

Autumn 2022

Evergreen

The magazine for Co-op retired colleagues

Win

A seaside stay
for two
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**co
op**

Welcome

Welcome to the autumn issue of *Evergreen*.



Like many people, I had hoped that 2022 would be a more normal year and that we would be able to look forward to a warm and cosy Christmas spent with friends and family.

Instead, I know many *Evergreen* readers are worried about affording their heating bills, and that inflation has also put up the cost of putting on a Christmas lunch. This issue of *Evergreen* has some useful articles to help you manage rising costs, from ways to help squeezed incomes go further (page 35), to 'hot tips' to reduce the cost of heating (page 36).

It's not a very festive thought, but it's true to say that scammers thrive when people are under financial stress – so please do watch out for them. Our friends at the National Trading Standards Scams Team have given us a list of the current scams they are seeing (page 34). We also have a regular new

column from James at MaPS – the Money and Pensions Service. They provide free guidance to people about money, debt and pensions, via their consumer website www.moneyhelper.org.uk. These are all useful resources that will hopefully help us all weather the economic storm that seems to be gathering.

But of course, it wouldn't be *Evergreen* without the usual mix of reader letters, Co-op updates, competitions and, of course, delicious recipe ideas from our Food colleagues. I hope you all enjoy a wonderful festive season, with plenty to look forward to in 2023.

Jackie

Jackie Carr
Pensioner Welfare Officer
Welfare phone number: 0330 606 9470

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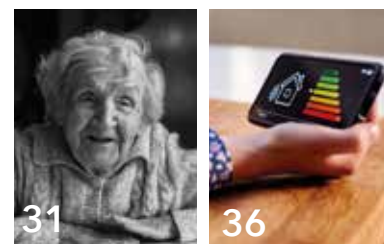
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Hello

Right, let's cut to the chase! First and foremost I want to reassure you that our pension schemes have stood up very well to recent events in the financial markets.

Whilst rapid and significant rises in interest and inflation rates, and resulting market volatility, can cause issues for large pension schemes like ours, your Co-op pension remains protected through a robust investment and governance framework which is overseen by our Trustee Boards (also including a number of professional independent trustees) and the Co-op Pensions Team.

It's been a really testing time, but I don't believe that sensationalist and misleading media headlines help one bit. Personally, I'd urge you not to take too much notice of scaremongering headlines and articles about pensions. If you want to know something about your Co-op pension, please refer to the wide range of information provided by us including on our pensions website (pacepensions.co.uk) or contact the Pensions Team if you can't find what you need.

On a more positive note, I'd like to pay tribute to a great, long-serving co-operator. I've mentioned previously how much I value true co-operators with a great work ethic. I'm extremely proud and fortunate to work with colleagues in the Pensions Team who demonstrate these attributes in abundance. Indeed, this year alone we have a total of 13 colleagues celebrating 5, 10, 15, 20 or 25-year service milestones with our Co-op.



But here I'd like to specifically focus on someone who, whilst not a part of the Co-op Pensions Team, has been looking out for fellow pensioners for many years. Harold Linton worked for the Co-op for the best part of 50 years and went on to be the Secretary/Treasurer of the

Manchester Retired Employee Association for 21 years. The Manchester REA is our largest such organisation and is still going strong, with regular events and activities. Harold has been instrumental in this success story but has now decided to step down from the role. It's only right to recognise the contribution he's made, thank him for his dedication and commitment, and wish him all the very best.

Gary Dewin, People Director

Hello everyone

This is my first opportunity to say hello to you. I hope this edition finds you and your families all safe and well.

As we head into the winter months, we are all witnessing the impact of the cost-of-living crisis and the impact on our colleagues, customers and members, and our communities.

Recent Co-op research has shown that local groups are seeing a decrease in donations but the demand for their services is increasing, which means that our members' support is more vital than ever. In November, we highlighted that our members have raised an incredible £117m since 2016 for local communities, helping an estimated 7 million people through the Local Community Fund and Community Partnership Fund. What I love about our Co-op is our links to the communities we serve, which means the support we provide can go to where it is needed most.

Our Co-op is such a unique and purpose-led organisation and I am so proud of the work we continue to do across our colleague wellbeing programmes and Community missions,

whilst also delivering great products and services across our wonderful businesses. This is particularly relevant in these difficult times. As retired colleagues, you have left a tremendous legacy for us all to take forward and I'd like to thank all of our brilliant colleagues, current and retired, for helping us to truly co-operate for a fairer world.

As Gary notes above, huge thanks go to our incredible Pensions Team and Trustees who have ensured exemplary management and performance. They have kept our schemes safe and secure, hopefully giving you all peace of mind. Harold - I wish you all the very best and thank you for your commitment and dedication for the last half century!

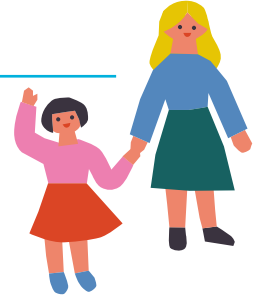
As we head into the latter part of the year and, for many, the festive season, I want to wish you all safe and healthy holidays and all the best for 2023.



Thanks,

Shirine
Group CEO

POSTBAG



A surprising connection: tracing family histories

I read your article 'Grandad worked for the Co-op' with great interest. I thought I would therefore share my DNA journey with you.

Amongst my many passions and hobbies, I list my family, genealogy and the co-operative movement.

I worked for the Co-operative Bank for almost 40 years, being made redundant in 2016. I loved working for the Co-op - I had an account with the CWS Loan & Deposit Department from being a young girl. However, the timing of leaving the Bank was perfect as I was moving house to be closer to my daughter, son-in-law and grandson, who I would be looking after two days a week when my daughter returned to work following maternity leave.

I had always been interested in genealogy but never had the time to devote to it until I left work. My husband bought me a DNA kit for Christmas 2016 and that's when my fascinating journey began.

Most of what I researched was much as I had been expecting. However, there have certainly been a few eyebrow-raising discoveries.

The first was a gentleman called Wilson Nicholson who was born in Sunderland in 1769 - my 4 x paternal great-grandfather. He was an apprentice shoemaker when the press gang came calling. He ran away and eventually settled in Rochdale. He continued the trade of shoemaker on Drake Street, not far from Toad Lane. He had 11 children.

One of his sons was called Hamlet Nicholson, who also became a shoemaker. They invented a new compound called gutta percha rubber and patented it in 1860. It was used to make cricket balls and is still in use today.

Hamlet became quite wealthy and had a fascinating life. He lived to the age of 89. He wrote an autobiography which is still in print today. He became philanthropic. He was a lifelong Christian and in his later years was a regular worshipper at St Catherine's Church, Collyhurst Road, near Angel Meadow, even though they continued to live in Rochdale. According to an article in the *Rochdale Observer* dated 5 May 1886, he was a 'seasonal benefactor to St Catherine's Church in the sum of £5, the Sunday school in the sum of £5 and the Ragged school, again in the sum of £5'. It is unclear whether these were annual donations but I'm guessing by the description 'seasonal', they were. Strange to think that my ancestor was visiting the same area of Manchester that I worked in a century later.

The second ancestor who was a surprise to me was Enoch Holt, on my maternal side. He is a 'cousin'. Enoch's 2 x great-grandparents are my 8 x grandparents.

I started to research the Holt family in detail as I had been contacted by a DNA match from Canada and she believed that was how we are related.

Unfortunately I haven't been able to find the common ancestor yet but what I did discover made my jaw drop.

Enoch Holt was born in Bolton on 11 July 1808. In approximately 1840 he moved to Leigh with his young wife and their first daughter was born. In approximately 1857 Enoch, along with eight others, formed the Leigh Friendly Co-operative Society. Enoch was the first president until 1864.

By all accounts Enoch was quite a character. He married for a second time when he was 68, his wife 32 years his junior, having a further three children. He died aged 88. It has been written about him 'he was a voluble talker, so much so that once he started it was difficult to stop him'. My husband often says there are three-legged donkeys littering the surroundings when I start to talk! When I retired and moved from Rossendale, I moved to Wigan - not a million miles from where Enoch eventually settled.

Therefore, the random act of thoughtfulness by my husband in purchasing a DNA kit has led to three of my passions coming together - and perhaps provided me with a greater understanding of who I am.

Hope you enjoyed reading about my journey too. Lots more roads to travel yet!

M

My Dutch family tree

It was very interesting to read your article on tracing family histories in the Spring magazine.

After my father died, in the late 80s, I found a small handwritten family tree among his papers. His father was a Dutchman and had been born in Zutphen, but later met and married my grandma and settled in England. Dad used to tell me about the visits he made to Holland as a boy with his parents.

When my own family had left home, I decided that now was the time to research my family tree.

My son and I travelled to Zutphen in 2014 and learned a little more about my Dutch family, but was not able to trace any of them, and the trail went cold.

Then a few years later I received a DNA kit from Ancestry, a birthday present from my daughter. Although I was sceptical, I took the test, not expecting anything to come of it.

Imagine my surprise and delight when I opened my computer a few weeks later and found a message waiting for me. It was from a lady in Holland bearing my maiden name, and she was also on that first small family tree I had found years ago.

Marina is a third cousin and we exchange emails regularly as well as photographs. The one I treasure most is of her father and my father as young boys laughing into the camera.

A Masters

Travels in Nessie - an update

When we got home from our second trip in Nessie the campervan at the end of September 2019, it didn't occur to me that it would be two and a half years before I set off again with Sammy the dog.

We are making up for things this year, with a weekend in Wales and two trips to Scotland so far.

The first of the longer trips was to two of our favourite places. We started off near Linlithgow, in a campsite in woodland, which Sammy particularly appreciates. We went off on a day trip to visit the Kelpies at Falkirk, 100-foot-high statues of horses. This was Sammy's introduction to them and I am not sure he is as impressed as I am, though he did like the little moat around them - very nice for a long drink on a hot day.



We moved on to a campsite overlooking the Summer Isles, nice views for me and nice walks round the headland for Sammy. Being a collie, he is always on the lookout for sheep on our walks and hasn't worked out why my reaction to seeing livestock is to do an about-turn and walk the other way. He got so frustrated with me that he went on strike, refusing to move until he'd had a sufficient number of treats to make up for being taken away from his beloved sheep.



Things have not always gone smoothly. I now know that it is possible to lock Nessie with Sammy and the keys inside, which came as a bit of a shock. The owners of the campsite called a caravan repairer called David who rushed round when he heard about a dog being in difficulties. Sammy took it in his stride, even when the alarm kept going off, just watching everything with interest. We ended up breaking one of the sliding windows to get in and David later made me a wooden replacement so we were secure and weatherproof again. Experiences like that really make you think about how lovely and supportive people are.

It was suggested that Sammy might have trodden on the keys and locked himself in, but if he did, he isn't saying.

Gillian Lonergan

The restoration of New Century Hall

Many *Evergreen* readers will have worked in or visited New Century House, the 14-storey office block that served as the Co-op's HQ back in the day, with the attached New Century Hall also owned by the Co-op. (Even Jackie Carr, our pensioner welfare officer, has fond memories of NCH, having started work there in June 1996 as a switchboard operator.)

The hall, built as an extension to the office building in 1963, was a hard-working conference and exhibitions centre by day whilst moonlighting as an incredible venue by night, and the scene of many legendary gigs in the 60s and 70s, including Jimi Hendrix, The Rolling Stones, The Bee Gees and Tina Turner.

After laying vacant for years, the hall has enjoyed a £10 million restoration as part of the Noma regeneration project and was officially opened on 21 September as Manchester's newest live music and events destination - New Century.

Fully restored with its vintage wood wall panelling, sprung dance floor and psychedelic 60s 'disco ceiling' fully intact, the hall is now equipped with a fully stocked bar and state-of-the-art sound and stage production equipment.



Beneath New Century's gig hall lies its Kitchens. Featuring an eclectic mix of fabulous food from six independent vendors, it's a place to hang out and enjoy great food, drink, beers, cocktails and wine before and after gigs or anytime. New Century's Kitchens also has a live music stage where a rolling programme of DJs and live artists will be bringing the space to life.

Taking inspiration from the trailblazing spirit of the 1960s when the building was developed, New Century will celebrate the past to inspire an exciting new chapter - an everyday place for unforgettable experiences.

newcenturymcr.com

Co-operate report: sharing our vision

For the last 16 years, we've published our Co-operate report, which shows the targets and progress that we're making towards delivering against our Vision of 'Co-operating for a Fairer World'. It's an open and honest account of our commitment to be an ethical, responsible and, above all else, co-operative business.

We publish the report each year, alongside our annual results, in April. The report is structured around our three Vision pillars and focuses on how we're making things fairer for: our People, our Members and Communities, and our Planet. Read on to see highlights of our progress from our most recent report.

Fairer for our People

Co-operation by its very nature relies on people working together to get things done. Whether that's our colleagues, our suppliers, our producers or partners, treating our people fairly and creating the right environment for them to thrive is essential for us to achieve our Vision of 'Co-operating for a Fairer World'.

In 2021, as the physical, mental and financial impacts of the pandemic continued to challenge us, we continued to evolve the ways in which we support colleagues.



We made mental health training available to all people managers, launched Wagestream to support colleagues with access to their earned pay between pay days and piloted a healthy behaviours incentive scheme. Our focus on development and learning also delivered over 3,000 inclusion learning opportunities, including our Advancing Diverse Talent programme.

Fairer for our Members and Communities

Our members are at the heart of our business and the decisions we make. As a co-operative, we're owned by our members, who have a say in how the business is run, as well as on the issues we champion, the causes we highlight, the injustices we tackle and where we use our voice to help make a difference.

In 2021, 53,863 members voted in our AGM, supporting the development of our ambitious actions on carbon reduction as well as helping to shape our action and campaigning on access to food and social mobility.

Over one million members selected a Local Community Fund cause to support in the last round of funding, up 35% on the previous year.

Our community strategy focuses on Fair Access to Food, Fair Access to Mental Wellbeing Support and Fair Access to Education & Employment for young people. Through the support of our members, we provide sustainable



solutions to build stronger, more resilient communities, demonstrating the power of our Co-operative Values. For example, in March 2021, we announced a unique partnership with the Youth Endowment Fund (YEF) and the #iwill Fund (pledging £1.6 million) to give 6,400 young people the chance to make their communities safer, fairer places to live.

Fairer for our Planet

For the last two decades, we've been addressing our own Greenhouse Gas (GHG) emissions and campaigning for systemic change, recognising the scale of the climate crisis. Our 10-Point Climate Plan, published in 2021, sets out our pathway to achieving net zero by 2040, 10 years ahead of international agreements.

In August, we launched our Climate Justice for People and Planet report. Endorsed by Fairtrade Foundation, it calls on businesses and governments to protect and invest in climate resilience and a just transition.

Back in 2020, we funded and steered the development of the British Retail Consortium Climate Action Roadmap alongside 19 founding retailers. Over the course of 2021, this group expanded and by the end of that year, we were working with over 80 other retailers to develop climate solutions.

Find our full Co-operate report: [co-operative.coop/ethics/sustainability-reporting](https://www.co-operative.coop/ethics/sustainability-reporting)

Members' melted cheese perfection

Thousands of Co-op Members joined in to create our first-ever member-designed Cheese on Toast Slices. Co-op Member Jessica Cousin from Stockport in Greater Manchester tells us what she thinks of the product she helped to develop.



I'm obsessed with cheese, so when I saw the Join In opportunity to help develop a member-created cheese product on the Co-op app, I had to have my say.

I was one of more than 22,000 members who got involved to share my favourite cheese comfort food to help the Co-op Delicious Food Team develop this melted cheese perfection.

I'm an absolute cheese fiend, so a cheese toastie is the perfect snack for me – a view shared by more than 50% of the other members who got involved, who also said they loved cheese toasties, grilled cheese, and cheese on toast.

'I'm an absolute cheese fiend, so a toastie is the perfect snack for me.'

I was asked all about my favourite go-to cheese, and the popular flavours that I would combine with it.

It's no surprise that Mature Cheddar emerged as the cheese of choice with caramelised onion chutney, black pepper and Worcestershire sauce also winning the flavours vote.

I love the member-created product packaging and, if the picture doesn't make you want a cheese toastie, I don't know what does.

When cooking the toastie, you get that Mature Cheddar melting smell that brings everyone running to the kitchen.

And from the first bite, you can really taste all three of the flavours. You get the Mature Cheddar and black pepper first, then the caramelised onion, and then you're hit with this amazing Worcestershire sauce after taste.

Available in Co-op stores now, the new Cheese on Toast slices are absolutely delicious.

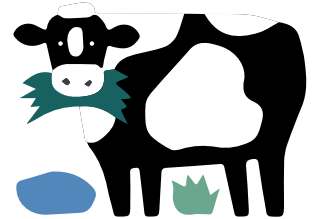
It was fantastic to be able to join in with Co-op in this way. I'll definitely take part in another member-created product again.



When members buy Co-op own brand products - including member-created products - they also help others in their local area. That's because for every £1 members spend on Co-op own brand products, 2p goes to support community organisations and local causes too. If you're a Co-op Member, you can join in and get involved in many exciting opportunities by visiting <https://joinin.coop.co.uk/opportunities>

Farming through challenges and change

With a rising population, the job to feed the nation is of growing importance. Our suppliers across all sectors are facing many challenges, not least the rising prices we are all experiencing. But what does this mean for our suppliers and how does this impact the prices on shelves?



The war in Ukraine is having a major impact on global commodities – for example, fuel prices have risen across Europe by 44.4% since July 2020. For farmers, who need to fuel the tractors they use to feed livestock and the machinery needed to grow and harvest crops, this has obviously increased their running costs.

However, the increase in fuel prices has also had a knock-on effect on the cost of nitrogen. Nitrogen is a key component for many fertilisers used on crops to help them grow. Fertiliser prices have risen to record highs, with an average increase of 124% since 2021. This has meant farmers have had to reduce their use of fertilisers, which may lead to fields being less productive and crop yields being lower.



This is not the only impact the war in Ukraine is having on our farmers. Ukraine is the second largest grain exporter in the world. This has led to a volatile grain market and rising grain prices, with an average increase of £71 per tonne in a 12-month period. Grain is a key ingredient

in animal feed, so this has put pressure on British farmers as the cost of feeding their animals rises.

Grain-market volatility has also led to challenges for farmers planning for the future – with uncertain prices, it can be incredibly difficult to forward plan and budget.

The war in Ukraine has also impacted aquaculture and fisheries. The fishing industry has equally seen a drastic rise in feed price and the cost of overheads. The war has also led to the implementation of a 35% tariff on fish imported from Russia. The UK is not self-sufficient when it comes to whitefish – in 2020 we imported over 430,000 tonnes. Russia controls 45% of the global whitefish supply, so removing fish imported from there has increased seafood prices and significantly impacts finding alternative sources of supply.

A recent challenge for farmers has been rising energy prices, which are set to rise by 80%. The impact is unavoidable, with farmers having to continue to use electricity. These challenges have led to farmers struggling to futureproof their business and plan for the year ahead.

These rising prices impact the whole supply chain – a key example of this is the closure of UK fertiliser factories, which impacts carbon dioxide availability alongside the rising fertiliser prices. Carbon dioxide plays a key role in keeping food fresh and is used in the processing of meat products.

Change and challenges are a part of every farmer's day-to-day life, from unpredictable weather to global issues. At the Co-op, we provide our farmers with the opportunity to develop their training and skills to help create efficient and resilient farm businesses.

In these challenging and uncertain times, our farmers continue to remain resilient and able to produce high-quality, responsibly sourced food which continues to be stocked on our shelves.



The future's bright with our new teacher training scheme

By Nick Speight, Chair of Co-op Academy Failsworth

In my Co-op role, I am responsible for Learning & Development. Training is extremely important to me. Through my role as Chair at Failsworth, it's always been wonderful to observe early career teachers in training and in the classroom. I see their potential and watch them grow in confidence. I'm hopeful that Co-op Academies Trust's new partnership with Bright Futures will allow more trainees to find employment as highly skilled early career teachers within our region.

We announced the partnership in January of this year with the aim of adding value to initial teacher training across the primary and secondary school levels offered by the Trust.

The Trust saw a need to recruit and retain great teachers across the three hub areas of Greater Manchester, West Yorkshire, and Staffordshire & Merseyside.

Co-op Academies Trust is approaching 30 academies, with an aim of expanding to 40 by 2025. Teacher recruitment has been a nationwide problem for the past 10 years, and we're recruiting more teachers than ever before. Last year saw a 65% increase in teacher training applications. There's never been a better time for us to develop our own teacher training programme.

It allows us to train new teachers who can understand, appreciate and learn about the Co-op difference from day one. Throughout their training, they will get a unique opportunity to become teachers who live the Co-op values. The brand-new teacher training scheme offers a hands-on approach to its trainees, where they become an associate teacher in a placement school from their very first day of training.

‘Throughout their training, they will get a unique opportunity to become teachers who live the Co-op values.’

Co-op Academies will be working with Bright Futures SCITT to bring together expertise from across the Trust’s primary, secondary, special and further education provisions in an aim to promote excellence in all aspects of education.

The trainees will benefit from focused, central and school-based training, working in our academies on the 15 courses we offer: Primary 3-7, Primary 5-11, Primary SEND, English, Mathematics, Biology, Chemistry, Physics, Geography, History, Religious Education, Art & Design, Spanish, Computing and Design & Technology.

All trainees will benefit from being on our PGCE School Direct course, which means being in the classroom from day one, working and training with our outstanding practitioners and understanding what it means to be a Co-op teacher. The PGCE element is facilitated by the University of Manchester, which has an outstanding record regarding initial teacher training.

We encourage people from all backgrounds to apply. We receive applications from graduates and career changers alike. We’d recommend that you gain some school experience before applying to see if teaching is right for you, but this isn’t a requirement, and we’ll consider absolutely anybody who applies. Applicants will also be able to choose the academy they wish to train in.

Successful applicants will be invited to an interview arranged by the Trust. The interview has a few stages:

- a short pupil-based activity where you'll prepare a lesson walk through
- a hidden task revealed at the time
- a formal interview with Trust staff
- a task to assess your written communication skills.

If you have family or friends looking to get into teaching, why not let them know about the scheme? You can find more information at coopacademies.co.uk/co-op-academies-trust-itt. To apply, you can visit our course catalogue: coopacademies.co.uk/our-courses/



Cookbooks and the Co-op celebrity chef

Enquirers to the archive sometimes come across the same orange-coloured cookbook with lurid pictures of pies, scotch eggs and (of course) tinned vegetables. Often used in the run-up to Christmas, they were a familiar sight in kitchens through the 1960s and 70s.

Family Fare was produced by the Co-operative Wholesale Society in 1955. It came with a recommendation from 'Jacqueline Rose - The TV Cook'. Her black and white photograph appears in the top right-hand corner of the cover.

Rose was a radio and television broadcaster specialising in young people's programming for the BBC. At the time, the best-known celebrity cook was Philip Hubert Kendal Jerrold Harben and he was succeeded on television by Phyllis Nan Sortain Pechey (better known as 'Fanny Cradock') in the 1960s.

In later decades, television cooking programmes made dozens of cooks into household names but Rose has slipped into almost total obscurity except for a handful of clips in the BBC archives and in our own co-op collections.

Cooking for ordinary people

'Jacqui' Rose was a favourite celebrity for the co-operative movement and her early approach was to teach the basics of household cookery and hosting to 'ordinary people' making pie and potatoes, as opposed to those throwing dinner parties with ballgowns and perfect souffles. In her BBC shows she often has a child with her, learning to make a simple meal. Although these are always girls, she chats to them about their lives and the things they are interested in while cooking. She would also refer to the camera crew and production team during filming, which was an unusual 'reality' approach for the time.

She appeared in numerous CWS films (as both herself and acting as a character), at a time when working-class households were starting to acquire the

conveniences which had been available to more affluent households for years. Slum housing was being torn down and the days of cooking over fireplaces were coming to an end. After the Second World War, better housing stock, internal plumbing, gas cookers and refrigerators as well as cheaper and wider varieties of food meant that a more socially mobile generation was looking for inspiration in the kitchen.



CWS Federation Flour factory worker, Bristol, 1940s.



CWS Silver Seal Margarine advertising float.

'Slum housing was being torn down and the days of cooking over fireplaces were coming to an end.'

There was a growing concern that as more young women went out to work, domestic skills might suffer.



Cover and inside pages of Family Fare, CWS 1955.



In 1955, CWS labs released an information film called 'The Right Mixture', explaining the scientific way to bake a perfect cake in a busy household, showing all the modern equipment one might now expect.

Father holds the fort

Another film made the same year (advertising Shortex cooking fat) was called 'Father holds the fort'. It is set in a young couple's kitchen as the wife goes out for the day, asking her husband to help with preparations for a dinner with another couple that evening. Predictably, he has no idea how to make the required meat pie and makes a terrible state of the kitchen, so Jacqui comes to the rescue, explaining how to do everything right for the next time. 'Father' is then seen in a train carriage the following day, telling the story of his domestic achievements to his somewhat shocked fellow commuters.



Colour still from Co-op Trade Fair Film, Newcastle, 1955.

The Family Fare cookbook was promoted at a trade fair hosted by the Newcastle Co-operative Society and given away next to a stand showcasing the recipes in a 'pop-up café' as well as a 'coffee and soda bar' in the American style popular with teenagers.

Our archive has a silent film of the event, at which family groups attended demonstrations of everything from food products to furniture testing or watched fashion shows.

Tricky marketing

The information films on 'how to cook' were shown after the trade show at society meeting rooms all over the country, and thousands of books were given away in co-op shops to members collecting their Christmas dividend. It was partly done to advertise the use of CWS cooking fats and margarines, which had been tricky to market compared to traditional butter.

The recipes are mostly family meals and items for special events (birthdays and occasions for parties and Christmas). All featured co-operatively made products like Federation Flour, Silver Seal Margarine, jams and spreads, and tinned vegetables made in Lowestoft under the CWS 'Waveney' brand.

One very strange cake suggestion on page nine is a 'Mushroom Cake' (not actually flavoured with mushrooms, thankfully). This consisted of two sponge

cakes, flavoured with coffee essence, cut into shape, and iced in grey to look like an upturned field mushroom. Another suggestion is making 'American' breakfast eggs but frying them in a piece of white bread with a hole cut in the centre and an extra piece of fried bread on top. Incidentally, fresh eggs had only recently come off the food ration and this serving method had been used for dried egg powder substitutes to prevent the mixture falling apart while cooking.

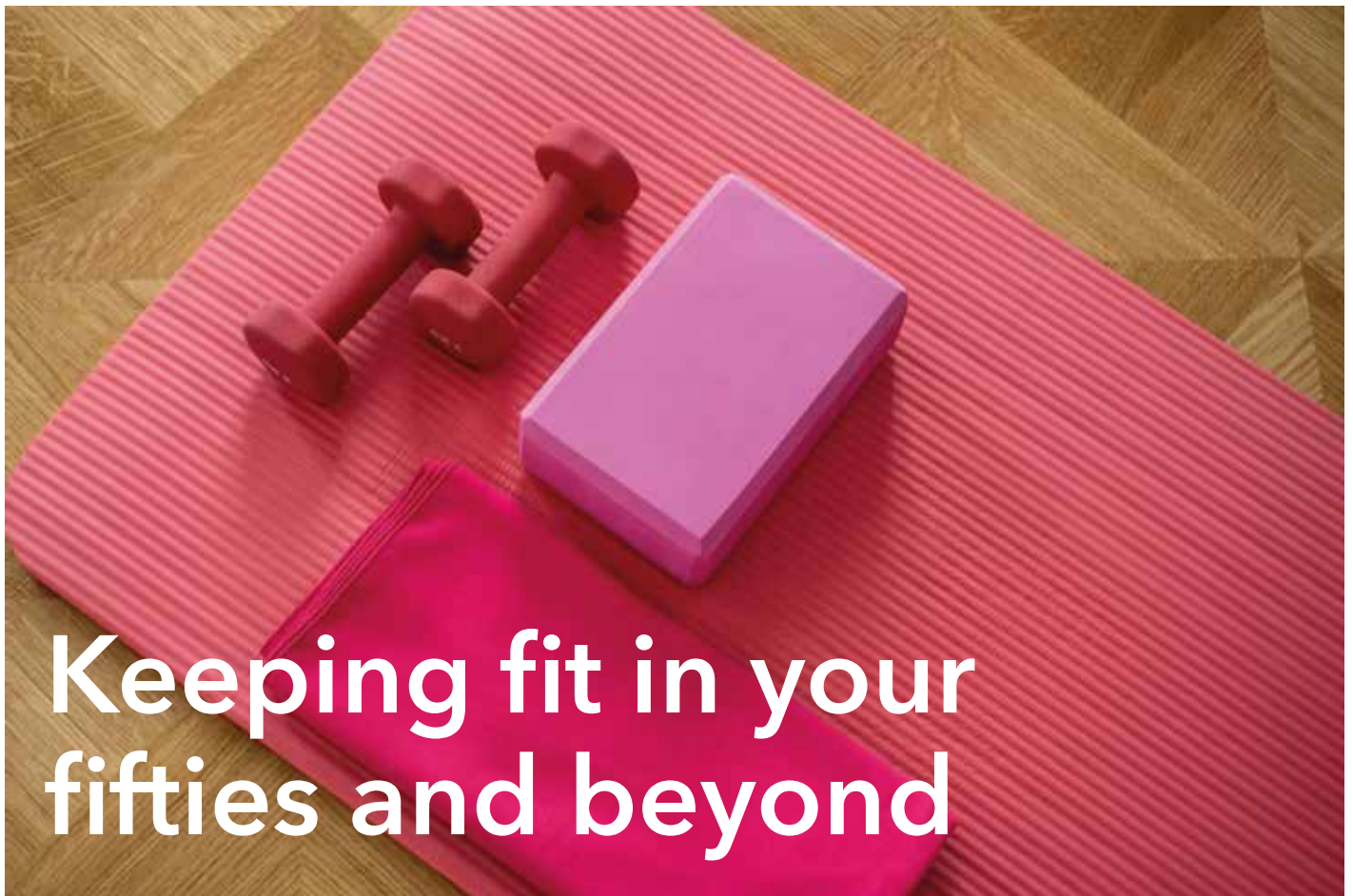
Today's recipe suggestions can be found in *Evergreen*, as well as online and in food writers' blogs as well as in the ever-popular TV chef format – especially in the festive season. This Christmas, why not have a look for an old recipe book and try to revive a culinary 'blast from the past' to share with other *Evergreen* readers?



Above: Why? Page from Family Fare (How to avoid problem cakes).



Left: Original packaging for CWS Federation Self Raising Flour.



Keeping fit in your fifties and beyond

When it comes to staying fit, age is just a number for the likes of Fauja Singh and Julia ‘Hurricane’ Hawkins. Singh retired from marathon running at the age of 101, while 105-year-old Hawkins is still breaking world records with her sprinting.

Even if you’re only half their age, there’s plenty you can do to improve your fitness without having to break any records. Government guidelines recommend at least 150 minutes of moderate-intensity activity a week, such as brisk walking, swimming or cycling, or 75 minutes of vigorous-intensity activity, like running or playing sport.

Benefits of getting fit at 50-plus

There are plenty of reasons why it’s good to clock up those active minutes. It’s great for your physical health, reducing the risk of serious conditions such as heart disease, diabetes and some cancers.

Your bones and joints will also thank you. From age 30 we start losing muscle mass and bone density, but some weight-bearing exercise like dancing or aerobics, or resistance work like weightlifting, can help to slow and even stop this process.

This can keep conditions like osteoporosis at bay, and reduce the risk of falls.

Getting fit is also great for your mental health. Undertake any type of aerobic exercise and your brain will release feel-good chemicals such as endorphins and serotonin. Plus, as many fitness activities involve other people, you’ll get the benefits of an active social life.

How to get fit in your 50s

Finding an activity you enjoy is key, and there are loads to try. Local newspapers, leisure centres and community noticeboards will have details of what’s on in your area. Here are some ideas to inspire you.

Adrenaline junkies

If you fancy something energetic, running, cycling and triathlons are an option. Going out for a run or bike ride with friends, joining a club or getting involved with parkrun are great ways to get started. Parkrun organises free 5k runs every Saturday morning, in more than 750 locations in the UK, plus even more around the world.

Gym bunnies

Joining a gym or leisure centre is a great way to try out activities, with everything from badminton to boot camp on offer. Group fitness classes suit many people, with a regular diary date helping to make exercise a habit.

Bodybuilders

You might also want to try your hand at weightlifting. This is becoming increasingly popular among older people as it builds muscle, making it easier to perform everyday activities. The benefits could be even greater, with a 2019 study from the Exercise Medicine Clinic in Brazil finding that older people who lift weights live longer. However, the scientists do warn that lifting really heavy weights can reverse the trend.

Everyday exercisers

Exercise doesn't even have to be mega-energetic to feel the benefits. Going for a brisk walk, or activities such as dancing

and walking football will all get the heart pumping and give you that post-exercise glow. You might even want to add in some more relaxing activities such as Pilates, yoga or tai chi. These are great for your mental wellbeing but also increase strength and mobility.

Starting your 50-plus exercise programme

Before you start a new exercise programme, it's sensible to speak to your GP. They'll be able to tell you which activities are suitable and may even recommend some you hadn't considered. If you have a medical condition such as diabetes or high blood pressure, they might prescribe an exercise referral scheme. These are subsidised programmes where an instructor works with you to improve your fitness.

Whatever you do, and however you do it, you're never too old to start enjoying the health benefits of getting fit. As well as getting a regular fitness routine, you might want to consider a regular life insurance routine. An over-50s life insurance policy is a simple way to leave your loved ones a lump sum.

Find out more about over-50 life insurance and, to get a quote for your own cover, visit coop.co.uk/evergreen50

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



Ways to remember

After a burial or cremation there are lots of ways to remember someone.

It's a very personal choice, and something that can help give you comfort now and in years to come.



You could choose a memorial bench for a special place, a decorative urn to keep at home, a memory bear made from their clothes or a headstone memorial which provides a place to visit and reflect on times together.



Scatter...

After a cremation, you could choose to scatter ashes.



Bury...

Choose a fitting casket and bury the ashes at a cemetery or at home.



Wear...

Fingerprints, signatures and ashes can all be kept close by within jewellery.



Grow...

A living memorial, such as a memorial tree.



Keep...

Precious photographs and clothes can be transformed into a lasting memento or keep the ashes close with an elegant urn.



Commemorate...

Hold a memorial event with friends and family.



Headstone memorials...

Provide a lasting tribute to your loved one's memory.



Cremation and smaller memorials...

Often used on cremation plots after a burial of ashes.



To see the full range of our Memorials and Remembrance products, please scan the QR Code, visit www.coop.co.uk/memorials or you can visit, or call, your local funeral home



Grief: supporting yourself and others

Our communities are at their strongest when we're supporting each other. Since launching our partnership, Co-op and Cruse Bereavement Support have created some useful online content to support those going through a bereavement.

What is grief?

Grief is our own private, inner response to losing something or someone important.

There isn't a right or wrong way to grieve or a time frame. How you feel and how long grief lasts is different for everyone.

What to say when someone dies

It is normal to be unsure about what to say when someone has been bereaved.

The most important thing is to listen. Be genuine, kind and start with something like, "I'm sorry to hear that your Dad died."

When to get extra help

Avoiding socialising and losing interest in what you used to love are some of the signs you might need more support. Cruse Bereavement Support and Cruse Bereavement Care Scotland are there to help.

For more resources, if you are grieving, feel isolated or lonely, visit our online community centre, Co-operate, www.co-operate.coop.co.uk. It's a place to do good things: meet new people, learn a new skill or volunteer. Whatever feels good for your health and wellbeing.



Debunking the myths and normalising grief

✗ **Myth:** Grief passes after a certain time period

✓ **Fact:** There is no set timeline for grief

✗ **Myth:** Talking about it makes it worse

✓ **Fact:** Talking helps to process your grief

✗ **Myth:** Life goes back to normal after a bereavement

✓ **Fact:** Grief can revisit you at any time

✗ **Myth:** The stages of grief are the same for everyone

✓ **Fact:** Grief is a journey that varies from person to person

✗ **Myth:** You have to cry to grieve properly

✓ **Fact:** There are no right and wrong ways to grieve

✗ **Myth:** You shouldn't feel relieved or angry after a death

✓ **Fact:** It's OK to feel these emotions



As a Co-op Member, you benefit from exclusive member discounts

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

Co-op Funeralcare is a trading name of Funeral Services Limited, a registered society registered 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-operative Group.



It's what we do

Are your home and savings properly protected?

Even with a legally valid will, there's a risk that in the future your loved ones might not be provided for in the way that you'd hoped. There are also certain risks that a standard will, on its own, cannot prepare you for, such as property fraud, the loss of your home to care fees or management of your finances if you become unable to make decisions because of an accident or illness.



Common misconceptions mean that many families and individuals unknowingly face risks, which could be addressed with the right planning. As an *Evergreen* reader, you can get a free legal review, to help you understand how to get protection against property fraud, care fees, illness, accidents and more.

These are some of the most common questions that will be discussed with you as part of your free legal review:

Can my family make decisions for me if I can't make them myself?

If you ever lose the ability to make your own decisions, either through an accident or illness, no one automatically has the legal authority to manage your affairs for you. This includes

managing your finances, paying your bills or making decisions about your medical treatment or care. Many people assume that their spouse, partner or children will be able to step in and take care of things for them if needed, but in reality, no one can unless there is a lasting power of attorney in place already. This is a legal document that lets you appoint someone you trust to step in and make decisions for you. So you have the protection you need, when you need it.

If you lose capacity and you don't already have a lasting power of attorney, your loved ones will need to apply to the Court of Protection instead, and the court will decide who to appoint to manage your affairs. This process can be long, expensive and complex, and no one can make decisions about your finances or health and welfare in the meantime.



If you want peace of mind that someone can look after your affairs as soon as you need them to, consider making a lasting power of attorney. In your free legal review, we'll explain how a lasting power of attorney works and explain your options to you.

Could my home be sold to cover care fees?

If you or your partner need to go into residential care in the future, your home could need to be sold to cover the cost of this care. The local authority will carry out means testing to establish whether the person going into care is eligible for financial support. If they aren't eligible for this support, then their assets will need to be used to cover their care fees.

With the right planning, you and your partner can each ringfence part of your home's value so that it's protected against being used for the other person's care fees. During your free legal review, we'll explain who's liable for care costs and how to protect the value of your home through the use of trusts.

Could I accidentally disinherit my children if I get remarried?

If you have children from a previous relationship and then get married or enter a civil partnership with someone new, your children could be accidentally disinherited. This is because getting married or entering a civil partnership automatically voids any existing will you have. Your new spouse or civil partner would be recognised as your main beneficiary under inheritance laws. Once your estate passes to them, they can make a will leaving it to anyone they choose, or it could be redistributed to their next of kin under inheritance rules if they don't have a will. These rules don't recognise step children, so your children could be disinherited entirely.

When this happens, it's called sideways disinheritance. During your free legal review, we'll help you to understand the risk of sideways disinheritance and how you can effectively mitigate this risk to ensure your children are provided for in the way you want.



Your free legal review

During your free legal review, you will be helped to understand what risks you could be facing personally, and how you can effectively mitigate these risks.

Your free legal review will cover:

- How to protect your assets in the right way with the right will
- How to manage your utility and subscription accounts, in case you ever lose capacity to make decisions
- How a lasting power of attorney can enable someone you trust to help you with important decisions
- What your Inheritance Tax liability is and ways you can reduce this
- What lifetime gifts you've made and any potential tax implications
- How to protect yourself from property fraud
- How to protect your digital assets
- How to protect your joint assets and joint accounts
- What your options are around funeral wishes and organ donation.

There's no obligation to take out any legal products or services after your review, but if you do, then as an *Evergreen* reader you'll receive an exclusive 15% discount on these (until 31 January 2023).

Book your free legal review now, by calling 0330 606 9422. Quote 'Evergreen102022'.

Offer terms & conditions

A legal review is a review of your circumstances and estate-planning objectives - there is no charge to you for this review and we'll provide helpful hints, tips and things to think about. We are not financial advisers and will not provide individual tax advice beyond considering your general estate-planning needs. If we recommend any estate-planning product or service, we'll provide you with a fixed fee for that service. Payment will be required for any product or service you wish us to undertake on your behalf. Co-op Legal Services will not be accountable for any errors or omissions in legal documents considered as part of the legal review which were not written or prepared by us, or where you have failed to provide us with relevant documents when we undertake the legal review.

The discount of 15% will be applied once per sale and is only redeemable against estate-planning products purchased prior to 31/01/2023 when quoting 'Evergreen102022' prior to purchase. 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 authorised and regulated by the Solicitors Regulation Authority (567391).

Time to CELEBRATE

Platinum wedding anniversary

Born a day apart at 93 years young, William and Jane Hogg, otherwise known as Bill and Jean, have celebrated their platinum (70th) wedding anniversary.

They met at the Peirshill dancing hall in Edinburgh at the age of 16. 'She was a smasher,' recalls Bill. They later found out they were born on the same street and that their mothers were friends who used to walk up the street together, pushing the prams alongside each other.

They continued to meet after work to go dancing until Bill was called into national service for the RAF (age 18). Over the next two years they kept in touch with letters. Jean was working as a secretary for the accountant for St Cuthberts Co-op, Edinburgh at the time.

After his national service, Bill served 40 years for CIS, starting as an agent and being promoted over the years to inspector, assistant manager and then manager in Kirkcaldy.



Jean stopped working to raise their children, Billy (born 1954, died 2005), Brenda (1957) and Valerie (1959), but she returned to work for The Royal Liver for 10 years before retiring at the age of 60.

The family has now grown to seven grandchildren and 16 great grandchildren.

Bill and Jean have been inseparable since the day they met and were truly made for each other.

Unfortunately, just as this issue of Evergreen was being finalised, we were informed that, sadly, Jean had passed away. However, her family wanted us to publish this article as a tribute to Bill and Jean's enduring love.

Diamond wedding anniversary



Dave and Margaret Thompson celebrated their diamond wedding anniversary on 18 August with their son and a small number of close friends at their home.

After leaving HM Forces in 1971, where he served for 12 years, Dave joined the funeral group in Sunderland and South Shields over a period of 31 years.

100th birthday

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

Mrs M Mark	Mrs GI Warman
Mrs B Cruse	Mrs E Whiteford
Mrs E R James	Mr J Hill
Mrs E Macfarlane	Mrs MM Pirie
Mr AJ Hall	Mrs E Phillips
Mrs G Casey	Mrs JD Campbell



Mary Pirie's husband Kenny Pirie worked as a CIS insurance agent at the Aberdeen office, retiring after 28 years' service. His 'book' on retiring continued with his son, Edward Pirie who retired from that role 20 years later. Kenny and Mary were great ballroom dancers and led the dancing at the then very popular dinner dances. She was very excited to receive a card from the Queen.



Gladys Casey celebrating her 100th birthday with her very special birthday card from the Queen. Gladys had an amazing weekend celebrating with all her family, including 11 great grandchildren.

Win a night at a boutique hotel in Brighton

Win an overnight stay for two people, including dinner and breakfast, at the New Steine Hotel - a boutique hotel like no other which has been fully refurbished prior to its reopening in May 2021.

Win
A seaside stay for two



Located in central Brighton on a square with a sea view, and just a few minutes' walk from the Brighton Pier, local attractions and Brighton Lanes, it's the perfect location for your stay.

Combining some original Georgian features with a modern and crisp décor and original artwork, the New Steine Hotel offers a unique French/English boutique style.

Choose from a range of double, twin and family rooms, all of which have an en-suite, USB plugs, flatscreen TV (with up to 47 freeview channels), direct dial telephone, and tea & coffee-making facilities.

Parking is available at £8 per 24 hours.

Our award-winning breakfast offers a selection of delicious homemade food using local produce.

Our French bistro is open daily from 6pm where you can taste some authentic French food made by the best traiteur in France.

How to win

Win an overnight stay for two people, including dinner and breakfast. 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

A platinum anniversary is one which celebrates:

- A 75 years**
- B 70 years**
- C 60 years**

The closing date is Friday, 27 January 2023. The winner will be selected at random from all the correct entries received.

Reader offer

We offer a personal and impeccable service at affordable prices, with a 10% to 15% discount when booking direct and mentioning *Evergreen*.

So, come and try it, you won't regret it!

newsteinehotel.com

Dream desserts

We asked our chef to share his ideas for the best festive desserts – perfect when you fancy a change from Christmas pud



Q What makes the ultimate festive dessert?



A 'The desserts at Christmas are just as important for me as the main course. I like to make sure that they're a real celebration in themselves.

'For me, something full of chocolate is one of the best ways to finish off a meal. The tiffin tart will definitely be the centrepiece of our table this year. It's an indulgent recipe to follow a roast, but as a rich Christmas pudding with lashings of brandy sauce is traditional, I think we'll manage! And don't forget, you'll find lots of amazing desserts at your local Co-op, too.'

Dai Llewellyn, Co-op executive innovation chef

HAZELNUT PAVLOVA WITH CHAI CREAM **V** **GF**

Give the classic pavlova a festive twist with a vanilla chai-flavoured cream and cinnamon-infused fruits

Ready in
1hr 45
Plus cooling

Serves
10

DAI'S TIPS:

'This showstopping meringue will really turn heads, and the best bit is that you can get most of it ready in advance. Make the meringue and roast the fruits a day ahead – store the meringue in an airtight container until you're ready to assemble it. You can also swap in other fruits, depending on what you've got in your fruit bowl.'

- 3-5 Co-op plums, halved**
- 2 small Co-op conference pears, peeled, halved and cored**
- 40g dried apricots, halved**
- 2 cinnamon sticks**
- 255g Fairtrade caster sugar**
- 4 Co-op British free-range egg whites**
- 1 tsp cornflour**
- 1 tsp white wine vinegar**
- 1 tsp vanilla extract**
- 40g Co-op whole hazelnuts, toasted and finely chopped, plus extra roughly chopped to decorate**
- 300ml Co-op double cream**
- 1 vanilla chai teabag**

1 Preheat the oven to 200°C/fan 180°C/gas 6. Put the plums, pears, apricots and cinnamon in a roasting tin. Sprinkle over 30g of the sugar, plus 3 tbsp water. Roast for 20 mins, turning once, until softened.

2 Meanwhile, whisk the eggs into stiff peaks in a clean bowl. Whisk in the remaining sugar, 1 tbsp at a time, mixing well after each addition, until firm and glossy. Fold in the cornflour, vinegar, vanilla extract and most of the finely chopped hazelnuts.

3 Take the fruit out of the oven and leave to cool, turning it in the syrupy juices occasionally. Turn the oven down to 150°C/fan 130°C/gas 2.

4 Mark a 21cm circle on a sheet of greaseproof paper, turn it over and use to line a large baking tray. Spoon the meringue mixture onto the lined baking tray, spreading to fit the marked circle and making a slight dip in the centre. Sprinkle with the remaining finely chopped hazelnuts. Bake for 1 hour 15 mins. Turn the oven off, leave the door ajar and allow the meringue to cool fully.

5 To serve, whip the cream into soft peaks in a large bowl. Tear open the chai teabag and fold the contents into the cream. Spoon on top of the meringue, followed by the roasted fruit and syrup. Decorate with the roughly chopped hazelnuts.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1343kJ 321kcal	18.4g	9.3g	34.9g	0.09g
16%	Med 26%	High 46%	High 39%	Low 2%

% of an adult's reference intake. Carbohydrates per serving: 36g

MINCE PIE ICE CREAM TERRINE **V**

Here's a delicious new way to enjoy mince pies. This terrine is easy to prep, then all you have to do is chill!

Ready in

35

Plus freezing

Serves

10

DAI'S TIPS:

'The chocolate holly leaf decorations are well worth the extra effort, but if

you run out of time, you can just cut large shavings from the end of a bar of chocolate and arrange them on the terrine instead. Mint leaves also make a nice decorative addition. You might find it helpful to lightly oil the terrine mould, so that the cling film sticks a bit better and you can push it right into the corners.'



THE METHOD:

2 x 500ml tubs Co-op Irresistible clotted cream vanilla ice cream
4 Co-op mince pies, crumbled
150g Co-op raspberries
50g Co-op sweetened dried cranberries

FOR THE LEAF DECORATIONS

40g Co-op Fairtrade dark chocolate
8 holly leaves (as flat as possible), washed well, to use as moulds

- 1 Line a 900g loaf tin with cling film, letting the excess hang over the sides. Take the ice cream out of the freezer. Allow it to soften just enough for you to scoop it into a bowl.
- 2 Working quickly, mash the ice cream with a fork, then fold in the crumbled mince pies, most of the raspberries and the cranberries (it will still be very stiff at this point). Spoon into the tin, flatten and level with the back of the spoon. Fold over the excess cling film and freeze for 3-4 hours or overnight if time.
- 3 For the leaf decorations, melt a third of the chocolate in a heatproof bowl over a pan of simmering water, stirring until smooth. Brush it onto the underside of each holly leaf, then chill until set (about 1 hour). Repeat to add two more layers of chocolate, chilling to set after each one. Peel away the holly leaves.
- 4 Remove the terrine from the freezer 10 mins before serving. Turn out onto a chilled plate and decorate with the reserved raspberries and chocolate leaves.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1329kJ 318kcal	17.9g	10.6g	27.8g	0.14g
16%	Med 26%	High 53%	High 31%	Low 2%

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

DID YOU KNOW...

... that you can get rewards when buying Co-op branded products when you're a Co-op Member?





CHOCOLATE TIFFIN TART V

You can make this indulgent tart a day in advance

Ready in
55

Plus cooling & chilling

Serves
10

OCCASIONAL TREAT

DAI'S TIPS:

'Be creative with your toppings – it's a great way to get the kids involved. To really bring out the flavour, you can stir a splash of **Co-op Delaney's Irish Country Cream** or coffee into the chocolate mixture.'

THE METHOD:

200g Co-op plain white flour, plus extra for dusting
100g Co-op unsalted butter, chilled and diced
1½ tbsp Fairtrade icing sugar
1 Co-op British free-range egg yolk
150g Co-op Irresistible Fairtrade 70% cocoa dark chocolate, finely chopped

300ml Co-op double cream
2 Co-op all butter shortbread fingers, roughly chopped
40g Co-op walnut pieces
30g Co-op glacé cherries, quartered
30g Co-op seedless raisins
½ tsp gold glimmer sugar

1 Blitz the flour, butter and icing sugar in a food processor until it resembles fine breadcrumbs. Add the egg yolk plus 2 tbsp cold water and pulse until a crumbly dough forms. Turn onto a floured surface and knead until smooth. Shape into a flattened oblong, wrap in cling film and chill for 30 mins.
2 Roll out the pastry on a lightly floured surface and use to line a 34cm x 10cm rectangular loose-bottomed tart tin, leaving any excess pastry raised over the edges. Chill for 30 mins, then trim off the excess pastry and prick the base all over with a fork.
3 Preheat the oven to 200°C/fan 180°C/gas 6 and put a baking tray inside to

heat up. Line the pastry case with baking paper and fill with baking beans. Bake on the heated tray for 20 mins, until the edges are pale golden. Remove the beans and paper, and bake for a further 8-10 mins, until the base is crisp and golden. Leave to cool completely.

4 Put the chocolate in a heatproof bowl. Heat the cream in a small pan until almost boiling. Pour it over the chocolate, leave to stand for 1 minute, then stir with a wooden spoon until smooth and glossy.

5 Pour the chocolate mixture into the pastry case, then chill in the fridge for 20-30 mins. Scatter with the shortbread, walnut pieces, cherries and raisins, then sprinkle over the glimmer sugar. Chill for 2-3 hours more, or until set. To serve, remove from the tin and slice.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1754kJ 422kcal	32.2g	18.3g	12.6g	0.06g
21%	High 46%	High 91%	Med 14%	Low 1%

% of an adult's reference intake. Carbohydrates per serving: 28g

Take a walk down memory lane (or should that be Co-operation Street?)

As Centenary House, the old Co-op building on Regent Road, Morecambe, approaches its own centenary, an exciting heritage project - 'Co-operation Street' - is being run by a Morecambe-based community group called 'Good Things Collective'.

As well as raising funds to redevelop the building for use as a creative community hub, Good Things Collective is working with Morecambe Heritage Centre and the Co-operative Heritage Trust, having received £9,885 in funding from The National Lottery Heritage Fund. Made possible thanks to National Lottery players, the Co-operation Street project aims to capture as much history about the Centenary House building, the Co-operative Society and Morecambe's West End as is possible - dating back to the time when Morecambe was a thriving seaside resort.



'Co-operation Street is an important opportunity for us at a time when we are actively trying to restore Centenary House. Building on the ethos of co-operation and sharing resources and the benefits this brings in terms of strengthening communities, the project gives us a chance to learn what the Co-operative Society meant to people historically, what it stands for now and how this relates to the people of Morecambe today,' says Beki Melrose, Co-Director of Good Things Collective.

Banners and beehives

Recently the Collective visited the original store of the modern co-operative movement in Rochdale, accompanied by local schoolchildren

from Bay Leadership Academy, and then the Co-operative Archive in Manchester with members of the community. They were able to study the Society's banners (which would once have been displayed or carried on marches). Inspired by these banners, workshops are being set up in which brand-new banners will be created.

Historically the banners contained images and mottos symbolising co-operative principles. The images used included those of a beehive (implying industry), a wheat sheaf ('one stalk of wheat cannot stand alone'), a honeysuckle blossom (friendship) and a rainbow (the symbol for the International Society - each colour having a special



Located on a main thoroughfare leading to the promenade and next to the first traffic lights in the town, it became as important a feature in Morecambe as the Winter Gardens, the ice-cream parlours and the cinemas.

Currently it is little more than a shell – however, its potential is immense. In many ways its journey mirrors the rise and fall (and hopefully rise again) of the town.

significance). The mottos are just as interesting – one of them ‘Labor And Wait’ employed the American spelling for labour in order to show support for the anti-slavery movement.

‘The banners we saw being carefully unravelled at the Co-op heritage store were beautifully kept, and beautifully made. Lush satins and velvets of deep blues and reds and a palette of gorgeous paints and embroidery threads embellished the fabrics with amazing artistic skills. But they are not just pretty things – women got together in collective groups to make these, to send powerful political messages, to encourage people to stand up for their rights,’ explains Charlotte Done, a local artist and community volunteer.

Co-operative concerns

Many of the co-operative concerns – affordability of housing and food, as well as improvements in working conditions and availability of education – are as relevant today as they were when discussed by the Rochdale Pioneers in 1844.

‘As a charity set up to preserve and share the story of the co-op movement in the UK, the Co-operative Heritage Trust is delighted to see old co-op buildings being re-imagined and used for creativity and development for modern people,’ comments Liz McIvor,

Manager of the Cooperative Heritage Trust. ‘The early co-operators believed in the power of communities coming together to make the best of their resources; projects like this bring meaning to the values established by these working-class people nearly 200 years ago.’

‘The early co-operators believed in the power of communities coming together to make the best of their resources.’

Centenary House was originally built in 1927 and was extended in 1960.

Over the years it has provided for thousands of Sandgrown’uns – selling everything from food and furniture to savings and funeral plans. The well-known comedy actress Thora Hird worked there after she left school, picking up many of the voices for her subsequent act.

This project also aims to capture voices – the voices of co-operative workers, members and shoppers, their entertainment, culture and community – and, in so doing, bring to life Morecambe’s golden days when the Co-operative Building, the first department store in the town, was the heart of the West End.

Get involved

The Co-operation Street project would love to hear from you! There are lots of ways you can become involved in the project:

1. Share and have your memories and stories recorded by the project team.
2. Loan or donate your photographs, artefacts or memorabilia to form part of an exhibition.
3. Attend workshops and sharing events.
4. Make an artwork for the upcoming group exhibition ‘The Art of Cooperation’.
5. Visit the exhibitions in Morecambe Arndale in collaboration with Morecambe Heritage Centre opening on Saturday, 26th November

For further information and enquiries please contact:

beki@goodthingscollective.co.uk

Visit: **goodthingscollective.co.uk/cooperationst**

One stitch at a time

Threading a needle is the start of developing a simple hobby that will give you great satisfaction, earn you compliments and will very possibly keep you up late. You may have tried it at school but now is the time to rediscover it and fall in love with cross stitch.

The act of making a stitch and then adding another at right angles doesn't sound like much, but multiply that action and you will find yourself building beautiful, embroidered pictures.

The art of cross stitch has been around for centuries so it's a chance to feel part of an incredible tradition. This skill hasn't changed since young girls created samplers of their work for practice and reference back in the 1700s - except that we no longer have to dye our own threads or weave our own fabric before we stitch!

'Cross stitch is a skill within everyone's grasp'

Getting started - or reacquainted - with this kind of stitching couldn't be easier. Start small by buying a kit or finding a chart that appeals online. There's nothing quite like the feeling of laying out lengths of stranded cotton (sometimes known as silks) and looking at the luscious colours. Even before you put needle to fabric, you will enjoy the process and the feeling of calm.



Any stitcher can tell you that they were practising mindfulness before we all knew what it was or how much good it could do us.

Squares & symbols

Cross stitch is worked from charts where a coloured square or symbol represents one cross stitch. You plot the corresponding position on a piece of fabric and a key tells you the colour to make each stitch. This wonderfully simple concept means that it is a skill within everyone's grasp, a fact that not all embroiderers like.

It was exactly this that gave leading cross-stitch designer, Jane Greenoff, a lightbulb moment. Back in 1995 she was exhibiting her work at a show, when she found herself comforting a fellow stitcher who had approached her in tears. She had been told that her stitching simply 'wasn't proper embroidery' when she had talked to a guild at the show. Jane was incandescent that hours of beautiful work had been dismissed in this way and decided it was time to establish The Cross Stitch Guild, rallying members with the slogan 'Together we count'.





Together we count

The Guild is now 26 years old and still growing and going strong. In 2021 we celebrated our 25th anniversary despite many of our members being in various forms of isolation. During the pandemic many people turned to indoor craft hobbies, such as cross stitch, to keep them occupied and found The Guild in the process. Having a freephone number meant that we were able to chat to our customers throughout that time and we know how much some of them credited their crafts for maintaining their mental health.

Cross stitch requires just the right amount of concentration to keep you in the moment without it being too taxing on the mind. Now we have returned to normal, lots of people have chosen to keep their crafts discovered during lockdown because of the pleasure they bring. Just one word of warning - it is very addictive!



How do I start stitching?

The Cross Stitch Guild offers a wealth of online resources for newcomers - from choosing your fabric and threads to videos specially created to guide you through your first stitches. You don't even have to join to enjoy these resources.

If you do choose to become a member, you can enjoy an exclusive magazine, discounts and so much more.

The Cross Stitch Guild
thecrossstitchguild.com

Freephone 0800 328 9750

 facebook.com/thecrossstitchguild



Play the game you love in a new way

by Stuart Langworthy

In 2012, John Croot (Director of Community Engagement at Chesterfield Football Club) invented walking football to meet the sporting and fitness needs of some of the older members of his Club's community.

Walking football is a unique, small-sided ball game, similar in some respects to regular association football but also with some differences.

The biggest difference is that running is off-limits - this includes jogging! But you can 'walk' as fast as you want, as long as 'one foot is in contact with the ground at all times'.

The rules are very simple - with health and safety the paramount consideration. No physical contact is allowed, all free kicks are indirect and the ball must never go over head height.

'Playing walking football has been the best experience I've had in years. So much fun and so many new friends, and it's all thanks to the Walking Football Association.'

Steve, West Midlands

The growth of the game has been immense in the last few years. The latest figures produced by Sport England suggest that over 140,000 people are now playing the game in England - but it's taken off abroad too and is currently played in over 50 countries.

In 2016 the Walking Football Association (WFA) was formed to try to unify the sport and raise its profile. The WFA is

training referees, setting the laws of the game, inspiring safe and social activity, and developing the game at all levels for all people - both in England and overseas.

There is a national club cup competition, regional teams and teams for people living with long-term health conditions. A World Nations Cup is planned for Manchester in 2023 (having been postponed three times due to Covid), with over 40 teams already registered. England has nine walking football teams, including one for players with Parkinson's - because impairment doesn't mean you can't play walking football.

Walk towards freedom

In Partnership with Sport Parkinson's we ran the first National Cup for Players with Parkinson's, and over 100 players took part. We're also in partnership with England Transplant Team - helping them to provide walking football for their more mature players.

Walking football is an excellent way of staying fit and healthy. Importantly, benefits are felt while having fun, which makes people far more likely to exercise rather than perhaps just seeing it as chore.

You can also get involved in walking football off the pitch. There's a chance to sit on the club management committee, be a team manager, take part in administrative activities, organise fixtures or even just be involved in a social capacity for the good company and friendship.

Find out more about walking football

Visit the WFA website: thewfa.co.uk

Read the guide to walking football: thewfa.co.uk/wp-content/uploads/2019/07/The-WFA-Guide-To-Walking-Football.pdf

Find a club local to you: thewfa.co.uk/club-directory



Could you use a helping hand?

Bank
Workers
Charity

If you're experiencing financial hardship as the cost of living rises, there are industry-linked charities providing support to Co-op pensioners.

Bank Workers Charity

Since its formation in 1883, Bank Workers Charity's unwavering mission has been to support current, former and retired bank employees and their dependants. This is namely achieved through the provision of expert support, advice and in some cases, financial assistance. Importantly, Bank Workers Charity's support and services are free and confidential.

How Bank Workers Charity helped Audrey

Audrey is a retired bank employee who was living on a low income and had started to struggle financially because of rising household bills. Finding it hard to manage, Audrey successfully applied for a grant from Bank Workers Charity to help with her bills and living costs.



One of Bank Workers Charity's caseworkers also identified that she was eligible for disability benefits as she was having problems with mobility caused by arthritis. The caseworker supported Audrey in applying for Attendance Allowance (AA) - which she was later awarded - and liaised with the council on her behalf to get a Disabled Facilities Grant (DFG). Audrey's application for DFG was successful, and she received a walk-in shower to help her bathe more easily. Alongside this, she was also granted extra Pension Credit - receiving the highest rate, of £69 per week, which significantly increased her weekly benefit amount and helped to cover her outgoings.

**Audrey's name has been changed to protect the client's identity*

Get in touch

If you'd like to find out more about how Bank Workers Charity can help, you can call their **free and confidential Helpline on 0800 0234 834** (Monday to Friday, 9am to 5pm, excluding bank holidays).

bwcharity.org.uk/support-for-retirees

NACO Benevolent Fund

With the current cost-of-living crisis impacting so many people, the Charity Trustees of the NACO Benevolent Fund want to remind former NACO members that the Benevolent Fund can support you if you need financial assistance.

The NACO Benevolent Fund is a registered charity, the purpose of which is to provide financial assistance to former NACO members and the surviving dependants of deceased former members who, in the view of the Charity Trustees, are in need of assistance.

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

Should any former NACO member, or the surviving dependants of any former member, wish to make an application for assistance from the Benevolent Fund or wish to nominate beneficiaries for the purpose of receiving the death grant, please use the following contact details:

Write to NACO Benevolent Fund c/o Central Treasurer, Usdaw, Voyager, 2 Furness Quay, Salford M50 3XZ or email nacobenfund@usdaw.org.uk.

Applications received are treated with the strictest confidentiality.

Jane Giffould with gliding instructor Norbert in Essex.



40 years of positive ageing

This year is the 40th anniversary of the u3a movement. The charity was founded in 1982 as a way of promoting older age as a positive rather than a negative experience. And with around 400,000 members, and 1,000 u3as across the UK, the organisation has certainly achieved that.

Whatever subject you can think of, a u3a will be doing it somewhere - from Walking to Talking, Geology to Genealogy, Yachting to Yoga, Kayaking to Climate Change. For an average of £20 per year, you can join your local u3a, giving you access to as many interest groups as you wish, as long as you are no longer in full-time work.

Growing up near Liverpool in the 1960s, as The Beatles took the world by storm, gave Geoff Bibby a lifelong passion for rock 'n' roll.

But his work as an electronics and computing lecturer in Merseyside meant there was little time to pick up the electric guitar - until he retired and his dreams of rocking out became a reality.

Like Geoff, many thousands of older adults have benefitted from the friendships they have made through u3a and their confidence has grown - so much so that the 68-year-old gets to rock out every week with his u3a band, The Concessions.

He says: 'I joined Up Holland u3a five years ago with my wife, and liked the look of the music group straight away because I love playing guitar but didn't really get the chance while I was still working.'

'Joining u3a gave me a reason to play every day and it's a great feeling. There's six of us in the group and we gelled over our love of 1960s and '70s music - everything from Buddy Holly to The Beatles.'

'We've evolved into a band now and people are always asking us if we'll perform at their event. It's fantastic. Because of u3a I feel much more part of the community.'

No formal learning takes place, but interest groups from each u3a meet once a month to focus on a subject they want to learn more about.

'It's the social connections that are most important for older people - now more than ever after so many months of isolation.'

Mac McKechnie (pictured on the right), from Barnsley u3a, is the founder of u3a walking cricket. But it's more than just LBWs and googlies. He says: 'What I'm trying to do is break down social isolation, alleviate loneliness and get people out in the community.'

'Walking cricket is very popular all over the country', he adds. 'That's because it's as much about the social side as it is the cricket.'

'In the summer months we're outside, and after the game we chat over a cup of tea and some cake. People feel part of a team, part of a network, and that's really important.'



Geoff Bibby (left) with Barry Robert from The Concessions.

Within u3a, there's a prevailing can-do attitude. If you want to pursue an interest which doesn't already have a group, you can set one up yourself, knowing that you will be supported. You don't have to be an expert in a subject to lead a group - you just need to have an interest.

Jane Giffould, of Halstead u3a, in Essex, took to the skies when her son gifted her a flying lesson for her 50th birthday. She says: 'From that very first lesson I was absolutely hooked and I've been flying for almost quarter of a century.'

'It was a mountain flying course in Germany that led me to joining u3a. I decided that before repeating such a course in Germany I would learn to speak the language properly.'

'So, I looked round for classes that would fit in with my busy schedule. I found a u3a near to me but they didn't have a German group so I ended up starting a group and running it.'

Why not find out how you can get involved? For your nearest u3a, visit u3a.org.uk

u3a
learn, laugh, live



40th anniversary woodland

Ten thousand native trees are to be planted in the stunning Brecon Beacons National Park this year to mark four decades of u3a.

Thanks to the generosity of members, the original target of planting 5,000 trees in the anniversary copse, close to the England/Wales border, was exceeded just three months after the project was launched - so a new target of 10,000 trees has been set.

Alder, birch, wild cherry, crab apple, dog rose, hawthorn, hazel, oak and rowan have been carefully chosen by arborists from the Welsh charity Stump Up for Trees, because they best suit the surrounding environment.

There's still time to donate a tree for the u3a's 40th anniversary woodland - and you don't have to be a member to do it. Simply register at u3abrand.org.uk



Scam alert: current scams to watch out for

Adam Carter, Senior Project Officer at the National Trading Standards (NTS) Scams Team, talks about the current scams the team is seeing.

The £400 energy bills discount

Households across Great Britain will receive a £400 non-repayable discount off their electricity bills, through the government's Energy Bills Support Scheme.

If you pay your electricity bills by direct debit, standard credit, payment card or smart prepayment meter, your electricity supplier will apply the £400 discount automatically. You don't need to do anything.

Some suppliers will credit your energy account each month, while others will send a refund directly to your bank after you've paid your monthly bill.

If you're on a traditional prepayment meter, the discount will be paid in six monthly instalments, starting in October. It's important to ensure your electricity supplier has your contact details so you can receive the discount via vouchers issued from the first week of every month from October to March. Vouchers will be issued by your electricity supplier via SMS text, email or post, along with information on where to redeem them. This will usually be a PayPoint or Post Office branch.

There is no need to apply for the scheme. You will not be contacted by the government or Ofgem asking you to share your bank details to benefit. Anyone cold calling or claiming to be a government official telling you that you need to apply for the scheme by handing over personal information or by making a payment will be a scam.

FIFA lottery scam

A common scam we see every time the Football World Cup comes around is that the potential victim receives a letter claiming they've won thousands of pounds in a FIFA lottery.

The letter is usually one side of A4 paper with FIFA's logo on. It explains that you've 'won' a large amount of money and contains instructions on how to claim your prize, which involves contacting either an email address or a phone number. Once you've made a connection, the scam starts and you are put through to various people all claiming different job roles (lawyers, customs officials, lottery managers etc.) before being asked to pay fees for the release of your winnings which were never there in the first place.

It is a SCAM. Be sure to look out for this and similar scams in the run-up to the World Cup or other big sporting events.



Report it

If you think you've been targeted by a scam, you can report it to Action Fraud online or by calling 0300 123 2040. If you think you've lost money through a fraud, you should call your bank immediately. In some cases you may be entitled to some form of redress.

- 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

Become a Friend and join a million others

The NTS Scams Team raises awareness of mass marketing fraud through the Friends Against Scams initiative. Friends Against Scams has a short (15 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 one million people have completed this training. Find it at FriendsAgainstScams.org.uk/elearning/coop



@AgainstScams #ScamAware



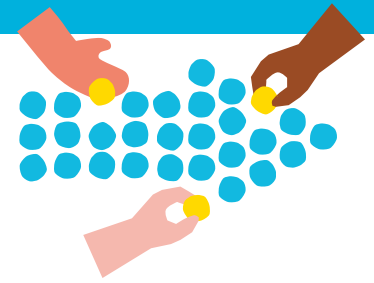
@FriendsAgainst



Hello, my name is James Kelly. I've been invited to update *Evergreen* readers about the Money and Pensions Service (MaPS) and tell you about the free, independent support we provide to help with this year's cost-of-living challenges.

New
regular
column

Meeting the cost-of-living challenges



What is MaPS?

The Money and Pensions Service (MaPS) is an arms-length body. Our vision is to help everyone make the most of their money and pensions. MaPS is here to guide people across a whole range of financial situations, including for those who are in difficulty or arrears as well as people who are more financially stable.

Financial wellbeing

Helping people to create good financial wellbeing is one of our main strategic goals. Financial wellbeing is about feeling secure and in control. It's about making the most of your money day to day, dealing with the unexpected and being on track for a healthy financial future. In short, being financially resilient, confident and empowered.

According to research MaPS has undertaken, poor financial wellbeing is negatively impacting tens of millions of people. For example, 11.5 million people in the United Kingdom have less than £100 in savings to fall back on and 9 million people often borrow money to buy food or pay bills.

How to access MaPS support and resources

MaPS offers free, impartial money and pensions guidance directly through our digital channels and helplines. You can always be sure that content from us will enable you to get the right information and help. We have a telephone helpline available every working day of the year from 8am to 6pm (0800 138 7777), with empathetic staff ready to point you in the right direction, or you can visit our MoneyHelper website, which has a lot of useful information available online:

moneyhelper.org.uk

Cost-of-living challenges and 'Find your way forward'

We also know that many people are feeling financially squeezed right now, particularly with cost-of-living challenges in these uncertain economic times. Households are struggling to stay on top of bills, rising living costs and higher-than-usual inflation, all of which can leave people feeling like they don't know where to turn. This is why MaPS has created new content with bite-sized online guides and insightful videos you can access to obtain trusted money guidance.

In addition, we've built 'Find your way forward' guidance designed to help squeezed incomes go further by allowing people to track spending, cut back on costs and know what extra support is available (such as the Council Tax rebate for households living in bands A to D).

There is also an easy-to-use 'Bill prioritiser' tool that can sort out which payments and costs to deal with first, while also explaining how to avoid missing payments. You can find it all here: moneyhelper.org.uk/en/money-troubles/way-forward

We're pleased to have a strong partnership with the Co-op Group, and we look forward to providing more financial wellbeing information in future as our mutually beneficial working relationship continues to develop.



Hot tips to cut heating costs



Energy bills continue to shoot up, having risen again in October. Pressure on households is immense. National Energy Action, the UK's leading fuel-poverty charity, has some tips to help you manage your energy bills and keep your home warm and safe.

Contact your energy supplier

Your supplier is your first port of call if you're struggling with your energy bills. If they know there's a problem, they are required to work with you to find a solution.

You can also contact your energy supplier to see if you qualify for the Energy Company Obligation. This is a scheme which obligates the largest energy suppliers to support households to install energy efficiency improvements.

Maximise your income

Make sure you are claiming the correct benefits – this could increase your income as well as make you eligible for other types of assistance. Take advice from your local Citizens Advice or visit gov.uk/browse/benefits

Every household will receive a £400 discount on their energy bills from October under the **Energy Bills Support Scheme**. Those paying for their energy via standard credit, payment card and direct debit will receive an automatic deduction to their bills over the six-month period. Prepayment meter customers will be provided with energy-bill discount vouchers from the first week of each month, issued via SMS text, email or post, using the customer's registered contact details. Please be aware of scams relating to the rebate scheme. You do not need to claim it and

you should not enter your details on any third-party website.

Please note that under the government's **Energy Price Guarantee**, which runs up until April 2023, the price per unit has been capped, not a household's annual energy bill. The often-quoted £2,500 is the average annual bill. How much a household's annual energy bill is will depend on how much they use. Use more, pay more. Alongside this, there is a further £100 one-off payment for households on oil/LPG heating.

There are other government schemes available to help. The **Warm Home Discount** rebate is a payment of £150 off your electricity bill paid automatically to eligible customers in two core groups:

- **Core Group 1:** Individuals of pensionable age and in receipt of pension credit
- **Core Group 2:** Individuals dependent on means-tested benefits and with high energy costs

The **Winter Fuel Payment** is for people born on or before a specific date (this date changes annually and is currently 26 September 1955 and can be found on the GOV.uk website). You could get between £100 and £300 to help you pay your heating bills. It is paid automatically between November and December if you have claimed before or are in receipt of some other benefits. Others will need to apply for it.

Some households may be eligible for the **Cold Weather Payment** of £25 per qualifying week. This is paid automatically to those on certain benefits when the average temperature in their area is recorded as, or forecast to be, 0°C or below for seven consecutive days.

Priority Services Register

The Priority Services Register is used by energy suppliers to ensure the vulnerable customers are given the correct support. Details of your distribution network operator can be found on your electricity bill. Contact your gas/electricity supplier and distribution network operator for more information.

Keeping warm and safe

Draught-proofing products are available at DIY stores. Close curtains at dusk to keep the heat in and use thermal underlay on any carpets. Loft and cavity-wall insulation can also make a big difference to bills and comfort, as can replacing an old, inefficient boiler. You may be eligible for free or discounted insulation or boiler replacement.



Action for Warm Homes

Get to know Robert Burns - with the locals



Win a hotel stay and distillery tour in the heart of Robert Burns country.



If you want to know why Robert Burns is revered around the globe, head to Dumfries.

The Cairndale Hotel and Leisure Club is the perfect base for finding out - and exploring one of Lowland Scotland's most unspoiled regions, Dumfries and Galloway.

Owned and run by the Wallace family for almost 40 years, the 91-room hotel is a 30-minute drive from the English border and 90 minutes from Glasgow.

Its Barracuda Club has an attractive 14-metre heated swimming pool, sauna, steam room, jacuzzi and extensively equipped gym.

Deluxe rooms include four-poster beds, spa baths and built-in television screens for viewing in the tub! The large car park is free for guests. Dumfries railway station is nearby.

Burns lived and farmed locally, wrote some of his finest works there, and spent the final years of his life in the town where his grave attracts many thousands of visitors each year.

We're offering a prize of a night's dinner, bed and breakfast for two plus a tour of one of the region's whisky distilleries.

Dumfries and Galloway has an undulating coastline of rocky shoreline and sandy beaches, whilst inland there are acres of forest and green spaces. Among leisure attractions are cycling, walking and golf. The warm Gulf Stream gives the region a mild climate, facilitating outdoor activities year round. The absence of light pollution means it's also one of the best places in Britain for admiring starry skies.

For more information or to make a reservation, email info@cairndalehotel.co.uk, see cairndalehotel.co.uk or phone 01387 254111.

How to win

Win an overnight stay for two people, including dinner and breakfast. 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

What nationality was Robert Burns?

- A English
- B Welsh
- C Scottish

The closing date is Friday, 27 January 2023. The winner will be selected at random from all the correct entries received.



Terms and Conditions

Accommodation is subject to availability, excludes the main holiday periods and is based on two sharing a room. It must be taken by 30 June 2023. No travel expenses or drinks are included.

What happens if you owe (or are owed) tax?

Each year, HM Revenue and Customs (HMRC) will check whether taxpayers within the PAYE system have paid the right amount of tax - an annual process known as 'end-of-year reconciliation'.

The PAYE system aims to deduct the right amount of tax from people during the course of the tax year, and it is based on information that employees, employers and pension companies provide to HMRC. This includes details of how much taxable income you've received, how much tax you've paid and the value of any taxable benefits and benefits in kind you've received during the tax year.

The PAYE system usually takes the right amount of tax from most people, therefore the reconciliation will 'balance' and HMRC won't contact the taxpayer. However, if the right amount of tax hasn't been collected during the year through the PAYE system, then HMRC will get in touch with the taxpayer.

Tax changes

Tax issues arise when people move in and out of work, have fluctuating income, new income sources or they have expenses and benefits. Their PAYE deductions do not always equal the amount of tax actually due. This is because in-year changes in tax affairs may not be reported to HMRC until some time after the event.

Very often these tax underpayments cannot be avoided, and the end-of-year reconciliation aims to put this right so that everyone in the PAYE system pays the correct amount of tax each year.

The tax year in which you start to receive a State Pension for the first time will almost certainly be a year where tax is underpaid. In some cases the underpayment may be collected during the year, by extra tax being collected in the remaining months of the tax year through a revised tax code.





If your tax affairs aren't 'balanced', you'll receive a P800 form from HMRC, showing their calculations. The alternative is a PA302, which is used for annual tax bills where your income is such that you cannot pay the due tax in the usual PAYE method. Often your State Pension is bigger than your tax-free allowance, but your other pension is not large enough for HMRC to deduct all of the tax needed. (HMRC is only allowed to deduct up to half of your payment at source.) This is called Simple Assessment and replaced self-assessment for tax payers in these situations. The calculations will show if tax has been under or overpaid. The overpayments will be refunded under separate cover. P800s and PA302s are sent out over several months and are the end result of tax records being reconciled.

In the vast majority of cases, HMRC will collect the additional tax owed by changing tax codes and the tax underpaid in one year is collected alongside the tax due in a later tax year. However, the underpayments can be spread over three tax years if collecting the debt in one tax year causes financial hardship.

Where there is no taxable source through which the tax due can be collected, then payment direct to HMRC is needed.

As HMRC, employers and pension providers can make errors, it's important to check carefully the information on any P800 calculation you receive, comparing it with the information you hold on P60s, P45s and payslips as applicable.

If you're over 60, you can contact Tax Help for Older People by calling the helpline on 01308 488066. The helpline is open 9am to 5pm Monday to Friday. If the line is really busy, or you want to call outside office hours, then please leave a message and an adviser will call you back. You can also email us at taxvol@taxvol.org.uk

Alternatively, you can contact TaxAid on the helpline number 0345 120 3779, and again please leave a message if the line is busy. This helpline is also open 9am to 5pm Monday to Friday. If you'd prefer to send an email enquiry, please send it to help@taxaid.org.uk

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 cannot 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.

Six ways to start a conversation about mental health

It can be hard to speak to your loved ones about their health, especially mental health. But it's more important than ever that we check in with each other, given the increase in mood-related difficulties. Dr Davina shares her tips for getting the conversation started. Talking is good for us, and speaking about mental health can prevent problems from getting worse.

When you encourage the people in your life to open up about what they're going through, it gives them the space to air their thoughts and feelings. It also lets them know you're there for them. It's not about trying to fix anything - it's about listening to them.

You can also let them know about the professional support available, so they know how to seek help if needed. Here are six ways into a conversation around mental health, so you can check the people in your life are really okay.





1 Make an observation

If you've noticed that your friend's mood has changed or they're acting differently, this can mean they're having difficulties and in need of someone to talk to. You don't need to know what the problem is, but it can help to make an observation. For people who find it hard to open up about their feelings, here are some different ways you could get the conversation started: 'How are you? You seem more tired than usual.' 'Hey. How are you doing? You don't seem your usual self and I've been a bit worried about you.'

2 Share your experience

One major barrier to seeking help is the fear of being singled out or seen as different. This means your friends will be less likely to seek the support they need to return to wellness. Talking about your own experience shares the message that we all have mental health, and helps your friend feel safe and understood. Here are some examples:

- 'Hey. How are things with you? I know it can be hard to talk about how you're feeling, but it can help. When I was feeling anxious/having panic attacks, chatting about it with someone really helped me.'
- 'Hi. How are things with you? I know you've been having a tough time recently. When I was feeling down last year, I found it really hard to focus at work, but it really helped me to talk about it.'

3 Acknowledge any difficulties you know about

Although you might not know what someone is going through exactly, you may have some awareness of their situation or problem. It can help to be direct in this case as it shows respect, care and concern. This can be easier than leaving your friend to bring things up and you can leave the invitation to talk open. For example:

- 'Hi. I know you've been having some difficulties with your relationship recently. How are things?'

4 Ask twice

If they respond with 'I'm fine' or 'I'm okay', it can help to ask again. This shows that you have genuine concern and interest, and it's more likely you'll have a meaningful conversation. You could ask: 'Are you really okay? I'm worried about you.'

5 Walk and talk

Sometimes doing an activity such as going for a walk can ease any awkwardness. Engaging in an activity your friend enjoys can be a good way to get the conversation going in a neutral environment. What about saying: 'I've been hoping to catch up with you for a while. Fancy going for a walk and getting some fresh air?'

6 Signpost them to support

You don't have to know all about a problem or how to offer solutions. Sometimes simply talking can be a great form of support. If you're worried about someone (especially if you notice an increase in risk-taking behaviour, substance use, or signs of loss of interest in life or hopelessness), signpost them to support such as their GP or a mental health professional.

For free articles, advice and support tools visit:
nuffieldhealth.com/mental-health-support

Or for further resources visit:
nhs.uk/mental-health

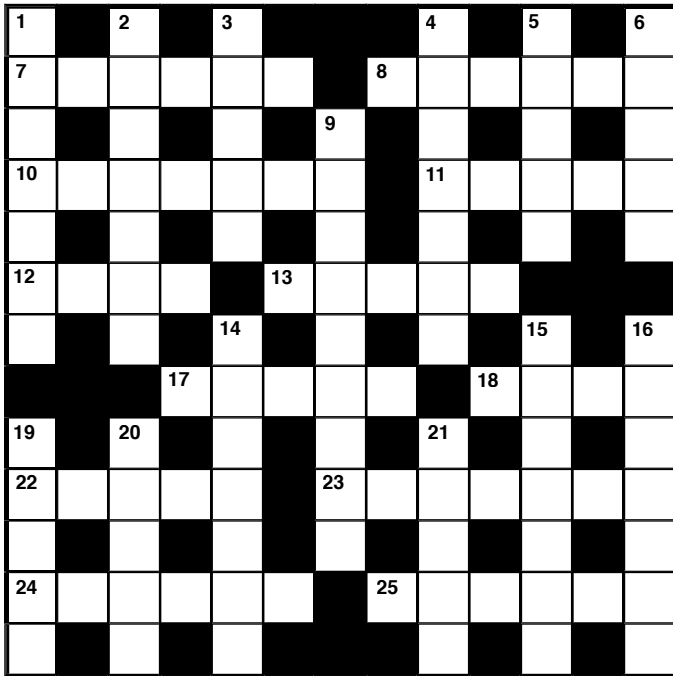
Or call:
Tel: 111 (non-emergency)
Tel: 999 (emergency)

[samaritans.org](https://www.samaritans.org)
Tel: 116 123



Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

7. And 8 Across. American singer who recorded the hit single 'Endless Loss' with Diana Ross (6,6)
8. See 7 Across
10. In Greek mythology, a creature with the upper body of a human and the lower body and legs of a horse (7)
11. In folklore, an ugly creature depicted as either a giant or a dwarf (5)
12. Public school attended by 20 Down (4)
13. World's most populous country (5)
17. Capital city of the state of Western Australia (5)
18. Biblical character whose sons were Shem, Ham and Japheth (4)
22. Nutini, the Scottish singer (5)
23. Sport played by Virat Kohli (7)
24. Loop of thread resulting from a single pass of the needle in sewing (6)
25. Star of the 'Mission Impossible' film series (6)

Down

1. Body of dense ice that is consistently moving under its own weight (7)
2. See 20 Down
3. Dish of meat and vegetables grilled on a skewer (5)
4. Chapel in the Vatican with a painted ceiling by Michelangelo (7)
5. And 6 Down. England's winning goalscorer in the 2022 Women's Euro Final (5,5)
6. See 5 Down
9. Person who designs the construction of buildings (9)
14. Singer who released the album 'Lemonade' in 2016 (7)
15. Driver's compartment in a racing car (7)
16. Houston, the singer who starred in the movie 'The Bodyguard' (7)
19. Sudden involuntary muscular contraction (5)
20. And 2 Down. Mayor of London from 2008 to 2016 (5,7)
21. Book for keeping a daily record of events and experiences (5)

Name

Address

Tel no.

Answers to the last issue's crossword

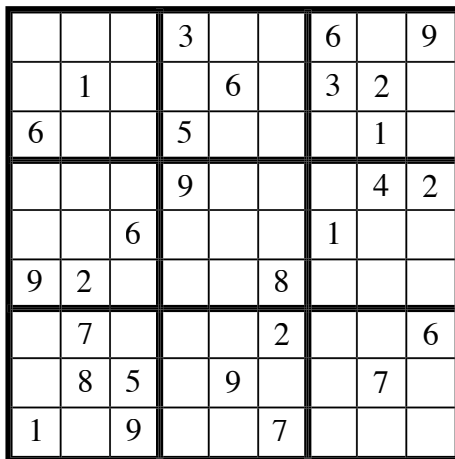
Across: 1. Heath; 4. Gabriel; 8. Moorhen; 9. Arrow; 10. Seer; 11. Veterans; 13. Stew; 14. Ness; 16. The Crown; 17. Fiji; 20. Oh Boy!; 21. Notelet; 22. Estella; 23. Acorn

Down: 1. Home Sweet Home; 2. Alone; 3. Ha-ha; 4. Ganges; 5. Bracelet; 6. Inroads; 7. Lewis Hamilton; 12. Betrayal; 13. Sherbet; 15. Rwanda; 18. Igloo; 19. Etna



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.



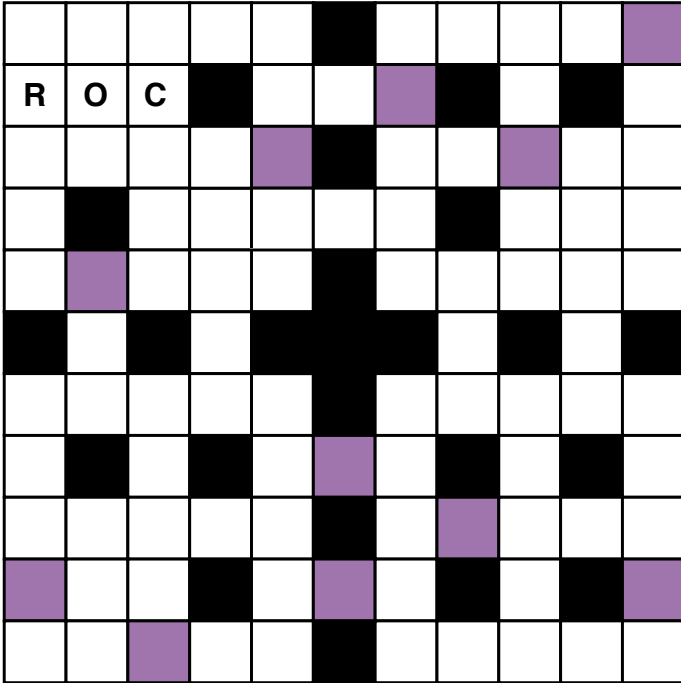
Name

Address

Tel no.

Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in purple squares to form the name of an ice-cream flavour.



3 letters

- AIR
- EAR
- GIN
- ONE
- MOO
- NOT
- TOO
- USE
- WOO

5 letters

- ACORN
- ACTED
- AFFIX
- AMBER
- ARRAS
- AWARE
- BATON
- BERYL
- BRATS
- CRANE
- CROWN
- ENDOW
- ENTRY
- EUROS
- KENDO
- LARGO
- NEXUS
- OFFER
- RARER
- ROBOT
- RODEO
- ROOST
- SANDY
- SOBER
- SOTTO
- STARK
- SUNNY

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, 27 January 2023.

Scribble space

Competition winners

Llandudno Hotel

C Dickinson - Greater Manchester

Theatre Tickets

D Quinn - Manchester

The life and times of a Wollaton Man book

J Ceney - Derbyshire

Crossword

J Thompson - Yorkshire

Wordfit

K Taylor-Chase - Wales

Coopdoku

G Schmidt - Devon

Access for all

Evergreen is available in large print, and on 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

Manchester REA

By the time you read this report, the Manchester REA will have had its first outing in two years. We're pleased to report that the committee met for the first time in June and started planning for the future.

Our usual Christmas lunch has been booked at the Mercure Manchester Piccadilly hotel commencing at 1pm on Friday, 9 December 2022. If you haven't booked a place and wish to come, please get in touch with us as soon as possible. This event is open to members and guests.

A programme of events for 2023 is being prepared and members will be informed as and when events have been arranged.

We realise that many of you will have retired in the last two years and may not be aware of the Manchester REA. If that applies to you, please get in touch so we can send you a membership form should you wish to join the REA. Our telephone number is 07740 417 701 and email address manchesterra@coop.co.uk.

Members will be sorry to learn that Harold Linton, our long-serving Secretary/Treasurer, has decided after 21 years to step down from this position. We thank Harold for all that he has done for the REA during his time in office, particularly remembering him for his legendary raffles at the Christmas lunches. He thanks all past and present members for their support during his time with the Manchester REA.

Brian Rains
Chairman

Enfield REA

After more than two years, we met again in May 2022 and enjoyed a buffet to celebrate the REA's 42nd birthday.

We were all very pleased to meet monthly again and realised how much we had missed meeting up on a regular basis.

We are all looking forward to our annual dinner in January 2023.

Best wishes to all REA members.

Iris

Lowestoft REA

We enjoyed a lovely meal at our October meeting at the Hotel Victoria on the seafront - an enjoyable time was had by all. Sadly, our Christmas party will be our last meeting as the Lowestoft REA is unfortunately closing down. It will be a nice meeting to finish on though. Wishing all retired colleagues a Merry Christmas and a Happy New Year.

Don & Pat

Contact your REA

Enfield

Secretary Iris Jenkins
Tel 020 8804 8716

London Area Retired Co-op Friends

Secretary Pamela Board
Tel 020 8555 0136

Manchester

Tel 07740 417701 (Monday only)

North Eastern

Secretary Mrs Lydia Humphrey
Tel 0191 410 4947