bed & breakfast each night and dinner on the first night of your stay.

And, if you aren't lucky enough to win this fabulous prize, you can always book your own two-night getaway break at The St George from just £52.00 per person per night. Find out more at: bespokehotels.com/st-george-hotel/breaks/view/bespoke-getaway-break/1296

Or, to see more about Bespoke Hotels' offers, visit bespokehotels.com/breaks/index/getaway-break

Terms and conditions

The prize consists of two nights' B&B for up to two people sharing a twin or double room, plus dinner on one evening. Travel and extras are not included, and the prize cannot be exchanged for cash or transferred to another hotel. The prize can be taken up until 31 October 2021, although stay dates are subject to availability.

“bespoke”[®]
HOTELS



Classical or Classic Rock

What music would you like at your funeral?

Find out how we can help you plan a personalised funeral with our tailor-made funeral plans.



It's what we do

How to give a funeral a truly personal touch

Funerals represent the unique life that a person has lived. Today, we're seeing a lot more requests for wonderfully personalised ceremonies that reflect people's personality, hobbies and interests. Discover how we can help you to plan your funeral in advance, so your loved ones can focus on celebrating your life and have peace of mind that everything is taken care of.

A tailor-made funeral plan gives you the opportunity to create a funeral to your exact requirements and pay for all the services in advance. If you'd like to choose a particular coffin, special flowers or hire an unusual hearse, a tailor-made plan gives you total flexibility.

Meaningful flower arrangements

Flowers are a popular part of many funerals, but you can choose something more personal than a wreath or spray. Co-op florist Jane Collingbourne says: "We've had all sorts of requests over the years, such as 3D arrangements or even a floral tribute around a vinyl record."

Transport of all types

Nearly 50% of our funeral directors have been asked to source a particular vehicle for a funeral. Requests have included a milk float, a motorcycle, and a tractor with trailer. If you'd prefer something more traditional, but still with a bespoke touch, arrange a personalised 'wrap' - a covering that goes around the hearse.

Create a unique coffin

There's a lot more choice of coffins to choose from, made of wood - or wool or wicker - to consider for your funeral. Are you a singer or a big music fan? A fitting personal tribute could be a coffin decorated with musical notes. A glitter lover? We've got that covered, too.

Music that matters

You can have any music you like, from traditional hymns to chart hits, TV themes or even live music. Popular songs, like Frank Sinatra's My Way, are firm funeral favourites, as are light-hearted tunes such as Always Look on the Bright Side of Life. What music would you choose?

To find out more about our tailor-made funeral plans or for a FREE information pack

Call **0800 088 4883**

Or visit **coop.co.uk/evergreen**



A helping hand to you and your community

As a Co-op Member, you benefit from **exclusive member prices** when you arrange a funeral or purchase a funeral plan. Plus, we'll give £2 for every hundred pounds spent towards community causes.

Exclusions and restrictions apply. For full details of our member benefits, please see our membership T&Cs at coop.co.uk/membership

Co-op Funeralcare is a trading name of Funeral Services Limited, a registered society in England and Wales with registration number 30808R and registered office 1 Angel Square, Manchester, M60 0AG. VAT registered 403 3146 04. Part of Co-op Group.



Introducing Co-op's National Members' Council

Our National Members' Council is made up of 100 Co-op Members from around the UK, including colleagues. They meet six times a year (going completely virtual for 2020) to hear about the things Co-op is doing as a business.



As our Co-op is owned by its members, they have the chance to elect representatives to the Members' Council as voices for them at the highest level of our Co-op. Our Council also acts as the guardian of the co-operative values and principles, making sure they're at the heart of what Co-op does as a business.

How does our Council work for Co-op Members?

Council champions a better way of doing business for members and colleagues and has a responsibility to hold Co-op's Board to account on the performance of our businesses and the things that matter most to the communities we serve and support.

To do this effectively, Board Members attend Council meetings regularly, giving Council Members the chance to develop positive relationships with them and share their views and questions on the latest updates.

Through Council's committees, working groups and advisory groups, Council Members also have the opportunity to talk with leaders and colleagues about business plans in more detail, providing input and feedback to help shape key pieces of work.

In 2020, Council Members were keen for members to still feel connected to our Co-op and have the chance to make a difference with us, so our Join in Live events went online for the first time in October. This meant that members and co-operators could join us from the comfort of their own homes to help shape future plans, tell us about what's important to them and find out how they can get more from Co-op Membership.

As former Co-op colleagues, you'll know that the teams around our businesses and in our communities are the lifeblood of our Co-op, and Council Members are passionate advocates for their wellbeing.

In 2018, Council unanimously approved *Safer Colleagues, Safer Communities* as a Co-op campaign and since then, it's regularly raised the abuse and violence our frontline colleagues face with our Board and senior leaders.

Co-op's Public Affairs & Campaigns team has worked tirelessly over the last two years with politicians, retailers and other co-ops to lobby the government and urge them to better protect retail workers. While there's still more to be done, our Co-op has succeeded in changing the UK's attitudes towards retail crime and everyone's hopeful that 2021 will be the year we see a new law come into effect.

A huge moment for Council in 2020 came when our Co-op announced its move to the Real Living Wage, as Council Members have been championing this on behalf of our fantastic frontline workers. This means that 33,000 colleagues will be earning significantly more than the national minimum wage and it's the recognition they deserve for their hard work during the pandemic.

Although these are just some of Council's recent highlights, a lot of amazing things can be achieved when we work together, and Council Members are looking forward to keeping the momentum going in 2021.

You can get in touch with a local representative any time to share your views, or if you've spent over £250 with Co-op in 2020, you can have your say on how we run our business and what we campaign on next at our 2021 Annual General Meeting (AGM) in May. If you're eligible, you'll receive an email or letter from Co-op in April with everything you need to get involved. Please email agm@coop.co.uk for more information.

Over 50 Life Insurance made simple: your need-to-know guide

When it comes to sorting your finances, taking out life insurance is probably high on your to-do list. Yet, given it can be quite a complex subject, you just might be putting it off... While it can feel confusing getting to grips with life insurance, it's an important part of your financial planning.

Here are the top five things you need to know about Over 50 Life Insurance... and we promise there's no financial jargon in sight!

1. What is Over 50 Life Insurance?

Over 50 Life Insurance pays out a lump sum of money when you die to a person of your choice.

2. Who can take out Over 50 Life Insurance?

Co-op Over 50 Life Insurance is available to UK residents aged between 50 and 80. Our insurance offers guaranteed acceptance, meaning you don't have to answer any medical questions.

3. How much does Over 50 Life Insurance cost?

Less than you might think! Co-op Over 50 Life Insurance starts from £3.95 a month.

You get to choose a fixed monthly payment starting from £3.95, and you can leave behind up to £10,000. The size of your monthly payment affects the amount that is paid out on death.

4. What do I need to know?

You will pay your monthly premium until the anniversary date of your policy after you turn 95, or your death, whichever comes first.

If you need to stop paying, we promise that your family can still get half of the payout when you die, as long as you're at least halfway through paying for your policy. That's halfway from the start of the policy until the policy anniversary date after you turn 95. You stop paying at that policy anniversary or when you die, whichever comes first.

You could pay in more than you receive.

Your monthly payments could add up to more than your payout, depending on how long you live.

Over time, inflation will reduce the value of the payout amount.

You are fully covered after two years.

If you die within the first two years as the result of an accident, we will pay in full. If your death is not as the result of an accident, we will refund the amount you have paid so far.

You can have multiple policies with Co-op, taken out at different times. The maximum amount of cover across all of your policies is £10,000.

5. Can I take money out of my Over 50 Life Insurance policy?

Unfortunately not.

Also, if you cancel your Over 50 Life Insurance payments before you are halfway through your policy, your policy will end, and you won't get any money back.

Over 50 Life Insurance is offered through Co-op Insurance Services and is provided, underwritten and administered by The Royal London Group.

Is it time to review your Will?

You've made a Will, signed all the paperwork and put it away for safe keeping, so you're set for life, right? Well, not necessarily. Making a Will shouldn't be something that you do once and forget about as soon as you've signed the paperwork.

As you move through life, it's likely that your priorities will change and it's important that your Will continues to suit your needs as that happens. To illustrate this, we're going to share a few examples of life events that should trigger you to review your Will, so you can make sure it continues to provide for your loved ones in the right way.

Making or breaking relationships

A relationship ending or starting can have a significant impact on how you'd like to distribute your estate after you die. If someone new has come into your life or a previous relationship with a partner, friend or family member has broken down, you should check your Will still reflects your wishes.

It's also important to know that getting married and getting divorced both directly affect the terms of any valid Will you have at the time. When you get married, any existing Will automatically becomes void unless it contains specific wording about your upcoming wedding. When you get divorced, the terms of your Will automatically change wherever it relates to your ex-spouse. The best way to mitigate these risks is to make a new Will clearly setting out your wishes.



10% discount
until the end of
May 2021

As an *Evergreen* reader, you can benefit from an exclusive 10% discount on your Will or Lasting Power of Attorney. Simply quote 'Evergreen' when booking your appointment.

Offer terms & conditions

The discount of 10% will be applied once per sale. Offer only available to permanent residents of England & Wales. This offer cannot be used in conjunction with any other discount offer. We always conduct checks for conflicts of interest before offering legal advice. Terms and conditions apply. Co-op Legal Services is a trading name of Co-operative Legal Services Limited. We're registered under Company Number 05671209. Our registered office is 1 Angel Square, Manchester M60 0AG and we're regulated by the Solicitors Regulation Authority (567391).

Speak to a Will-writing specialist at Co-op Legal Services about updating your Will, making a new Will or incorporating a Trust in your Will.



Visit co-oplegalservices.co.uk
or call us on 0330 606 9422.

Providing for growing families

Most people understand the importance of a Will when it comes to providing for children. But what about when those children become adults? As children grow up, their needs and circumstances can alter dramatically, and you'll want to ensure that your Will still provides for them in the right way.

And of course, the other thing to consider is that you've catered for any new little family members that arrive. It's possible to word your Will in a way that takes future children into account, but if your Will doesn't accommodate new arrivals, you'll need to update it to ensure they don't miss out. For example, if you've left inheritance to your two grandchildren, Laura and Thomas, who have been specifically named in your Will, and then a third grandchild, Sophie, is born, she could miss out.

Gaining or losing assets

Another significant risk of making a Will and then never reviewing it is that your estate might not look the same when you die as it did when you wrote your Will. For example, imagine you wrote a Will that divided up all of your

significant assets between your close relatives, then you left what's left in your estate to a distant relative, because this was a small amount. If your estate then grows in value and you don't update it, that distant relative might be entitled to a much bigger share than you had intended. On the flip side, you might have sold one of the assets you'd included in your Will, meaning the close relative who was due to receive this might receive nothing.

'What you own when you die might not be the same as when you wrote your Will'.

Even if you don't have plans to sell off any of your assets before you die, the decision could be taken out of your hands, so it's still important to consider. For example, if you go into care, the local authority will look at how much you own to see if you're entitled to financial support for your care fees. The cost of care can easily run into thousands of pounds per month and can significantly reduce your estate.

How a Trust Will could help

If you're married and you and your spouse want to limit how much could be spent on care fees, you may want to consider a Trust Will. Trust Wills can work in a number of ways and can appear complex, but with the right advice, a Trust Will can be a simple and effective way of ringfencing some of your estate.

'Have you considered how including a trust in your Will could protect your home and savings from things like care fees?'

Letting your loved ones step in if you need them

Finally, have you thought about what will happen if you ever lose the ability to manage your own affairs, and who could step in to take care of things for you?

Many people wrongly assume that if they're injured or become unwell and lose the ability to make decisions, their family could step in and take care of matters. In reality, no one can automatically start making decisions about your health, welfare or finances. Not even your husband or wife.

There are only two ways to give a loved one this authority. That's either by you putting a Lasting Power of Attorney (LPA) in place while you have sufficient mental capacity to, or by your family applying to the court for a deputyship order after you have lost capacity. The latter is a very costly and time-consuming process, but many families don't learn this until it's too late. An LPA is a legal document in which you can appoint someone you trust to act as your attorney and make decisions on your behalf.

There are two types of LPA; one covers your health and welfare, and the other covers your property and finances. You can choose to put one or both types of LPA in place.

To find out more, visit co-oplegalservices.co.uk or call us on 0330 606 9422.

Save money on your energy costs



Due to the Covid-19 pandemic, many householders are finding themselves having to spend additional time at home which will see an increase in their use of gas and electricity for keeping warm, cooking, and heating hot water.

This can be extremely worrying to those on fixed incomes so fuel poverty charity, National Energy Action, has come up with some top tips to help you save money on your energy costs at this time.

If you have a gas or electricity prepayment meter and are worried about being able to top this up, speak to your supplier about the options available.

This might include nominating someone to top up your meter for you, ensuring that you have additional credit added to your meter and/or contacting your provider to send you a pre-loaded top-up card.

If you have a standard credit meter and are worried about affordability or are in energy debt, then contact your supplier.

Options might include changing your bill payment plan, taking a payment break or reducing how much you pay or asking for longer to pay off debts.



It's really important that both your supplier and Distribution Network Operator (DNO) know if you're in a vulnerable situation so they can include you on their priority services register.

This includes people of pensionable age or those with a disability or long-term medical condition. Being on the register means that you'll be prioritised in the event of a power cut, and you can receive additional non-financial benefits such as information in accessible formats. If you find your supplier is busy, you could try registering with your District Network Operator (DNO) first and when prompted give permission for your data to be shared with your gas and electricity supplier. You can find your DNO's contact details on your electricity bill. If you have a power cut, call 105 for free.

Make sure you're claiming all of the benefits you're entitled to.

Visit [gov.uk/coronavirus](https://www.gov.uk/coronavirus) or [citizensadvice.org.uk](https://www.citizensadvice.org.uk). You can also contact NEA for a full benefit entitlement check via our Warm and Safe Homes Advice Service - call 0800 138 8218. It's important that you use the energy you need to keep warm, safe and healthy at home.

Making small changes in how you use energy can often have a big impact on bills.

For more information on how to save energy visit [simpleenergyadvice.org.uk](https://www.simpleenergyadvice.org.uk).

Switching supplier can save hundreds of pounds on your energy bills.

Choose an online price comparison site which displays the 'Ofgem confidence code'.



Action for Warm Homes

Bank Workers Charity

The Bank Workers Charity (BWC) exists to help current and former bank employees and their families across the UK. They do this by providing information, advice, expert support and, in some cases, financial help.



BWC is independent of banks and its services are free and confidential.

What does BWC do?

BWC will work with you to support your needs and can help with a range of issues, including:

- **Caring responsibilities:** offering access to financial, legal and practical support for the carer and the person being cared for.
- **Disability, illness and health conditions:** providing advice and support for help with managing a disability, illness or health condition to help improve your quality of life.
- **Maximising income:** identifying benefits and schemes you may be eligible for or liaising with organisations on your behalf.
- **Financial grants:** including one-off grants for items such as mobility aids and equipment, home adaptations, funeral expenses, furniture or general living expenses.
- **Mental health:** providing access to specialist services such as counselling or other therapies to look after your mental wellbeing.
- **Legal advice:** giving advice on power of attorney and wills and probate.
- **Bereavement:** providing access to specialist support, to help you deal with the emotional and practical aspects of losing someone close to you.

It's always worth contacting BWC to see what help might be available.



How can BWC help?

BWC's team of Client Advisers are available by phone, and work with partners such as Relate, Insight Healthcare and Leonard Cheshire to deliver specialist support services.

How can I get in touch with BWC?

You can get in touch by calling their free and confidential helpline on 0800 0234 834 - they're open Monday to Friday from 9.00am to 5.00pm (except bank holidays).

If you'd like to find out more about how BWC can support you, please visit their services page: bit.ly/BWCServCo-op



Registered Charity No. 313080



Make those **first steps** to a more **active you**, with Co-op and parkrun

We've been told how important it is to look after our physical and mental wellbeing, and how getting outside for a walk or run can really help with both, but often one of the hardest parts is knowing where to start.

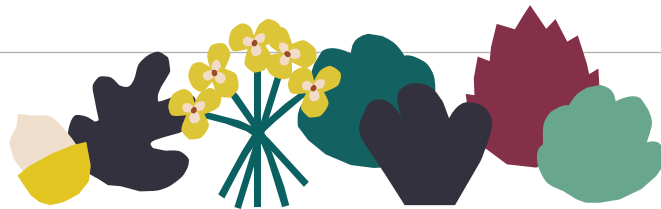
Co-op's partnership with parkrun has gone from strength to strength over the past few years. We love encouraging healthy living and healthy eating within our communities and with colleagues past and present - that's why our partnership with parkrun is so important to us - but unfortunately, we've not been able to get together and take part in the usual community events during the pandemic.

These weekly events were always a great way to get up, out and go - whether walking, running, volunteering or enjoying a 5k stroll with the dog. But even though many of us can't get together, parkrun is still here for you, helping you make those first steps.

Before you get started, it's important to set yourself goals to help keep you motivated. There's no right or wrong here - whether you just want to aim to get out in the fresh air a couple of times a week or you're looking to set a new 5k personal best, your goals are personal to you and the first steps in your ambitions coming true.

As Theodore Roosevelt famously said, 'Nothing in the world is worth having or worth doing unless it means effort, pain, difficulty.' The journey towards a goal is rarely smooth. There will be highs and lows, days when you struggle to find time, and days when you spend too much time worrying if you'll ever make it. This is a totally normal part of the

journey and while there is no quick fix, parkrun has a few suggestions that might help you overcome any little bumps in the road:



- Have people around you who you can lean on and who can support and motivate you. You could offer to be that supportive shoulder for someone else too – sharing the journey can also help with accountability.
- Have any clothing you need ready and accessible, to minimise any prep time before you start (which can often lead to procrastination in getting out of the door).
- Listen to some uplifting, energising music before or during a walk or a run – Spandau Ballet's *Through the Barricades* is a personal favourite.
- It can be useful to read true stories or watch videos about those who have overcome adversity and gone on to achieve their goals. It's easy to think that we're the only ones experiencing challenges, but the truth is that everyone, no matter who they are, has encountered setbacks. You're not alone.
- Have a look at your weekly schedule and try to identify one/two slots where you might regularly have a little time to dedicate to you and your goal, even if it's just 10 minutes – something is always better than nothing.

Vitality parkrun

PARKWALK: STRIVE FOR FIVE

Your 8 week guide to successfully completing a 5K walk.

You can walk at the same pace throughout or, if you want, you can alter the pace that you walk as indicated below. Remember that any plan is only a guide, so please do go at your own pace and do as much or as little as you can or want, celebrating your progress along the way.

WEEK 1
15 minutes of walking every other day at an easy pace (this doesn't have to be done in one go, take breaks as you need to)

WEEK 2
15 minutes of walking every other day at an easy pace (remember, this doesn't have to be done in one go)
+ a 5 minute or 500m continuous walk (you could consider doing 1 minute of faster paced walking and 1 minute of easy walking)

WEEK 3
15 minutes of walking every other day at a steady pace (this doesn't have to be done in one go)
+ a 10-12 minute or approx 1k continuous walk (you could alternate 2 minutes of faster pace walking and 1 minute of easy walking)

WEEK 4
15 minutes of walking every other day at a steady pace (this doesn't have to be done in one go)
+ a 15 minute or approx 1.5k / 1 mile continuous walk (maybe alternating 3 minutes of faster pace walking and 2 minutes easy)

WEEK 5
15 minutes of walking every other day (this doesn't have to be done in one go)
+ a 30 minute or approx 2.5k continuous walk (maybe alternating 5 minutes of faster paced walking and 2 minute steady)

WEEK 6
15 minutes of walking every other day (this doesn't have to be done in one go)
+ a 40 minute or approx 3k continuous walk (alternating 7 minutes of faster paced walking and 3 minutes easy)

WEEK 7
17 minutes of walking every other day (this doesn't have to be done in one go)
+ a 50 minute or approx 4k walk (alternating 10 minutes faster paced walking and 5 minutes easy)

WEEK 8
60 minute or 5k walk!

Tick me when you've completed your week!

Half-way! Well done!

YOU DID IT!

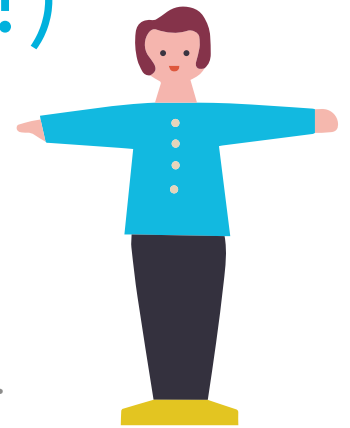
Making an achievable plan that you're likely to stick to makes it easier to implement those small changes that are needed to achieve your goal.

If your goal is to walk a 5k, the parkwalk: Strive for Five programme is an eight-week guide to support you in successfully completing a 5k walk. You could always use the Couch-to-5k plan if you would prefer to run.

And finally, don't forget to celebrate what you've done so far. Even while the usual events aren't running, you can still sign up to parkrun and log your (not) parkruns – this is a great way of not only keeping track of your progress, but those around you too. Plus, when parkrun is back, you'll already be a fully-fledged part of the parkrun community – where everyone is welcome, and nobody ever finishes last. **You can do this.**

Top tips for exercising (and how to stick to it!)

The popularity of home workouts has increased exponentially – keeping fit and healthy is vital for mental and physical wellbeing. But, if you've never tried exercising before, or it's been a while since you last did physical activity, it can be a daunting prospect. Exercise expert, Steve Gardner from wellbeing organisation Oomph! Wellness, shares his top tips...



Purpose

Is this something that you want to commit to and not just a one-off? If your answer is yes, then it's important to understand WHY you want to start exercising. Without understanding what you can achieve and how it will benefit you, commitment wanes pretty quickly.

Start by taking a look at how exercise can benefit you specifically. This will be different for everyone, so what would be most impactful for YOU? Perhaps increased mobility levels, increased range of movement, pain relief or easier breathing? Or how about increased independence or a sense of achievement?

People often focus on the physical benefits of getting moving, but there are intellectual, emotional and social benefits that will have a tremendous impact on your life. Think of exercise as a holistic approach to your all-round wellbeing – understanding why YOU are doing it will influence continuity months down the line.



Exciting exercise

When embarking on your journey of exercise, think of your options. The best results come primarily from doing things you enjoy – if you're having fun, it won't feel as much like hard work and you'll want to keep doing it! After all, doing something that's physically active provides benefits mentally, physically and emotionally but is completely underpinned by enjoyment. This dramatically increases the chances of success and achievement.

So, don't buy yourself expensive weights if you've always hated going to the gym – stop and think if there are other, fun forms of exercise that might appeal more to you? How about an online Zumba class, dance class or boxercise instead?

Slow and steady wins the race

Once you've decided what you're doing and understand why you're doing it, you need to consider what level of intensity is best for you. Exercise intensity refers to how hard your body is working. Your health and fitness goals, as well as your current level of fitness, will determine the ideal exercise intensity. Typically, exercise intensity is described as low, moderate or vigorous.

So – although you might have grand resolutions – if you've had a period of inactivity, start off with low intensity for a short period of time, and then build this up over the months. During this time, you'll need to balance intensity and length of session. Set yourself achievable targets that don't cause pain or discomfort and aim for slow and steady increases in intensity.

Safety first

Compound exercises work multiple muscle groups at the same time and won't isolate specific parts of the body, which could cause injury. For example, a chest press (where you have both arms by your chest and push forward) is a compound exercise that works both the chest and arms.



The number of times you then complete each movement, combined with the speed, starts to build a structure to your exercise session. But note - going more quickly doesn't always make it harder! Slowing the movement down to a very controlled pace can intensify the movement and mean that you work harder.

Session structure

No matter what the physical activity may be, from an exercise session to gardening, include a warm-up and a cool-down!

A warm-up prepares the body and mind. A really good way to do this is to think through the movements needed to do the activity. Let's take gardening as an example - a digging motion may be needed, so replicate the same movements and slowly build the intensity. You're now actively engaging the muscle groups needed - you've started a functional warm-up!

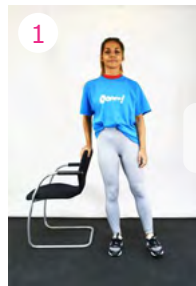
Towards the end of your session, gently reduce the intensity. Think about the muscles and joints you've been using and mobilise these areas to their full range of movement. For example, if you've been using your upper body, reach in front as far as you can, reach to the sky and then give yourself a cuddle. All these movements should be controlled and will try to prevent muscular soreness and stiffness the day after.

We've provided one of our exercise plans as an example to get you started. And remember, only do what you're comfortable with!

Mini Exercise Session Plan

Strength Movements

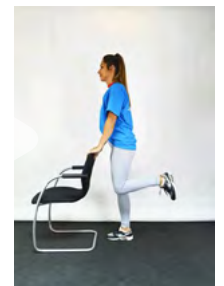
Start and end the session with some gentle stretching. Repeat this section twice.



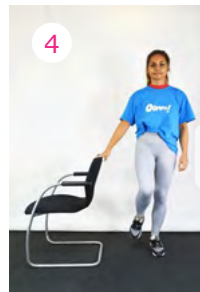
1 Side Step Squat - 8 on each side
Step out to the side with one foot, move down into a squat position.



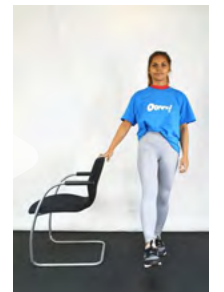
2 Hamstring Curls - 8 on each leg
Bending the knee at a 90 degree angle, lift one foot up behind you at a time.



3 Rowing - 16 times
With feet firmly on the ground, lean forward from the hips and reach both arms out. Bring your body back to the centre and pull your arms in as if you're rowing.



4 Cycle - 4 on each leg
Lift one leg up and rotate in a forward circular motion, as if cycling with one leg. Try and keep your foot from hitting the floor.



Guidance notes:
Slow and controlled movements



Created in collaboration with
Arthritis ACTION



Digging for recovery

Here at the National Allotment Society (NAS), we've witnessed a significant rise in people signing up to council waiting lists during the Covid-19 pandemic; all eager to benefit from the healthy exercise, contact with nature and home-grown food that allotments provide.

It's now widely acknowledged that gardening is good for you, and allotment gardening offers additional benefits that help to ameliorate loneliness and enable citizens to contribute to society, especially beyond retirement.

Hundreds of allotment holders volunteer on their association committee and give up precious time, helping to manage and maintain sites. Even on a site with no allotment association, plot-holders are part of a community of like-minded people, many of whom are eager to share their knowledge and spare produce.

Renewed interest in renting an allotment plot and growing your own fruit and vegetables began in the early 21st century, and allotments are now vibrant communities that welcome a wide cross-section of people.

Getting an allotment can take time, as waiting lists are lengthy, but if you're prepared to travel a little or clear an overgrown plot, you may be lucky and not have to wait too long.

In the first instance, you should contact your local authority. Other allotment sites are provided by private landlords, including organisations like the Church of England. Hunt out your local allotment society and ask them if they know of any available plots or who manages the land they use.

Another option is to form a group with other eager growers, find a landowner willing to lease some land to you and create a new site. An NAS representative in the South West has helped to create over 60 new sites in this way.

Grants are available to constituted groups, including the Co-op's own Local Community Fund, to help with facilities and make sites accessible for all.

Our mentors can offer advice and support to get the site up and running, and form and run an allotment association. Membership of the NAS offers free allotmentee's liability insurance and a host of other benefits, such as heavily discounted seeds from Kings Seeds, a quarterly magazine and the service of our horticultural Adviser, Aaron Hickman. You can find out more at nسالg.org.uk

So, if you fancy growing your own food on an allotment, get your name on the local waiting list and hone your horticultural skills with a spot of backyard gardening while you wait.

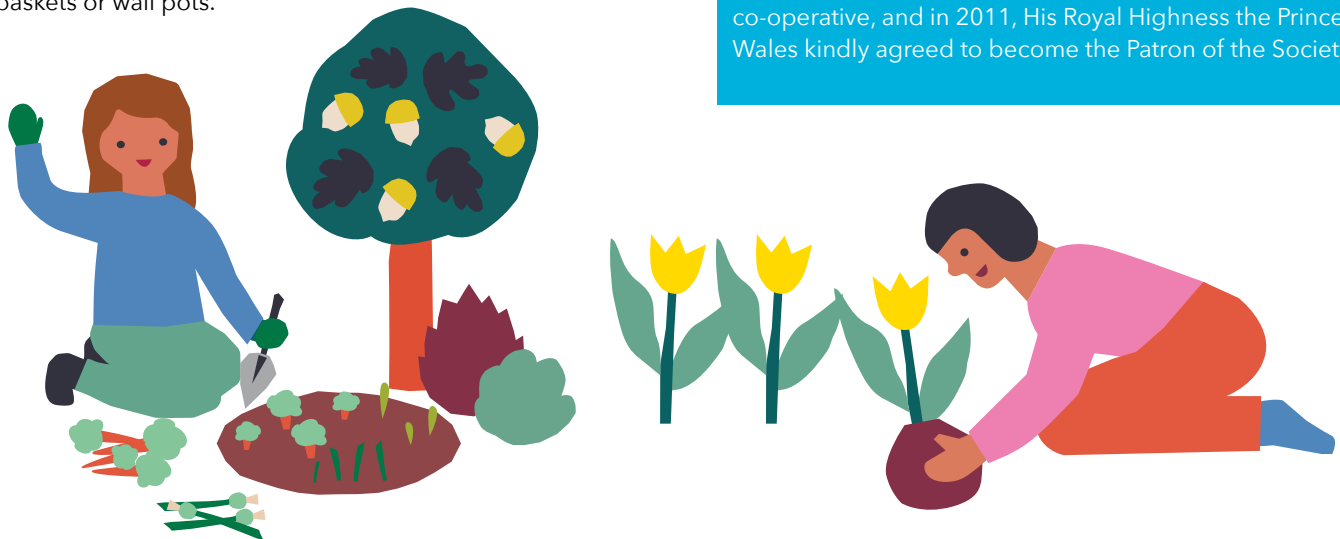
Grow what you like to eat and do some reading to find a gardening style to suit your lifestyle. There are lots of useful books and internet resources that you can use, including our own Growing Advice pages (nسالg.org.uk/growing-advice).





Lots of vegetables can be grown in pots or grow-bags - potatoes, root vegetables, salads, etc. and crops such as tomatoes appreciate the sheltered micro-climate in backyards and gardens. There are also a range of patio fruit trees suitable for small spaces that could be moved up to the plot when you get one. French beans grown up a trellis look very attractive and strawberries look pretty and do well in hanging baskets or wall pots.

As a membership organisation, it's our job to represent the views of our members on a national level and raise awareness of the social, cultural, heritage and health benefits of the allotment movement. We've been around for almost 100 years and, with around 115,000 affiliate members, we're the national representative body for the allotment movement in the UK. We operate as a members' co-operative, and in 2011, His Royal Highness the Prince of Wales kindly agreed to become the Patron of the Society.





The joy of spotting spring migrants!

Ben Andrew RSPB Images.

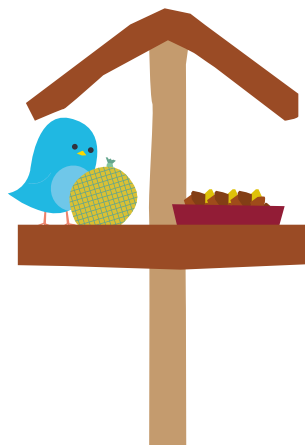
The beginning of spring has to be one of the most exciting times of the year - the world begins to turn from its winter monochrome to a lush green, days get longer, the sun feels warmer and right now, we're about to start welcoming back some long-travelled friends!

While we're effectively grounded again, it's wonderful to think of the exotic journeys our returning spring migrant birds have made to come back to our shores.

They've travelled thousands of miles, some from as far away as sub-Saharan Africa, crossing deserts, seas and huge land masses to get to the UK.

It's staggering to think birds as tiny as swifts make this hazardous journey - and in their case, without stopping! Swifts can eat, mate and even sleep on the wing, rarely if ever touching land, which is just one of the reasons they're so amazing and one of the nation's favourite birds.

But it will be a few weeks yet before we're lucky enough to see that iconic arc shape in the sky which tells us our swifts have returned, or we hear those wonderful 'screaming parties' as birds congregate around their nesting sites. The first on our shores are usually recorded around early May.



John Bridges RSPB Images.

One of the earliest returners to look - or listen - out for is the chiff chaff. The bird takes its name from its sweet, simple song which you'll hear from late March in woodlands, hedges and if you're lucky, even your garden.

Lots of people have favourite signs of spring, and the sound of the first cuckoo means the season is truly here for many of us. Their soft, easily-recognisable song on a sunny fresh day can't help but make you feel eager for the spring ahead of us!

Unfortunately, the once-common sound of the cuckoo has become more and more rare, as their numbers have fallen dramatically, along with a number of our best-known and loved migratory birds, such as turtle doves, house martins and nightingales. Swift numbers alone have declined by more than 50% in the last 25 years.



Ben Andrew RSPB Images.

The reasons for this are still being investigated by experts, but a loss of food sources and habitat are likely to play their part. Which is where we can provide some help by doing a few simple things around our gardens!

Here are five simple things to do to help migrant birds on your doorstep:

- Build a garden pond. As well as providing a source of water, ponds attract lots of insects and are home to lots of other wildlife too. They're a great addition, however small.
- Put up a swift nest box. These are specially designed to replicate the kind of nooks and crannies that swifts prefer to nest in but which are disappearing fast due to our modern buildings. Place them at least 5m high.
- Choose native plants which are insect friendly. Top suggestions include foxgloves, honeysuckle and buddleia, which will bring delicious scent and colour to your garden too.
- Add a bug hotel. These are fantastic for all kinds of insects. You can buy one or have some fun building one with bits and pieces from around your house and garden.
- Mow the lawn less. This is a really easy one to do - you can do it while relaxing on a bench with a cup of tea! Leaving the grass a little longer means there's much more space for tasty insects to inhabit.

There's lots more information about spring migrants on our website, rspb.org.uk



Ben Andrew RSPB Images.

Win

We've got another brilliant bumper bird gift box set to give away, thanks to our friends at the RSPB.



Which migrant bird rarely, if ever, lands on the ground?

For a chance to be entered into our prize draw, send your answer, together with your name, address and telephone number to:

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

Email: evergreen@coop.co.uk

The closing date is **Friday, 11 June 2021** and the winner will be the first correct entry drawn out of a hat.

Friends Against Scams and the pandemic

Adam Carter, a Senior Project Officer at the National Trading Standards (NTS) Scams Team, talks about the evolving nature of scams throughout the pandemic and how you can help protect yourself and others from being caught out.

The NTS Scams Team raises awareness of mass marketing fraud through the Friends Against Scams initiative.

People can complete the online training at FriendsAgainstScams.org.uk, or attend a face-to-face meeting (currently on hold) organised by one of over 2,000 SCAMchampion volunteers up and down the country.

When the country went into the first lockdown on 23 March 2020, not only was the team uprooted and moved to remote working like so many other teams, but new coronavirus-related scams were hitting UK consumers.

Some of the scams posed as text messages and emails from official (and non-official) agencies, asking for charitable donations to help those in need, or offering:

- shopping or medication collection services
- 'coronavirus tax rebates'
- Covid-19 testing kits, vaccines or cleaning products claiming to eliminate coronavirus (all fake).

Coronavirus vaccinations are free of charge. The NHS will never:

- ✗ ask for your bank account or card details
- ✗ ask for your PIN or banking passwords
- ✗ arrive unannounced at your home to administer the vaccine
- ✗ ask for documentation to prove your identity, such as a passport or utility bills

Other scams were designed to get victims to reveal important personal and financial information:

- Payment requests from TV subscription services like Amazon Prime or Netflix
- Selling poor quality personal protective equipment (PPE) at inflated prices, most of which never turned up
- Courier fraud - where you'd get a call from 'the police' or 'the bank', saying your bank account had been compromised and asking you to move your money into a 'safe' account. Then a courier would pick up your bank card and you just needed to give them the PIN number
- All sorts of fraudulent insurance, service plans or warranty extensions for white and electrical goods or plumbing and drainage insurance.

National Cyber Security Centre
Government Counter Fraud Function
GOV.UK/coronavirus

COVID-19: SMS / Text message SCAMS

TOP 4 SMS SCAMS

- 1. Fake URL links claiming to link to GOV.UK website to claim supposed COVID-19 related payment
- 2. Lockdown fines suggesting you have breached lockdown
- 3. Offers of health supplements that will prevent you becoming infected
- 4. Financial support offers that appear to be from your bank

COVID-19 VACCINE FACT CHECK



The COVID-19 vaccine will always be available free of charge.



The NHS will never ask you to share bank details to confirm your identity.

You will never be asked to pay for a Covid-19 vaccine

In recent weeks, there have been many reports of scammers trying to trick people into paying for one of the three approved vaccines. The scammers either call or send an email/text message, saying that if you want the vaccine you have to pay first. If you engage with the scammer, you're asked for payment details.

If you receive any suspicious contact, please report it to Action Fraud online or by calling 0300 123 2040.

- Suspicious text messages can be forwarded to 7726 (spells SPAM in the old-style telephone keypad)
- Scam emails can be forwarded to report@phishing.gov.uk

FriendsAgainstScams has a short (15-20 minute) scams awareness course that can help you protect yourself and loved ones from scams. Anyone completing this session becomes a Friend and so far, over 650,000 people have completed this training, helping to take a stand against scams. You can complete the training at FriendsAgainstScams.org.uk/elearning/coop



Get the lowdown on Gift Aiding

Unfortunately, as the economic crisis hits the high street, it's not unusual to hear of charities struggling to survive. If you're a UK taxpayer who gives to charities or pays subscriptions to an eligible association, a Gift Aided donation will increase the amount they receive. Not only will they get your donation but also a top-up from the government.

However, you need to make sure you pay enough tax during the year to cover the Gift Aid part of your donation - otherwise HMRC will collect the difference from you.

To explain further, a charity is allowed to claim back basic-rate tax on donations made to them, if the person giving the money has agreed to make their donation under the Gift Aid scheme. However, one of the conditions is that the person giving the money needs to pay tax equal to, or more than, the amount the charity is claiming back.

To make sure you get it right, if you donate to a charity and are asked if you would like to Gift Aid it, you should check that you're able to do so. To check, just multiply the tax you expect to pay in the year by 4. That is the maximum you can Gift Aid. For example, if you pay £1,000 of tax in the year, the maximum you can Gift Aid is £4,000. This maximum is the total you can donate under Gift Aid to all charities in one tax year, e.g. from 6 April 2020 - 5 April 2021.

You can, of course, make more gifts to charities, but you wouldn't be able tick the Gift Aid box if you exceed the limit you've calculated, based on the tax you pay.

It's a good idea to keep a record of all the donations you make under Gift Aid each year, if you're worried you might not be paying enough tax to cover the donations you're making.

If you don't pay tax, DO NOT Gift Aid your donations. A charity can't claim back what hasn't been paid in the first place. HMRC will pursue you for the money, not the charity, if you've made a donation and ticked the Gift Aid box but not paid enough tax.

giftaid

If you have any questions on Gift Aiding, please contact Tax Help for Older People on 01308 488066 for further information and guidance.

Good for charities

If you do pay enough tax, the donation made by you under the Gift Aid scheme to the charity or club means they can claim an extra 25p from the government for every £1.00 donated.



As this is very valuable to charities, they'll almost always ask if you'd like to Gift Aid your donation. Just be careful to say no if you don't pay enough tax.

Good for higher-rate tax payers

If you pay tax at a higher-than-basic rate, there's an additional incentive for you to donate under the Gift Aid scheme, which is that you can claim the difference between your tax rate and the basic rate of tax (20%) on your total charitable donation. For example, if you pay higher-rate tax at 40% and donate £100, the charity claims Gift Aid (bringing their total donation to £125) and you can claim back £25 (20% of the £125).

It's the same if you live in Scotland. Do this either through your Self-Assessment tax return or by asking HMRC to amend your tax code.

Leaving a gift to a charity in your Will

Your Will says what will happen to your money, property and possessions after you die. A donation made to a registered charity will be taken off the value of your estate before inheritance tax is calculated, and you may reduce your inheritance tax rate if 10% or more of your estate is left to charity.

This article is by Tax Help for Older People Registered Charity no 1102276 (Scotland no SC045819), offering free tax advice to older people on a low income who can't afford professional help.



Doctor's Corner

Dr Davina Deniszczyc, the Charity and Medical Director at Nuffield Health, also works as a GP one day a week. Although Dr Deniszczyc can't reply to personal requests for information, if there's any subject you'd like to see covered in future articles, please contact the Welfare Office who will be pleased to pass on any correspondence.

Ever been lonely? You're not alone



Nearly half of the UK population reports experiencing loneliness some of the time, while 25% of adults state they have no close friends. Worryingly, half a million older people report going five or six days a week without seeing or speaking to anyone, and sadly 3.9 million consider the television as their main source of companionship.

Feeling lonely is a normal human emotion and a sign that we need social interaction, but it can be hard to talk about as it's perceived to be a weakness.

The pandemic has exacerbated the situation further, with limits on face-to-face interaction and restrictions on how we can meet up with friends and family.

However, there are many ways to combat loneliness, and it starts with how we think about it.

What is loneliness?

Loneliness isn't just about being physically apart from others; it's an emotional state of feeling unconnected. This makes sense given we're profoundly shaped by our social environment and the nature of the bonds that we experience.

What are the effects of loneliness?

Despite changing general attitudes towards mental health, loneliness can be a difficult subject to discuss for fear of discrimination. This can create a sense of isolation or severe loneliness, which can lead to mental ill health, making loneliness worse.



Chronic loneliness can impact our physical health as well as our mental health. It's associated with twice the risk of early death compared to obesity and is linked to high blood pressure, heart attacks and strokes.

Any of us can experience loneliness at any point, and for each of us the experience is different. However, there are lots of things you can do to take charge of the situation.

Open up

The best first step you can take is to talk to someone. If you feel like you don't have anyone close to you, or you're uncomfortable talking to friends or family, it might be worth talking to someone neutral. The Samaritans provide a free helpline to anyone struggling with their emotional wellbeing.

Keep active

Exercise releases feel-good hormones into your brain, so exercising regularly can help improve your outlook, making you feel more positive.

Explore your hobbies

If you have a special interest or hobby, use this as a starting point for meeting people. Look for local groups, events or societies based around your hobbies so you're engaging with activities you're passionate about and finding others who have shared interests.



Volunteer your time

Another great way to connect to people in your local area is to volunteer your time. Proactively supporting your community will introduce you to new people and help you to feel grounded in your area.

Step away from the screen

It may seem counter-intuitive, but spending less time on social media may help to reduce your feelings of loneliness. Studies have found that social media is a major contributor to feelings of depression and loneliness.



Learn to think differently

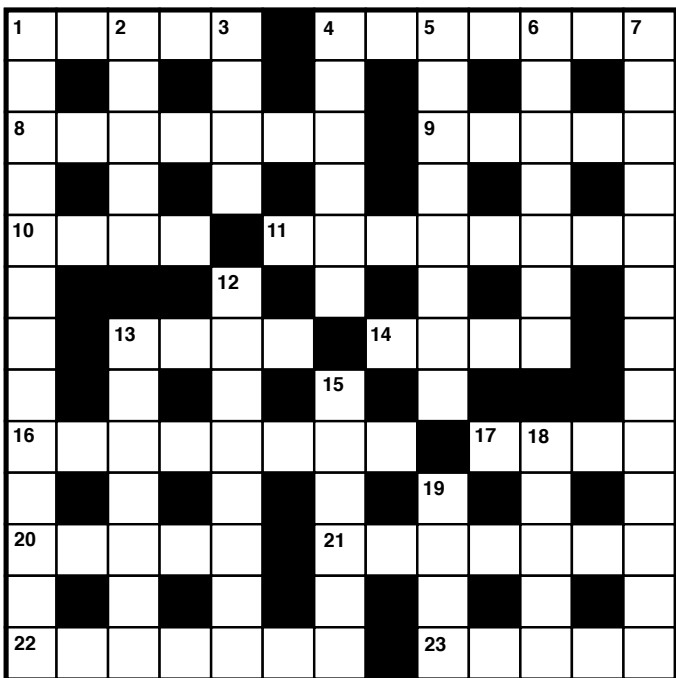
Cognitive Behavioural Therapy can help to rewire how you respond to situations, helping to build confidence and overcome some of the causes of loneliness. This therapy is designed to give you the tools you need to make positive life-long change.

Remember, you don't have to be alone to be lonely and being alone doesn't always lead to loneliness. It's important to acknowledge that loneliness won't necessarily disappear overnight but taking positive steps to put yourself out there will help to build your network of meaningful relationships. Be kind to yourself, be patient and don't give up.



Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

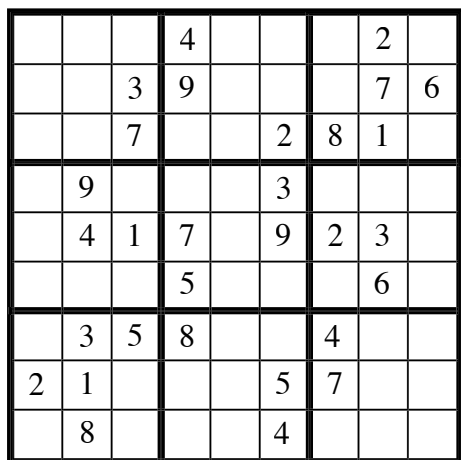
1. Mythological king who had the power of turning everything he touched into gold (5)
4. Yellow or brown paste, typically eaten with meat (7)
8. '_____ Of The Lost Ark', an Indiana Jones movie (7)
9. 1973 hit single by The Rolling Stones...or a girl's name (5)
10. Highest adult male singing voice (4)
11. Large Australian marsupial (8)
13. God of love in Greek mythology (4)
14. Hot, molten rock which has erupted from a volcano (4)
16. Writer of the Monty Python song 'Always Look On The Bright Side Of Life' (4,4)
17. Large island that forms part of Indonesia (4)
20. The aboriginal people of New Zealand (5)
21. Large fire that is dangerously out of control (7)
22. Sum of money saved for the future (4,3)
23. Spicy tomato sauce in Mexican cooking (5)

Down

1. His films include 'The Shawshank Redemption' and 'Million Dollar Baby' (6,7)
2. Large, piled-up mass of snow (5)
3. Hard, white fat used to make puddings, pastry and mincemeat (4)
4. Israel's secret service (6)
5. City on the eastern coast of China (8)
6. Republic in northwestern Africa (7)
7. Football legend who died in November 2020 (5,8)
12. Deliberate, unlawful killing (8)
13. People who run newspapers (7)
15. 'Fear Of _____', a 1973 novel by Erica Jong (6)
18. Month which has a Fools' Day (5)
19. Young newts (4)



Coopdoku



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

Name

Address

Tel no.

Name

Address

Tel no.

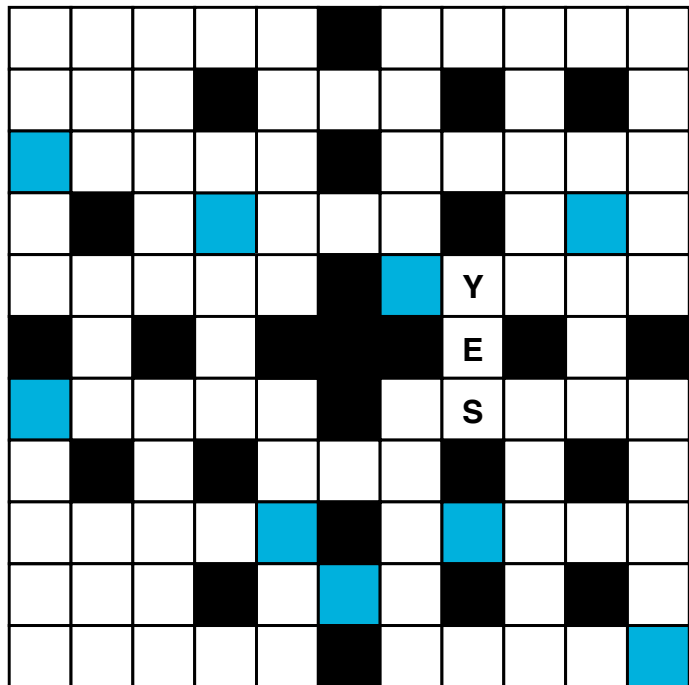
Answers to the last issue's crossword

Across: 6. Madonna; 7. Henry; 9. Timmy; 10. Compass; 12. Sleepyheads; 14. Abbey Clancy; 18. Gallery; 19. Kenya; 21. Fagin; 22. Boer War

Down: Nadia; 2. Normal; 3. Ink; 4. People; 5. Crusade; 8. Copycat; 11. Mercury; 13. Abraham; 15. Éclair; 16. Cheers; 17. Dylan; 20. Bob.

Word Fit

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



Scribble space

3 letters

AIM
EGO
ERA
EVE
EYE
ORA
OVA
RIO
SIR

5 letters

AMBER
ASTER
BLIND
CARAT
CASTE
CEDES
COLIC
CRESS
DANCE

EXTRA
FORTH
FUGUE
GOOSE
HAVEN
HOMER
HYENA
LANCE
MUTED

NADIR
RADAR
RARER
ROOST
ROTOR
SEERS
SINCE
TWIST
VOTER

Word Fit answer

To enter the Crossword, Word Fit or the Coopdoku please return your completed entry along with your name, address and daytime telephone number to:
Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG (stamp required).
The closing date is Friday, 11 June 2021.

Competition winners

RSPB
D Potter, Suffolk

Classic Lodges
A Rees, Nottingham

Supermarket Book
S Pease, Kent
P Southwell, Huddersfield

Crossword Competition
C Davison, Leeds

Wordfit Competition
M Sedman, Isle of Wight

Coopdoku Competition
R Armstrong, North Yorks

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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REA Noticeboard



The pandemic has, of course, meant that many of the events planned by the various Co-op Retired Employee Associations (REAs) have not taken place this year – and with the uncertainty over how long restrictions will remain in place, future events are still up in the air. If you would like to contact your local REA to find out when it's back to 'business as usual', their details are provided here.

Manchester REA

Regrettably, the Manchester REA office remains closed until the Committee is able to return to work safely in Angel Square. Members will be advised when social activities will recommence, hopefully later in the year, when an interesting programme of events will be available.

Meanwhile, we hope that all our members and other REA members around the country are keeping safe and well during these difficult and uncertain times.

Roger Dilkes
Chairman, Manchester REA

South Yorkshire & North Midlands REA

I wish all our members a Happy New Year and hope that we may be able to resume meetings later on this year.

Clive

Lowestoft REA

We are thinking of all our members and hope that they are all keeping safe and staying well. Hopefully we shall meet again when the situation improves. Take care all of you.

Don & Pat

Enfield REA

2020 has been a year we would all like to forget. We have been unable to meet since our AGM in March 2020, when Audrey was elected as our new Chairman. Our 40th birthday was due to be celebrated last year, but this will be held in abeyance until later.

Hopefully all our members will receive the vaccine this year, and we will be able to meet again in the not-too-distant future.

I trust that our and all other REA members keep safe and that this dreadful pandemic will soon be over.

Iris

Contact your REA

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

South Yorkshire & North Midlands

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