

Autumn 2023

Evergreen

The magazine for Co-op retired colleagues

Win

a two-night break
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Welcome

I hope this latest issue finds all of you well and looking forward to the year ahead. Whatever you've got planned, we'd love to hear from you.

We know a lot of our readers are using their retirement to work on new skills or hobbies. I was particularly inspired by the u3a's 'bucket list' adventures on page 32 – being an older person certainly doesn't mean forgoing adrenaline-fueled escapades! But whatever you do, and wherever you do it, don't forget to put the necessary travel insurance in place. Co-op Insurance has provided some useful tips on page 21.

If you prefer to spend your time doing something a little more sedate, we also

have contributions from The Reading Agency (if you fancy setting up a book club?) and the Knitting & Crochet Guild. Those are on pages 33 and 26 respectively.

This issue also has a lot of contributions from organisations that are close to my heart, including a cancer care charity called Maggie's on page 35 and The Cinnamon Trust (page 30), which matches 20,000 volunteers with pet owners who are unable to look after their pets because of ill health.



I hope you enjoy reading this issue of *Evergreen*. We love to hear from our readers, so please do write in and tell us how you keep busy in retirement.

I wish you all a very happy Christmas and a healthy New Year.

Jackie

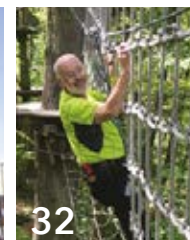
Jackie Carr
Pensioner Welfare Officer
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Hello everyone



I hope you managed to enjoy the summer - such as it was. At least it was light! I spent a couple of weeks in Sicily, which was beautiful. The only downside was the driving, which was madness on wheels!

In the last edition I talked about the challenges with promoting our pension scheme and asked you to share the best guidance you'd received or what you wished you'd known when you were working. Thank you so much to those who responded. I've listed just some of the best tips and comments received:

- Take time to understand spouse and dependant's pensions. The protection benefits provided by a pension scheme are really valuable but aren't understood or factored into financial plans. More should be done to highlight these to your colleagues.
- Children aren't given financial education. Talking to your children and grandchildren about financial matters is really important. A special mention to Ian Milner for his extraordinary work in helping primary school children understand money matters in an easy to approach and practical way.
- Whilst other investments may seem more attractive than pensions, make sure you understand the pros and cons. And remember the adage that if something sounds too good to be true, then it probably is.
- The value of making additional contributions and the difference

this has made to quality of life in retirement and the additional choices this provided.

- The role a colleague or manager played in advocating the pension scheme. There were some fantastic stories about how numerous Co-op managers had provided guidance (often when a colleague was thinking about leaving the scheme because money was needed for other things) and what a life-changing difference this made when it came to retirement. Do you still equip your managers with enough information to ensure they can help colleagues understand and value what a great benefit it is?

Your insights are so valuable and our dedicated Pensions Team will be using these to shape future communications.

Very best wishes to you all.



Gary Dewin, People Director

Hello everyone



I hope you are keeping safe and well, especially as we face colder weather and darker nights.

For those who followed our interim announcement in September, you will have seen that our Co-op heads into 2024 in a strong position. Thanks to more than 18 months of hard work, we have shored up our balance sheet and kept

our Co-op strong, despite ongoing economic challenges.

Our interim report showed a 5% increase on year-on-year sales (not including our petrol forecourts, which we sold in 2022), an increase in underlying profit and an 83% reduction in net debt compared to the same point last year. We have also welcomed 435,000 new members in H1 2023, which is a 55% increase in membership acquisition compared to H1 last year.

And just as 2024 is around the corner, so is our new Group Strategy. I look forward to sharing more on this with you soon, and you will see that our strategy is grounded in membership, our unique Co-op difference and a sharp focus on growth.

I want to say a huge thank you to my 57,000 amazing leaders and colleagues for the role they have played, and our member-owners for sharing their views, shaping their business and trading with us. Our Co-op exists for them, thanks to them.

As we look to the future, I'm so happy that Gary and his team continue to take such good care of all of you who have played such a critical part in our journey as colleagues and who kindly continue to support us as we continue to build and grow our Co-op.

Wishing you and your families all the very best.



Shirine Khoury-Haq, Group CEO

POSTBAG

Keeping it in the family

I come from a good Co-op family stock, with members of my family working at the Co-op since the early 1900s.



- **Early 1900s:** my grandfather worked as a stock keeper at the London Co-operative Society (LCS), at Maryland Street, Stratford - their head offices and main store.
- **1930s - 1950:** my father, Reginald Thomas Roper, worked at the CWS in Lemman Street in the menswear department.
- **1930s:** my father's brother, Edward C Roper, worked in the men's hosiery department.
- **1930s - 1955:** my uncle, Tom Lawrence, was a salesman in the boots and shoes section of the shoe department at Lemman Street.
- **1950s - 1965:** my cousin, Roger Lawrence, was a section head in the stationery department at Lemman Street.
- **1950s:** my cousin, Geoff Lawrence, was employed for a short time as a lift operator at Lemman Street, whilst recovering from injuries sustained in the Malayan War.
- **1956:** the year I started work at the CWS, in the drapery department at 99 Lemman Street.

The day I arrived at the Co-operative Wholesale Society (CWS) in Lemman Street I felt at home and looking at the list of my past relatives on the left, who had worked there before me, that's hardly surprising. Older people working in these departments remembered my dad and introduced themselves to me. Syd Row was one particularly close friend and I remembered him from many who had attended my dad's funeral in 1952.

My immediate boss, the section head of the fancy linens section, Harry Tucker, remembered my dad and gave me a very old photograph that he'd kept in his desk.



'Here lad, have a look at this. Do you recognise anyone in the bus?' he said to me, holding a photograph. I looked hard and then realised what he was smiling at. Sitting in the front seat of the old 1930s bus was my father.

Harry told me this was an outing to the seaside, probably to Brighton, as that was always a popular place for Londoners to go for a day out. The photograph was taken outside 99 Lemman Street and is remarkably good quality, taken circa 1935 before the Second World War.

I enjoyed everything about my job, particularly unpacking new stock, often bales of cotton items shipped directly from China and other overseas countries. There was an overriding aroma in the textile departments of brand-new linen and this never leaves you - it's such a distinctive textile smell of fresh Egyptian cotton.

Over the years, my position grew to National Sales and Retail Development Manager, giving me the unique opportunity to work directly with all of the UK Co-ops. I retired in 1997 as part of a team of marketing non-food retail development managers, having completed 40 years of service.

During my time with the Co-op, I particularly enjoyed an invitation (with a few others celebrating long service) to join Graham Melmoth, the CEO of CWS at that time, for lunch in his dining room at Balloon Street, Manchester. This was a time when I recalled the lifetime career I'd enjoyed, the professionalism of colleagues I worked alongside over the years and smiled inwardly with all my past relatives who had trod their own path with the CWS over the years before me.

David Roper

Needham Market Walks

Needham Market Walks is a charity whose mission is to promote the health, fitness and mental wellbeing of the local community by encouraging walking through the local countryside.

In the spring of this year, the Needham Market Walks charity was presented with a grant of £2,000 to go towards the next print run of 6,000 booklets covering '11 Circular Walks from Needham Market'. We'd like to thank Carling and Punch Pubs for this generous donation.

In the last 12 months, we've distributed the first print run of over 4,000 booklets and by the end of the year we will have distributed over 7,000 booklets. The booklet has proved very popular with the public and showcases the variety of walks that can be enjoyed in the local area.



You can download a copy of '11 Circular Walks from Needham Market' from <https://rivergippingtrust.org.uk/whats-new-s>



In other news, the charity recently contacted Mid-Suffolk Council regarding the addition of footpath signs directing people from Needham Lake to the High Street, as Needham Lake receives over 500,000 visitors a year. This is beneficial for all the businesses in the town as it will hopefully drive footfall to the High Street.

After discussions, the Council has agreed to erect the signs and an order for the signposts was submitted in July. The signs will be placed along the route of the history walk leading through the cattle tunnel to the High Street.



This is the first walk in the booklet, '11 Circular Walks from Needham Market'. Following this route will bring you to the High Street in 10 minutes and we believe a busy High Street makes a successful town.

Derek Magnall

Needham Market Walks charity no. 1196402

Cairndale Hotel competition

Nigel and Michèle were the lucky winners of our autumn 2022 competition to win a luxury stay at the Cairndale Hotel and Spa.

Here's a photo of Michèle & I enjoying a tour of Annandale Whisky Distillery. We thoroughly enjoyed staying in the luxury of the Cairndale Hotel and Spa and thought the room, facilities, the staff and meals were excellent.

We can't thank you enough - you helped us to visit and enjoy a part of Scotland (Solway Firth) that we would never have thought of trying out.

Nigel McNeill

Not just our name above the door... our brand is centre stage!

Co-op Live is a dazzling new music arena launching in Manchester, April 2024. It will be the UK's largest indoor arena, one of the most sustainable and socially responsible in Europe and the first in a next generation of smart music venues. It will also donate at least £1m a year to the Co-op Foundation to deliver on its new youth-led strategy to support future change makers. Gigs at Co-op Live are gigs that give back - to our members and to communities.

Co-op is the naming rights partner, which means our name is above the door, but this partnership is so much deeper than that. Our Co-op brand, values and products are at the very heart of this venue, showcasing the very best of Co-op, making the fan experience distinct and introducing our Co-op in a new way to a wide audience.

Scan this QR code to watch our video and find out more!



Scan me

Presale launched with a bang

In July, we launched our brand new Member benefit - presale. This grants Co-op Members first-in-line access to tickets for the artists they love, before they go on sale to the general public.

And our members absolutely love this new perk, snapping up over 45,000 tickets so far. And with new announcements coming every week, presale will no doubt continue to go from strength to strength.

Jonas Brothers, our first presale and artist announcement, exceeded all expectations as members snapped up most of the tickets that morning. Presale tickets for Olivia Rodrigo, five Take That shows and a James gig all sold out the day it opened on the Co-op app. Global icons such as Barry Manilow and Eric Clapton will also be joining us at the arena, as well as local funny man Jason Manford. Our members are even happy to purchase for gigs two years in advance with Simply Red's 2025 show presale tickets selling fast.

As well as engaging existing members, presale is attracting new ones too - smashing our Partnership's membership target for the year.

We're so excited to see Co-op Live come to life - it's electrifying Membership, growing our brand and becoming more real and exciting every day.

To keep up to date, sign up to Co-op Live updates on your Co-op Members app or follow Co-op Live on Facebook, Instagram & X @thecooplive



Campaigning for change

- breaking the class ceiling



At Co-op, we're passionate about celebrating diversity and championing equality. Here, you can read more about our current campaign for change.

Too often our life chances are defined by just being ourselves - be that gender, ethnicity, disability or socio-economic background. It can't be right that those from poorer backgrounds are almost twice as likely to end up in working-class jobs than others from more privileged backgrounds. It's a question of fairness.

Members asked the Co-op at our 2021 AGM to 'campaign for change, tackle inequality and challenge government to address the root causes of these injustices to enable social mobility and equal opportunity.'

That's why we've announced a new campaign to 'break the class ceiling'.

We believe the time has come to recognise how socio-economic background matters - it can hold people back and reduce their chances of meeting their potential. We want to change that, which is why we're calling for socio-economic background to be made the 10th protected characteristic under the Equality Act 2010 - meaning that it would become illegal to discriminate against an individual because of their background.

The Equality Act 2010 was introduced by the then Labour Government and came into force under the Coalition Government. It brought together 116 pieces of anti-discrimination legislation to require equal treatment in private and public services, and access to

Over **41%** of young people believe what they achieve in life is determined by their socio-economic background.

17% of UK adults believe they've missed out on a job due to their background, accent or social status.

10% of people say they have been teased for their accent.

Research by ICM, commissioned by the Co-op, across a sample of 8,500 people.

employment, for the nine protected characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

Socio-economic background isn't a protected characteristic under the Act - this means that it's legal for an individual or an organisation to treat someone differently based on their socio-economic background - which sometimes gets called 'class'.

If the law were to be changed, direct discrimination based on socio-economic background would become illegal - for instance, not shortlisting someone for a job based on their postcode being in a less affluent area.

Similarly, harassing someone because of their socio-economic background would be outlawed. That would mean a manager who humiliated someone by making offensive comments based on negative stereotypes of working-class people could be found guilty of discrimination.

We know that there is popular support for a change in the law - 72% of people say they would support a change in the law to make it illegal to discriminate against someone because of their socio-economic background, rising to 85% of 16-25-year-olds.

Over the coming months, you'll start to see Co-op talking about what needs to change - and creating opportunities for our members to get involved in our campaign. We'll be calling on all the main political parties to commit to making socio-economic background the 10th protected characteristic in their manifestos. We'll also be encouraging other employers, particularly our suppliers, to include a clear focus on socio-economic background in their diversity and inclusion strategies.

OUR LOCAL COMMUNITY GROUPS

MAKING A DIFFERENCE

Our community groups are at the heart of their community. Powered by Co-op Membership, they bring people together to tackle the big issues Co-op members care about to make communities that little bit fairer for everyone.

Meet some of our amazing community groups to find out about the work they do, how they got started and their advice for those who are interested in volunteering.

Meet Donna, who works at the Lighthouse Pantry - a membership-based pantry in Middleton.

We set up pantries in December 2018 to help local families and individuals reduce their weekly food costs, so they could have more money in their household to cover other bills or needs.

What's a typical day like at the Lighthouse Pantry?

A typical day starts at around 7.30am when I collect the donations for our food pantry. Then we get the building ready for the day, making sure it's clean and ready for our visitors when we open at 9.30am.

The pantry is open on Tuesday, Thursday and Friday. We also have our café, which is open every day, and we have a number of social activities, booked sessions and appointments, so it's full steam ahead each day! As well as this, we accept deliveries throughout the day which need to be received and put out into our pantry. There's a lot to do, so the day goes by really fast.



Why is it important for you to help others in your community?

It's really important to help our community and offer a one-stop shop for people, so they're not lost in the system attending numerous appointments all over the borough. As a community hub, we have pretty much everything under one roof and are able to signpost to other agencies or services if need be, so no one ever leaves us without their question or issue being answered or sorted. We all live in the Middleton area, so we understand the issues many face. A lot of us have had our own experiences which means we're well equipped to deal with many different things.

How has volunteering made an impact on your life?

Volunteering was something I always wanted to do, but with full-time work I never had time to commit to it. When my circumstances changed after the loss of my mum, my dad and my uncle within a year, I found myself lost and in a bad place. I was asked to volunteer at the Lighthouse and this changed my life and my whole perspective.

It was an absolute lifesaver for me and gave me a purpose after a great loss in my life. I was able to be around people who supported me and kept me going through a really difficult time.

From volunteering, I applied for a full-time role at the Lighthouse. I've worked for the police, the NHS and the council, and I can honestly say that I've never been happier in a job. My role here is so rewarding and very humbling on a daily basis. I feel truly blessed to be a part of the Lighthouse project and family.

Meet Jo, who works for the legal services team in Co-op Manchester.

How are you involved with your community?

I support fundraising in the Manchester part of Co-op legal services. Manchester is the heart and soul of Co-op and it's vital to get involved and do your bit to help the community.

I've recently attended an event in Leeds, where we spoke about how legal services can be promoted via the Co-op Member Pioneer network. I'm also about to begin working with our charity partner, Barnardo's, to see how we can introduce more work opportunities for young people.

Why is it important for you to help others?

My husband calls it my 'superhero pants'. It's just in my nature, it's who I am. For me, it's about being the best human I can be and so that no one could ever say, 'She could have done that, but she didn't'.

What advice would you give someone who is interested in becoming more involved in their community?

Go for it, you have nothing to lose and everything to gain. It's a cliché, but you only ever regret the things you don't do. One small simple gesture that takes nothing of your time might just be the best thing that happened to another person - be that a cup of coffee, a conversation or even just a simple smile. Be the difference, because you can be.

Meet Samuel, a Co-op Member Pioneer co-ordinator.

What's your role?

As a Co-op Member Pioneer co-ordinator, I support ten Co-op Member Pioneers who work to make a difference in their local communities.

Co-op Member Pioneers are local gamechangers who use their knowledge and connections to work with Co-op colleagues and the wider community. This could be by communicating information about Co-op's Local Community Fund, connecting local groups to stores and Funeralcare, and by bringing together local organisations to make positive decisions in their community.

What initially inspired you to get more involved with your community?

I started off as a Member Pioneer myself. This was back in 2020 when our communities were crying out for support and connection. Through my role as a Member Pioneer, I got to know my community better and connected with local groups which led me to work on some fantastic projects that made a positive impact.

Why is it important for you to help others?

Outside of my role, I believe helping others is an essential part of living in a community. If we can't take time out to support family, friends, neighbours and strangers, then communities will cease to exist. I enjoy working for Co-op because its foundations were built on ethics that are in line with this.

What advice would you give to someone who's interested in becoming more involved in their community?

I would say go and join a local forum or community group. Most communities already have local meetings set up where people can connect and find out how they can support their local community. Volunteering is also a great place to start. By going out there, you'll discover opportunities and support networks that you never knew existed.

Our local community groups are powered by Co-op members

Every time members buy Co-op branded products and swipe or scan their membership card, they raise money to support amazing work in communities across the UK. Find out how Co-op members are powering the work of our local gamechangers by visiting co-operate.coop.co.uk/missions/local-gamechangers



Supporting apprenticeships for everyone

As our apprenticeship programme continues to grow, we wanted to share how the Co-op Levy Share service is supporting individuals and building a fairer apprenticeship landscape.

The Co-op has always been committed to education and training. In fact, it's central to who we are as a business founded on ideas of fairness, equality and personal responsibility. In recent years, part of how we've expressed that commitment is through the growth of our apprenticeship programme.

Giving people the opportunity to make their mark through an apprenticeship can drive social mobility and help tackle persistent inequalities in society. We want to make sure that everyone has an equal chance to fulfil their potential - that's why the Co-op champions apprenticeships.

Large employers pay 0.5% of their total payroll costs as an 'apprenticeship levy' to the government. This can be claimed back by an employer and spent on supporting apprenticeships within their business. Any funds not spent on apprenticeships are kept by the government but can also be shared with another employer to support new apprenticeships.

Through our Co-op Levy Share service, we're working with other employers to support the growth of apprenticeships in a variety of sectors and locations and for disadvantaged groups. The service was launched in 2021 and enables employers across England to pledge their unspent levy to fund more apprenticeship opportunities for people who would otherwise struggle to find a career path. It's a unique co-operative

solution to promoting apprenticeships for disadvantaged groups.

The Co-op's ambition for its own transferred funds was to facilitate opportunities for individuals from ethnic minority backgrounds. The broader ambition for the service was to co-operate with like-minded levy payers to pledge unspent levy funds and share them in a targeted way to support the provision of apprenticeships for under-represented groups.

Over £21m has been pledged so far by 77 organisations, including many of our suppliers, creating more than 1,900 apprenticeships for under-represented groups.

The apprenticeships supported are broad, from arborists and adult care workers to business analysts and civil engineers. Currently over 75 different apprenticeship standards are supported by the service.

To date, the apprenticeships supported have been:

- 35% individuals of non-white British ethnicity
- 65% female
- 24% declaring a caring responsibility
- 17% declaring a disability.

£21 million has been pledged so far

Funds have been pledged to by **77** organisations

More than **1,900** apprenticeships have been supported.



Win a two-night break with champagne afternoon tea

Nothing speaks of active living and making the most of life as we get older than enjoying those well-earned luxuries, which is exactly why Burghley Retirement Living is joining forces with Vine Hotels to offer a two-night break with a luxury afternoon tea experience.



With retirement communities in Derby, Thornton-Cleveleys and Brighouse, Burghley Retirement Living (burghleyretirement.co.uk) offers modern, luxury apartments that suit the active lifestyle of their owners. Our developments offer one or two-bedroom apartments with welcoming communal lounges, beautifully maintained gardens and hotel-style guest suites.

The lucky winner will enjoy a two-night stay in an executive guestroom at Kenwood Hall Hotel and Spa, with breakfast and a three-course dinner on one night of your stay. Plus, you can indulge in the luxury experience of champagne afternoon tea at Laura Ashley The Tea Room.

Kenwood Hall Hotel and Spa is situated within 12 acres of picturesque grounds while being located just one mile from Sheffield City Centre and close to the M1. It offers a spa, indoor pool, bar, evening restaurant and Laura Ashley The Tea Room. Guests can also enjoy free on-site car parking and wi-fi.

So, what are you waiting for? Enter by 26 January 2024 for your chance to win this amazing prize.



How to win

To be in with a chance of winning this luxury break, all you have to do is answer the easy question below and send your answer (which you'll find in this issue of *Evergreen*) to:

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

Email: evergreen@coop.co.uk

Remember to include your name, address and telephone number.

How many people volunteer with the Cinnamon Trust?

A 8,000

B 15,000

C 20,000

The closing date is Friday, 26 January 2024. The winner will be selected at random from all the correct entries received.

Terms and conditions

Prize based on two people sharing a room and is subject to availability. Prize valid until 31/08/24 with no cash alternatives available.





New Century House is 50 metres (160ft) tall and has 14 floors.

NEW CENTURY HOUSE AND HALL

2023 marks 60 years since the opening of New Century House and the attached New Century Hall. In this article, we look back at the decision to create the structures and how they reflected the new century of the Co-operative Wholesale Society.

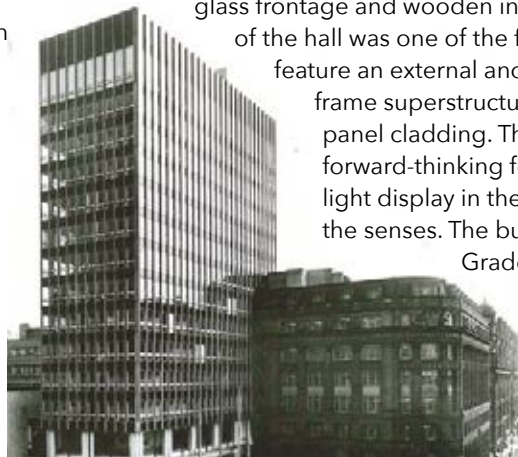
The area known as the 'Co-op Quarter' lies just across from Manchester Victoria train station. It was previously best known for two things: one was the nearby Shudehill Mill of Richard Arkwright (opened in 1783) and the other was the site of James Sadler's balloon ascent in 1785 - one of the first in England and an event that gave its name to Balloon Street. Over the years, the area became a 'complex' with blocks of buildings linked to the co-operative movement.

The Co-operative Wholesale Society (CWS) held meetings in the Mitchell Memorial Hall which was above their warehouse on Hanover Street. It was named after JTW Mitchell, the Rochdale-born President of the CWS from 1874 to his death in 1895. The hall could hold business meetings for 1,200 delegates, with a dining room that could provide for 1,000 diners at a single sitting. Stained glass designs at the top of the windows represented agriculture, flour, dairying, spinning, cotton, coal and other industries. Sadly, the building was damaged during the Manchester Blitz in December 1940, and it was decided that the hall was no longer needed so the space could be divided up for other uses.

Since the demolition of the Mitchell Memorial Hall, there had been nowhere for the CWS (now Co-op Group) to hold their society membership meetings. It was decided that a new venue had to be built locally that would serve meetings but also provide a space that could be used for educational purposes and recreation, with regular concerts and dances and a design that promoted the CWS.

Design

New Century House is 50 metres (160ft) tall and has 14 floors. It's noted for its modernist design and use of materials such as glass frontage and wooden interiors. The extension of the hall was one of the first in the country to feature an external anodised aluminium frame superstructure with opaque glass panel cladding. The acoustics were forward-thinking for the day and the light display in the main hall still excites the senses. The buildings are now Grade II listed by English Heritage.



Tradition had been to name the buildings after significant Co-op figures such as Holyoake, Redfern and Mitchell, but as it was 100 years since the CWS began, it was decided to break the tradition and name the buildings 'New Century' to develop a sense of looking into the future and moving forward for what was already a 100-year-old business.

Opening

The Co-operative Wholesale Society's centenary in 1963 was celebrated by the opening of New Century House. Upon opening, CWS President Mr L Cooke spoke about various CWS departments that had contributed to the buildings, which would become a centre of culture for the people of Manchester.

There was a centenary exhibition and celebration dinner for guests from overseas on 9 October 1963 and the menu was created to form the word 'centenary'.



New Century Hall



A pamphlet produced by the CWS gives details of the rooms and functions, including a banqueting hall, a cinema and a lounge. It also detailed how various types of events could be booked in the venue, and how spaces could be changed to accommodate different needs. It could be used for concerts, dances, conferences and other functions, and many remember the sprung dancefloor and psychedelic illuminated ceiling.



Images have been provided by the Co-operative Heritage Trust and archivist Jane Donaldson.

The stage in the music hall is flanked by two murals by Steven Sykes, and there's a concrete screen abstract by Alan Boyson - whose work can be found in many buildings across the country such as the Three Ships above the entrance to the Hull and East Riding Co-operative Society. Along with a concrete sculpture in the foyer, these were restored during the recent renovation of the building.

Dance the night away

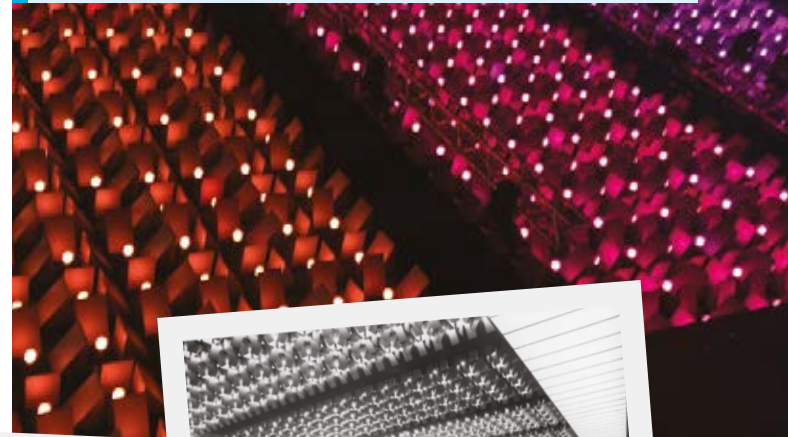
As well as holding conferences and meetings, the hall could be booked out independently. During the 1960s, many Saturday night events featured bands and singers of the time such as Jimi Hendrix, the Bee Gees, Tina Turner and others.

In 2012, the Co-op Group moved from New Century House to Angel Square. The hall became vacant until it was renovated as part of the NOMA Estate redevelopment scheme and opened in 2022.

Do you remember?

Did you attend dances or events at any UK Co-op hall or have memories that we can record or items to donate of Co-op memories? If so, please get in touch with us via archive@heritagetrust.coop

If you still have ticket stubs, flyers or stories of bands that you went to see at New Century Hall, then mdmarchive.co.uk is a great resource where you can easily upload your items to add onto their site.



Every year in the UK, up to 45,000 homes are sold to fund residential care costs, but there are steps that can be taken to protect the value of your home against spiralling care fees.

Is there a risk your home could be lost to care fees?

Who is responsible for funding care?

When an individual needs residential care, the local authority will review their financial circumstances to determine whether they're entitled to any financial support to help cover these costs. If they aren't entitled to this support, they'll be liable to cover the costs themselves.

There are proposals to reform the way that care is funded, but under the current rules in England, if someone owns assets worth over £23,250, they're usually liable for their own care costs. In Wales, this threshold is currently £50,000.

For many people, the most valuable asset they own is their home. If the property is owned in the sole name of the person going into care, it will usually be included in their financial assessment. If they're not eligible for financial support from the local authority, their home may need to be sold to cover the care fees.

If the property is jointly owned, it could be excluded from the financial assessment in some circumstances. However, if the co-owner has died and the surviving owner has become the sole owner of the property, it's likely to be included.

Individuals who aren't eligible for financial support will need to cover the costs of their care until they own less than the threshold. Residential care costs vary dramatically, but some care homes cost thousands of pounds per week, meaning that in just a few years a person's estate can be significantly depleted by the cost of residential care.

If, for example, a couple jointly owned a home and one of the owners died, the property could transfer into the sole name of the surviving owner. If the surviving owner then went into care, the property may need to be sold, with the proceeds of that sale covering the care home fees.

What are the proposed reforms to care funding?

The government's proposal to cap care fee costs will help to limit how much of an estate can be lost to care home fees. Under these proposals, individuals will still be responsible for paying up to £86,000 towards their care, if the value of their assets is more than £100,000. These changes were originally due to come into effect in October 2023, but are now delayed until 2025.

What can I do to protect my home from care fees?

Giving your home away so that it's not included in your financial assessment isn't a viable solution. This is called deliberate deprivation of assets and the local authority will investigate if they suspect you to have done this. Any assets that have been gifted to purposely minimise the value of your assets for this reason will still be included in your financial assessment.

The cap will cover the cost of nursing care, but it isn't expected to include 'hotel costs' which include expenses (such as food and board) associated with staying in a care home. This would mean the total exposure to care fees will still be well above the £86,000 cap.





There are other steps that you can take to help protect the value of your home against care fees. One of the options is to create a will that includes a trust. With the right support and guidance from an estate planning specialist, both people can use a trust to ringfence their half of the home's value. This will mean that if one person dies and their surviving partner later goes into care, their half of the property won't be included in the financial assessment for the surviving partner. Instead, their half of the property value will be held in a trust and not liable to be used towards the other person's care fees.

By making a trust will, you can protect your estate from care home fees now and after the proposed changes come into effect in the future. Putting trust wills in place for yourself and your spouse or partner could cost you less than just one week in the average care home.

Offer terms & conditions

The discount of 15% will be applied once per sale and is only redeemable against trust wills and lifetime property trusts purchased prior to 31/01/2024 when quoting 'Evergreen1123' 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).

Claim your discount

Call 0330 606 9422 to book an appointment with a will writing expert. *Evergreen* readers get an exclusive 15% off trust wills until 31 January 2024 through Co-op Legal Services. Simply quote 'Evergreen1123' when booking your will writing appointment.

At Co-op Legal Services, we offer face-to-face, video, telephone and online will writing services, so you can select the option that best suits your needs. Whichever service you choose, we'll work closely with you to draft your will and ensure you've got the right protection for you and your family.

There are various types of trusts available in England and Wales, which work in slightly different ways. With so many options available, it's best to speak to a professional will writing specialist who can understand your needs and recommend the best estate planning solution for you.

Once we've drafted your will, we can store this securely for you, free of charge, for the rest of your life. Alternatively, you can request to have the original will sent to you, so you can store it wherever you want.

Festive flavours



PLUM AND AMARETTO PUDDING

Delight in a warm, comforting dessert with a combination of sweet plums and aromatic amaretto.

INGREDIENTS

750g ripe plums, stoned and cut into chunks
 2 tbsp sugar
 5 tbsp Amaretto
 400g pack Co-op vanilla sponge cake mix
 2 Co-op medium free-range eggs
 6 tbsp semi-skimmed milk
 3 tbsp Co-op flaked almonds (20g)
 Custard or ice cream, to serve, optional



Ready in

1hr

Serves

8

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1201kj 286kcal	8.3g	3.2g	30.5g	0.08g
14%	Med 12%	Med 16%	High 34%	Low 1%

% of an adult's reference intake. Carbohydrates per serving: 41.6g

METHOD

- 1 Heat oven to 180°C/ fan 160°C / Gas 4. Lightly oil a 1.5 litre/ 18x 25cm approx. baking dish.
- 2 Place plums in the dish, scatter with sugar and bake for 15 minutes.
- 3 In a bowl, whisk the sponge mix, eggs, milk and 2 tbsp amaretto until smooth.
- 4 Remove plums from the oven, drizzle with remaining 3 tbsp amaretto, pour over the sponge mix, scatter with almonds, and return to the oven for 35-40 minutes, until golden and just springy to the touch.
- 5 Leave for 5 minutes before serving with ice cream or custard.

STILTON AND PEAR STEAK SANDWICH

A tasty steak sandwich with a cheesy (and pear) twist, and it's one of your five a day.

INGREDIENTS

1 Co-op British beef rump steak 227g, excess fat/rind trimmed (210g)
 1 tbsp sunflower oil
 1 large red onion, peeled and thinly sliced
 1 pear, cored and cut into chunks
 40g Co-op stilton
 2 tbsp Co-op reduced fat mayo
 1 tbsp balsamic vinegar
 2 Co-op bakery demi baguettes
 2 handfuls rocket, optional

Ready in

25m

Serves

2

METHOD

- 1 Heat a non-stick frying pan over a medium-high heat. Rub the steak with 1tsp oil and season with black pepper. Add to the pan and cook for 2 minutes per side for medium-rare, 3 minutes for medium, or 4 minutes for well done. Transfer to a plate and leave to rest for at least 5 minutes.
- 2 Wipe the pan clean with kitchen roll, return to the heat, and add the remaining oil and onions. Cook, stirring occasionally for 5 minutes until the onions begin to soften and colour.

- 3 Add the pear and cook for a further 3-4 minutes until heated through. Pour in the balsamic and stir gently until it has almost evaporated. Remove from the heat.
- 3 Put the mayo in a small bowl, crumble in the stilton, season with pepper and mix well. Slice the baguettes in half, not cutting all the way through. Spread each with half the blue cheese spread and add a handful of rocket, if using.
- 4 On a chopping board, thinly slice the steak, reserving any juices.
- 5 Fill each baguette with the cooked onions, pear, and sliced steak, drizzling with any steak juices. Serve and enjoy.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
2722kj 684kcal	25.5g	8g	15g	0.32g
32%	High 36%	High 40%	Low 17%	Low 5%

% of an adult's reference intake. Carbohydrates per serving: 66.5g

SPICED CARROT & HALLOUMI FRITTERS



You can't go wrong with this perfect fusion of flavour for a vegetarian lunch that all the family will enjoy.

INGREDIENTS

500g Co-op British carrots, peeled
 200g Co-op halloumi
 ½ pack Co-op coriander, finely chopped
 1 tbsp harissa paste
 4 Co-op medium free-range eggs
 4 tbsp/50g plain flour
 2 tbsp sunflower oil
 Cherry tomato or rocket salad, to serve

Ready in
40m

Serves
6

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1047kJ 249kcal	16.2g	6.7g	5.8g	0.48g
12%	Med 23%	High 34%	Low 6%	Med 8%

% of an adult's reference intake. Carbohydrates per serving: 13g

METHOD

- 1 In a large bowl, coarsely grate the carrots followed by the halloumi (finely chopping any chunks that are too small to grate).
 - 2 In the same bowl add the coriander, harissa paste, eggs and flour and mix well.
 - 3 Flatten the batter roughly in the bowl, then score into triangles to help portion out the fritters - as you are looking to make 18.
 - 4 In a large non-stick frying pan, heat 1tbsp oil over a low-medium heat. Add 2 heaped tablespoon dollops of the batter into the pan, flattening them slightly. You should be able to fit 3-4 fritters at a time, spaced a few cm apart. Cook gently for 3-4 minutes per side, turning with a spatula. Once cooked transfer a plate, wipe the pan with kitchen roll, add 1tbsp oil and repeat.
 - 5 Serve warm or cold. Great with a tomato and rocket salad. For a speedy dip, stir chopped coriander and a pinch of black pepper through low-fat Greek style yogurt.
- TIP: if cooking for a crowd, place each cooked batch onto a baking tray and keep in a warm oven.**



ESPRESSO FRAPETTINI

A classic cocktail with a caffeine kick to get you in the festive spirit.

INGREDIENTS

2 rounded tsp instant espresso powder
 50ml Co-op vodka
 50ml coffee liqueur
 2 x 50ml scoops vanilla ice cream or vegan alternative
 Ice

METHOD

- 1 In a mug dissolve the coffee in 4tbsp boiling water. Pour into a blender with the vodka, coffee liqueur and ice cream.
- 2 Add 4-5 ice cubes and blend until smooth.
- 3 Leave to settle for a minute, then pour into two chilled martini glasses.
- 4 Decorate with a pinch of coffee powder, swirling with a spoon, and serve.

Ready in
20m

Serves
2

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
882kJ 210kcal	3.5g	6g	16.5g	0.1g
11%	Med 5%	High 30%	Med 18%	Low 2%

% of an adult's reference intake. Carbohydrates per serving: 21g

What's top of your funeral wish list?

This might sound like a strange question at first, but when you think about it more, it's an important one – for you and your family. There are many reasons why we should try to be more open and share our unique thoughts on what we want for our own funeral sooner rather than later.

“Bury me in this;
my pride and joy”

Did you know*...



382,000 funerals take place in the UK every year where family and friends guess their loved ones' wishes

66% of people across the UK are unsure on their family's funeral preferences



49% of people are not comfortable talking about death and find it a difficult topic

65% of British adults have never discussed their ideal funeral plans



Over 55s think about death every 3.5 days

*Sourced research from Wishlockr

With all this in mind, now might be the perfect time to think about some thought-provoking expert advice and insights from family psychologist, Dr Belky Spelman:

“When the time comes, the bereaved are often left having to manage their grief, while at the same time trying to put together a funeral based on guesswork. It's important to make a plan long before getting sick or elderly, so that everyone is clear on what the preferred arrangements are.

Sometimes people worry that it's morbid to think about death, or to vocalise our desires on the topic, but dealing with death is something that we all have to go through; experiencing the death of a loved one is an important milestone, just as momentous as welcoming a new baby or getting married.”

How can we approach talking about funeral wishes, even when we might find this difficult?

Try tackling the 'elephant in the room' together with these helpful conversation starters...

Do you want to follow family traditions or have something a little different?

Are there any flowers, readings or music you'd like at your funeral?

Would you like a burial or cremation?

Would you want a funeral service? If so, do you have a place in mind?

Have you thought about where you'd like to be buried or what you'd want to happen with your ashes?

What kind of hearse would you like (e.g. traditional or something a little different)?

Would you like a wake after your funeral, a celebration of life or a smaller memorial gathering taking place at a different time?

Are there any other thoughts you'd like to share?



"Forget the service, just scatter me in the Valleys"

Talking about your funeral wishes now will help your loved ones later, so let's start the conversation to ensure a perfect send-off

Whether you're watching a match together or catching up over a bite to eat, take the opportunity to start your conversation. Discussing how you'd like to celebrate your life by perhaps incorporating some memorable personal touches at your funeral.

With things like, your choice of music. You can have what you want, from traditional hymns to modern pop music. Or you might want to discuss if you'd like a traditional hearse or something a little different, like a motorbike hearse.

For help starting your conversation visit coop.co.uk/conversation



As a Co-op Member, you benefit from exclusive Member Prices when arranging a funeral or buying a funeral plan with us.

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



AGRICULTURAL SHOW

round-up

June saw the start of the 2023 agricultural show season and Co-op's Farming and Fisheries team have been busy sponsoring and attending shows all over the UK.

Working within the agricultural industry can be isolating, which is why agricultural shows are the highlight of many farmers' calendars. Shows consist of displays, exhibits and business stands providing farmers with a chance to access industry experts, talk with suppliers and learn more about the latest technology and machinery. There's also the opportunity to participate in various livestock competitions and reconnect and socialise with new and old friends to share knowledge, stories and have a good old catch-up!

The Co-op sponsors various animal classes at different shows, including the Royal Highland Show, Great Yorkshire Show and Royal Welsh Show. The Co-op undertakes these sponsorships as it provides us with an invaluable opportunity to meet and engage with our English, Welsh and Scottish farmers to show our support for their hard work and dedication to the Co-op and British agriculture.

Royal Highland Show

The Royal Highland Show was held in Edinburgh, Scotland from 22-25 June. The Co-op was proud to sponsor the show's Junior Beef Young Handler class - this allowed us to convey our support to the next generation of young farmers and encourage them on their journey within the industry. Our Agriculture Manager, Laura Talbot, attended the show to present the award to the winning handlers.

Great Yorkshire Show

The Great Yorkshire Show was held from 11-14 July in Harrogate, with the Co-op sponsoring the Hereford class. Our Agricultural Compliance Manager, Samuel Darley, and our new undergraduate Agricultural Co-ordinator, Elen Morris, attended the show to represent the Co-op and talk with suppliers and farmers from the area, thanking those who continue to develop the Hereford breed.

Royal Welsh Show

The Royal Welsh Show was held from 24-27 July in Llanellwedd near Builth Wells, Wales. Over the course of the

week, the Co-op sponsored a total of five different sections and classes. On Monday we sponsored the Border Leicester sheep class, with our Agricultural Co-ordinator, Elen Morris, in attendance to represent the Co-op. On Tuesday we sponsored both the Blue Faced Leicester and Bleu-de-Maine sheep classes, as well as the Beef Fitz Hughes Championship in the cattle section, with our Senior Agriculture Manager, Joseph Keating, attending the show as a Co-op representative. Finally, on Wednesday we sponsored the Junior Pig Championship, of which the award was presented to the winner by our Pork and Poultry Manager, Mark Kempself. These sponsorships allowed us to show our continued support to Welsh farmers.

The team have enjoyed getting out and about presenting awards, chatting with farmers and seeing first-hand the positive impact agricultural shows have on the farming community. We're looking forward to continuing our ongoing support through sponsorships in the 2024 show season.

One trip or two?

How to get travel insurance that's right for you!

There are so many things to do when you're planning a holiday, and an important part of that is sorting your travel insurance. It's always a great time to brush up on your travel insurance knowledge because having the right policy for your holiday - or holidays - can save time and money as well as giving you the confidence of cover. If you're booking a trip, these tips will help you get a policy that's the perfect travel companion.



Think about whether you need a single trip or annual policy

Two types of travel insurance are available: single trip and annual multi-trip. Single trip cover is perfect if you're only planning to take one holiday in a year. If you're thinking about two or more holidays, an annual multi-trip policy may be more suitable.

Rather than covering you for the length of your trip, an annual policy covers for you a whole year, and as many holidays as you like within that. Insurers will have a limit on the length of a holiday - at Co-op Insurance it's 31 days - but you can take as many trips as you like.

This can work out cheaper than buying a single trip policy for each holiday, as well as saving you time arranging cover.

Pick the right travel insurance cover levels

Whether you pick an annual multi-trip or a single trip policy, you'll be offered a choice of cover levels. As well as offering more cover, the higher levels may also have lower excesses and additional features. For example, our higher levels of cover include pet care to cover the cost of extra kennel or cattery fees if you're delayed.

To help you decide which cover level to choose, think about where you're going, what you're taking with you and what you can afford to pay in excesses if you do need to claim.

Select geographical cover to match your travel plans

Insurers will offer you a choice of cover - from UK only, through Europe, Worldwide excluding USA, Mexico, Canada and Caribbean, to Worldwide cover.

This reflects the fact that medical costs vary significantly around the world. Suffer a heart attack in the US, for example, and you'll be facing a six-figure bill if you don't have travel insurance, especially if you need to be flown home while you're still unwell.

It's not an issue on a single trip policy as you'll know where you're going, but do think about your future holiday destinations if you plump for an annual policy.

Tell your travel insurer about your medical history

Wherever you're going on holiday, it's important to tell your travel insurer if you have any pre-existing medical conditions. This could be anything from medication for diabetes through to treatment for cancer.

Your insurer will assess whether they can cover that condition while you're away. If you don't tell them, and you do need treatment, your claim could be declined.

With the insurance sorted, you can relax and look forward to your holiday. Plan some day trips, research the best local restaurants or just check out the weather forecast. Happy holidays!



Co-op Insurance can help you find the right travel insurance for your holiday. Visit www.coop.co.uk/evergreen50 to find out more and get a quote.

Travel Insurance is arranged by AllClear Limited and administered by Insure & Go Insurance Services Limited

Time to CELEBRATE

100th birthday

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

- | | |
|---------------|-----------------|
| Mrs E Beeston | Mrs D Payne |
| Mr F Wilcox | Mrs D Mundt |
| Mrs EM Yeo | Mr R Booth |
| Mrs K Watts | Mrs D Wilcock |
| (deceased) | Mrs DM Eagling |
| Mrs E Forbes | Mrs V Porter |
| Mr L Gant | Mr J Lever |
| Mr P Clarke | Mr CM Mickleson |
| Mr J Bolton | Mrs P Sutton |
| Mrs JM Allder | |

Happy birthday to Josie Allder

A surprise afternoon tea was arranged recently to celebrate Josie's 100th birthday. Josie had a wonderful day with her friends and family.



Celebrating Dorothy Payne's birthday

Dorothy really enjoyed her 100th birthday party, which was attended by more than 50 friends and family. She worked in the accounts department at the CIS from leaving school at 15 until she retired in the 1980s. She thoroughly enjoyed her time there and made many friends along the way.

A surprise party for Elizabeth Forbes

A very happy 100th birthday to Elizabeth Forbes, whose family recently organised a surprise birthday party at her local church. It was well attended by all of Elizabeth's friends and family, with some travelling from Wales and Canada just to celebrate with her.

Elizabeth had a very special day that she will never forget. She said she very much enjoyed her time working at CIS, making some lifelong friends along the way. She says her secret to living to 100 is: don't smoke, don't drink, support Manchester City and smile your way through life!



A lifelong devotion to the Co-op



Happy 100th birthday to Jack Bolton, who started working for the Co-op at the age of 14 when his mother got him a job at the Co-op dairy at Gants Hill. He stayed there until he was 18, at which point he became a driver's mate on the milk lorries, moving to the Manor Park bottling department. After serving in India and Europe as part of his term during the Second World War, Jack came home and promptly got his job back, staying at Manor Park until its closure. He then retrained as a forklift driver unloading milk deliveries and kept this post until his retirement at age 62.

Happy 100th birthday to Leslie Gant

Leslie recently celebrated his 100th birthday. His family have quite a history with the Co-op, with various members having worked for Fiveways at different points throughout their lives.

Leslie often talks about the times he went to Blackpool for union meetings, and he still gets Christmas cards from colleagues and friends he's kept in touch with. He remains a dedicated Co-op supporter, and although his eyesight prevents him from getting out and about like he used to, he makes sure that his family always does his shopping at his local Co-op.



Joe celebrates 100 years with a trip down t'pub

Joseph (Joe) Lever enjoyed a birthday party at a local hostelry with all his family and friends, including his four children, 16 grandchildren and 21 great-grandchildren. He enjoyed a buffet, cake and even Prosecco.

He enjoyed a special video birthday message from Kenny Dagleish, who had played for Liverpool Football Club, his favourite team. He also received a card from Liverpool FC with all their team's signatures.

He has always been a Co-operative employee, starting work at age 14 at a local Co-op grocery shop in the Preston area. He ended his Co-op employment as a merchandiser, travelling around Co-op shops in the Lake District area - his dream.

He retired at age 60, having given 46 years to the Co-op. He was an avid crown green bowler throughout his life until 90+. He also enjoyed lots of travelling abroad with his wife Winifred, who died in 2015.



Joseph now lives in a nursing home and is well looked after, with regular visits and outings from his family.

Claude Mickleson: socialist activist and centenarian

I was born in London but have spent the last 70 years in Gloucestershire. In 1923, when I was born, as now, there were many, many poor people, with my family amongst them.



My first job was with the London Co-op Society (LCS) as a delivery boy for their grocery department. The pay was so low, I still had to depend on my mother to feed and clothe me, despite the fact that I was one of seven children all needing care and sustenance.

I was given a book called *The Ragged Trousered Philanthropist*, which seemed to answer many of my questions about the differences between rich and poor. I became a socialist at the age of 14 and nothing has happened since that time, 86 years ago, to make me change my mind.

Although the LCS treated me well, I always had the aim of 'bettering myself', so I worked in many jobs, always with that intention in mind. I finished the last nearly 20 years working as an Insurance Agent for the Co-operative Insurance Society.

My autobiography can be purchased for £3 inc P&P from Bristol Radical History Group (brh@brh.org.uk).

Happy 100th



to Peggy Sutton



Kath Watts: a lifetime

Kathleen Miriam Watts (née Thomas) was born on 20 March 1923, one of four sisters. She met Leslie Watts on Plymouth Hoe, where they danced, and they were married in July 1949. Les worked his way up to becoming a Co-op branch manager, while Kath worked for the Co-op in the main Plymouth department store. They had two children, Stephen and Lynda. Kath was a keen singer, performing with her sisters and in various entertainment groups, while she and Les were also heavily involved in local dinghy sailing events and championships for many years. Les predeceased her in 2002. Shortly before death, Kath enjoyed a 100th birthday celebration with family members, which ended with a single comment from her: 'I love you all.' Quiet, never one to complain and thankful to those who knew and looked after her, she was loved and liked by all.

REA NOTICEBOARD



MANCHESTER REA

The REA has arranged the annual Christmas lunch at the Mercure Hotel, Manchester Piccadilly on 1 December 2023, so make sure to put this date in your diary.

In view of increased postal costs, we're trying to use email addresses, where possible. If you have an email address (or a family member has one that you have access to) please let us know.

The REA organises outings during the summer, the Christmas lunch and (if there is demand) lunches at venues in the Greater Manchester area. If you have any suggestions for lunches in the Greater Manchester area to accommodate up to 80 people, please email manchesterrea@coop.co.uk.

Please also let us know of any ideas you may have for outings or day trips in 2024.

An interesting thing happened on our trip to York: two of our members were brought back to the coach by a police van! No, they had not misbehaved, they just got lost and asked a policeman where the coach was parked.

Regrettably, we're no longer organising theatre trips as you may be aware this was the forte of Graham.

Brian Rains
Secretary/Treasurer

Enfield REA

Our programme for 2023 is complete and all monthly meetings so far have been thoroughly enjoyed by our members. We celebrated our 43rd birthday party in May and are now looking forward to our annual dinner in January 2024.



At our August meeting, Dave, our entertainer, brought along a beautiful banjo which had been restored by *The Repair Shop*.

Contact your REA

Enfield
Secretary Iris Jenkins
Tel 020 8804 8716

Manchester
Tel 07740 417701 (Monday only)

North Eastern
Secretary Mrs Lydia Humphrey
Tel 0191 410 4947

You could win a £150 Theatre Token



This is your chance to enjoy a great day out and indulge in a little culture. With a £150 Theatre Token, you can treat yourself and your friends and family to an unforgettable trip to the theatre.



A trip to the theatre can provide a place to relax, to take your mind away from worries and fully immerse yourself in a story that unfolds right before your eyes. Making time for ourselves can be a challenge, so a Theatre Token could be just what you need to enjoy an extra special treat with your loved ones.

Theatre Tokens can be used at 300 theatres nationwide, including all of London's West End.

Whether you're seeing what's on at your local theatre or planning a trip further afield, you can treat yourself to some culture without breaking the bank. With Christmas just around the corner, you could take in your local pantomime with your family or plan a bigger trip to a show next year. With no expiry date, you can use your Theatre Tokens whenever you like.

To take a look at where you can use Theatre Tokens, simply head to

TheatreTokens.com and check out some of the great shows touring around the country at the moment – from the award-winning spectacle 'Life of Pi' to the musical classic 'Wicked'.



How to win

To enter, simply answer this easy question and send your answer (which you'll find in this issue of Evergreen) to:

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

Email: evergreen@coop.co.uk

Remember to include your name, address and telephone number.

What is the name of the Co-op's new all-electric venue?

A Co-op Live

B Co-op Hall

C Co-op Palace

The closing date is Friday, 26 January 2024. The winner will be selected at random from all the correct entries received.



Calling all yarn enthusiasts!

The Knitting & Crochet Guild is a membership organisation that promotes knitting, machine knitting and crochet. Established in 1978 and with members all over the UK, they're here to tell you a little more about what they do and how you can get involved.



Greetings from the Knitting & Crochet Guild! Our organisation has a network of branches around the country, most of which meet once a month to engage in workshops, share skills or simply enjoy having a knit (or crochet) and a natter! We would love for you to join us, whether you're well-practised or are looking to learn.

You can go along to any of our meetings to find out more without having to be a member, and all the details of when and where branches meet are on our website (kcguild.org.uk).



This is the Guild's oldest item, known as Captain Tweedie's hat, dated as far back as 1826.

This photo of Captain Tweedie's hat is from the 100 Objects project supported by the Heritage Lottery Fund. Thanks to National Lottery players. Photos copyright Knitting & Crochet Guild.

Guild members admiring the Gladys Jeskins sampler from our collection at the 2022 convention.

An example of some pattern leaflets from the 1930s.



The Knitting & Crochet Guild is run entirely by volunteers, who carry out a wide range of responsibilities. Volunteers edit the magazines, look after the collection, run branches and also serve on the formal Board of Trustees, so there's plenty to get involved with.

How to get involved

If you'd like to find out more, visit our website at kcguild.org.uk

You'll find links to the collection as well as more details about our activities. We also have a Facebook group with thousands of members which anyone can join. Simply go to Facebook and search for Knitting and Crochet Guild. We'd love to see you soon!



The Guild produces a quarterly magazine called *Slipknot* that's written by members, for members. It includes a wide variety of articles about historical items, patterns, yarn shows and more. The magazine is only available to members but is offered alongside our regular online magazine especially for machine knitters, *Across the Needlebed*. The Guild holds an annual member convention across one weekend a year, with talks, workshops, opportunities to network, yarn swaps - you name it! Members can also benefit from various offers, including discounts on knitting and crochet magazines and books.

One of the most important activities that the Guild undertakes is caring for our collection of historical items. They're kept in Britannia Mill in Slaithwaite, West Yorkshire, where regular Open Days are held so that people can view them. These historical items include textile items, patterns, tools, yarn samples and shade cards. Members of the Guild can also download, or request scans of, some vintage patterns from our collection.

Our *100 Objects* project was funded by the Heritage Lottery Fund and allowed us to take photographs of 100 of the most interesting items in the collection, making them available to everyone online. You can find out more about this project, as well as gain access to these pictures, via our website. In addition to this, Guild members can enjoy occasional 'trunk shows', where a selection of items are sent out to branches for members to view and examine.



ARE YOU GETTING ALL THE TAX-FREE INCOME THAT YOU'RE ENTITLED TO?

Tax allowances are specific rules in the tax system that enable us to keep some of our income without it being taxed. In this article, we'll look at the most common tax-free allowances that apply in the tax year from 6 April 2023 to 5 April 2024.

Personal Allowance

This allowance applies to most people and is generally used for income from work or pensions (including the State Pension). It's automatically allocated via the tax code system which determines PAYE tax deductions.

Your Personal Allowance means the first £12,570 you receive of taxable income won't be taxed. If you earn over £100,000 then your Personal Allowance is reduced, and if your income exceeds £125,140 then your Personal Allowance is reduced to £0.

Blind Person's Allowance (BPA)

BPA gives an additional £2,870 of tax-free income, which is a saving of up to £574 for a basic-rate taxpayer. This allowance is transferable to a spouse or civil partner if the claimant is a non-taxpayer.

You don't need to be completely blind to claim BPA. In England, BPA is available to anyone registered as severely sight impaired and in Scotland and Northern Ireland to anyone unable to undertake any work for which

eyesight is essential. HMRC offers a dedicated helpline for BPA claims and enquiries on 0300 200 3301.

Married Couple's Allowance (MCA)

MCA applies to marriages and civil partnerships where at least one person in the relationship was born before 6 April 1935. You generally need to be living together, but if separated through circumstance rather than choice it could still be claimed. For the 2023-24 tax year, it could cut your tax bill by between £401 and £1,037.50 a year.

Marriage Allowance (MA)

If you're too young for MCA then you may qualify for MA, but you can't claim both. MA allows the transfer of 10% of the Personal Allowance from one spouse or civil partner (who is unable to use it) to the other. This usually means that one of the individuals in the marriage or civil partnership will have an income below the Personal Allowance and the other will be a basic-rate taxpayer (higher-rate taxpayers can't have it). The transferable amount of £1,260 can save up to £252 in tax. It was introduced six years ago

USEFUL RESOURCES

Being aware of your tax position and the allowances that are available to you means you can save money on the tax you pay. If you need assistance with your tax and are on a lower income, these charities may be able to help you:

Tax Help for Older People

If you're over 60, contact Tax Help for Older People by calling the helpline on **01308 488066**. The helpline is open 9am to 5pm Monday to Friday, excluding bank holidays. You can also email via taxvol@taxvol.org.uk

TaxAid

If you're under 60, contact TaxAid on the helpline number **0345 120 3779**. The helpline is open 9am to 5pm Monday to Friday, excluding bank holidays. You can also email via help@taxaid.org.uk

but still goes unclaimed by some who would qualify. New claims can be backdated for up to four years, if appropriate.

Allowances for savings interest

There are also allowances for savings interest, for example, the Personal Savings Allowance (PSA) permits £1,000 of taxable savings interest to be received tax free by anyone who pays no more than basic rate tax. The PSA for higher-rate taxpayers is £500.

Other allowances

There are other allowances available, depending on your circumstances, such as the Dividend Allowance, Property Allowance or Trading Allowance. Further details are available online.

TAX HELP
FOR OLDER PEOPLE

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

StepChange is a debt advice charity that helps people navigate their finances and chart a path to a more sustainable financial future. Below, they talk about their services and the ways they may be able to help.

Struggling with debt?

StepChange is on hand to help



Get in touch

Free, confidential debt advice is available 24/7 using StepChange's online debt advice service at stepchange.org

Alternatively, you can call us between 8am and 8pm, Monday to Friday, or between 9am and 2pm on Saturdays on 0800 138 1111.

In recent years we've seen instances of problem debt rise significantly as the pandemic and the cost-of-living crisis have both put pressure on people's finances. With interest rates rising, rents soaring, real wages stagnating and energy bills at record highs, we're also seeing a much wider cross-section of society come to us for support. Unfortunately, problem debt can impact just about anybody, and nobody is immune.

It's a worrying fact that 34% of our clients are in negative budgets, which means their outgoings are exceeding their income. If you're experiencing financial difficulties, it's not always easy to talk to someone about what you're going through, but opening up about your struggles can often be the first step to getting your life and your finances back on track.

StepChange offers free, impartial debt advice to anybody who comes to us, either through our online debt advice tool or over the phone by speaking with one of our friendly advisers. Our debt advisers are non-judgemental and are specially trained to help you get well on your way to becoming debt-free.

We can take you through a thorough budgeting session, either on the phone or using our online services, and can help you with a personal action plan tailored to your circumstances.

Don't struggle in silence - if you need support, get in touch with StepChange today.

StepChange
Debt Charity

PEACE OF MIND AND PRACTICAL HELP FOR PET OWNERS IN NEED

The Cinnamon Trust is the only national charity that helps older people and the terminally ill take care of their pets. With 20,000 kind-hearted, animal-loving volunteers to call upon, their goal is to ensure that pet owners have all the help they need to stay together with their beloved pets.

It's widely acknowledged that pets can positively benefit the wellbeing of owners, and for many older people their pets are often their reason for living. They're constant companions - on hand 24 hours a day, comforting, loving and protecting people from loneliness. For an owner, this special relationship with their pets can be completely neutralised by the anxiety of not being able to care for them in the way they used to.

This is why The Cinnamon Trust is there to help. The Trust assists with things like walking dogs, fostering if an owner is in hospital and taking pets to the vet. The goal is to make sure that an owner has all the help they need, safe in the knowledge that their furry, feathered or any beloved animal friend is in safe hands.

Our volunteers walk thousands of dogs across the country every day, help change litter trays or clean out bird cages. The Trust also has foster volunteers who provide care for pets whose owners face a spell in hospital. Our dedicated volunteers take pets into their own homes and supply love and care until owner and pet can be reunited.

The Cinnamon Trust also gives peace of mind to those who are worried about their pet's future. Pets are family and rely on us to keep them safe and happy, so making plans for them if you pass away is very important. Many of the people who register their pets with us do it because they're getting older, some are facing a terminal illness and some are pet owners who perhaps do not have friends or family that can care for their pet(s) if something happens to them. However, many people just want the reassurance that their pet's future is secure, so they don't have to worry if anything should happen.



Boo Ball With Volunteer Emma



We do things very differently to other charities and have done since 1985. Other charities offer similar services to our pet profile service, but most are rescue centres, which means kennels and sometimes a very long wait for a home. It can also mean, if you have a family of pets, they may not be kept together. For a pet that is used to the comforts of home and one-to-one care, kennels and catteries can be frightening.



Dizzy and Denise

Nationally, The Cinnamon Trust helps over 150,000 people a year with 157,977 animals. We also run two home-from-home sanctuaries, and we couldn't do this without the kindness of our volunteers and supporters.

We're always looking for new volunteers, so if you'd like to find out more about volunteering or would like some information about our pet profiling service, please visit our website cinnamon.org.uk or call us for a chat on 01736 757900.



Jasper and Jane



Fossie having a cuddle with Margrit

The process is detailed but very simple. We want to know as much as we can about the pets that come into our care in an emergency, as keeping the same routines and using the same language can help enormously.



Tabitha and Paul

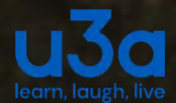


Scan me



TICK ADVENTURES OFF YOUR BUCKET LIST WITH U3A

From zip-wiring through treetops to breaking out of an escape room with a group of friends, u3a offers much more adventure than you might think.



Mark, 83, belongs to the Adventurous Activities group at Elmbridge u3a in Surrey. The retired national newspaper journalist is used to the high-octane atmosphere of the newsroom and had no desire to give up that excitement when he retired.

Since joining u3a seven years ago, he's taken up pickleball, country walks and a whole host of adrenaline-fuelled escapades.

'You get out of life what you put in,' he says. 'Retirement has been fantastic. Since we formed the Adventurous Activities group last year, outings have included being locked in escape rooms, stretching our creaking joints on climbing walls, kayaking and paddleboarding on the River Thames.'

'You get out of life what you put in.'

'We also took on the Dare Skywalk experience on the roof of Tottenham Hotspur's new stadium in north London, which included a daring abseil down from the top.'

'The Adventurous Activities group is now so popular that we're starting another one. We've had emails from people saying, "You look like you're having such a good time, can I join?"'

The group of older adults also recently experienced driving powerful sports cars at Mercedes-Benz World in Weybridge, Surrey, where they were encouraged by the instructor to blast it as fast as they dared!

Group founder Nigel Cudby says: 'I created our group to broaden the spectrum of u3a activities and to enable people like me to tick off items from their bucket lists. However, the best value for me has been experiencing our activities with such an amazing bunch of friends.'

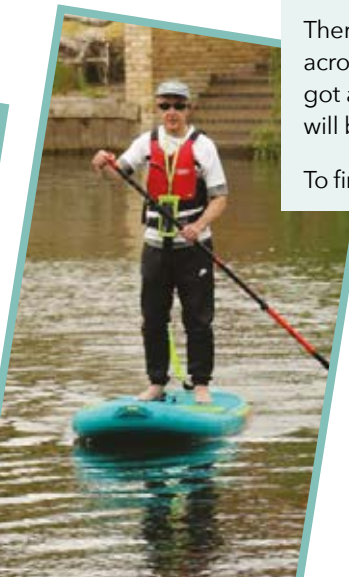
Join the fun...

There are adventurous u3a groups across the UK, but the movement encompasses hundreds of different interest groups ranging from crocheting to Egyptology and everything in between - all for an average of less than £20 a year.

There are more than 1,000 u3as across the UK and if they haven't got an interest group for you, you will be supported to start your own.

To find out more, visit u3a.org.uk

'I created our group to broaden the spectrum of u3a activities.'



Turn a new page with The Reading Agency

The Reading Agency is a UK charity with a mission to empower people of all ages to read. Below they've set out why book clubs are a great idea and how you can set up your own.



Higham Book Club.



The Reading Lyst.



Pearson English group.

Sharing reading with others through reading groups or book clubs has huge benefits for members. 84% of reading group members feel more connected to other people because of being part of a group, and 71% said their mental wellbeing has improved. It can also help you discover new books, as 95% said that they read things they wouldn't typically read.

Getting started

There are no set rules on how a book club should run, it's completely up to you. Gather a few people, choose a book, a meeting time and place, and you're ready to go. Groups meet in all sorts of places; in members' homes, the local library, or a local café or pub. You can also meet however often works best for your members.

Choosing your first book

Choosing a book can be tricky. Some groups like to focus on themes or genres such as romance or crime, but you can choose anything. Each member can take turns to choose a book they like the sound of, or if you'd like you can speak to a bookshop or librarian for recommendations. Many libraries have reading group sets ready for you to borrow, as well as booklists to help you choose.

At readinggroups.org, you can apply to receive free sets of books directly from publishers in return for reviews. These books are often new releases, so you'll get to read them before anyone else and will get the opportunity to try something new!

Encouraging discussion

So you've all read the book; now, how do you get the conversation flowing?

- Start simple, what did everyone think of the book? Would you recommend it?
- Not everyone may have finished the book but they can still contribute to the conversation. Decide in your group if you're happy to give spoilers.
- Make sure everyone who wants to speak has the chance to share their thoughts in a respectful way.
- Don't worry if you go off topic - book clubs are a great spark for socialising!

For more tips and ideas on setting up a book club or reading group, go to readinggroups.org.



Support with your energy bills this winter

If you're struggling with your energy bills this winter, help may be available, especially for those of retirement age. National Energy Action (NEA) has some essential tips to make sure you're getting the support you're entitled to.

Although energy bills may not be as high as they were six months ago, the average household still pays approximately £1,923 a year – that's almost £650 more than in October 2021. Sadly, NEA estimates there are currently 6.3 million UK households in fuel poverty, but some help is on hand if you need it.

Contact your energy supplier

If you're having problems paying your energy bills, your first port of call should always be your energy supplier. If they know there's a problem, they're required by the energy regulator, Ofgem, 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, a scheme that obligates the largest energy suppliers to support households with energy-efficiency improvements.

Check if you're eligible for benefits

Make sure you're 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 go to [gov.uk/browse/benefits](https://www.gov.uk/browse/benefits)

Warm Home Discount

The Warm Home Discount is a payment of £150 off your electricity bill paid automatically to eligible customers in two core groups:

- **Core group one:** individuals of pensionable age and in receipt of Pension Credit.
- **Core group two:** individuals dependent on means-tested benefits and with high energy costs (there is a separate process in Scotland for core group two, with households selected through eligibility criteria that change from supplier to supplier).

Go to [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme) for more information.



Winter Fuel Payment

The Winter Fuel Payment is for people born before a specific date (this date changes annually and at the date of publication is listed as 25 September 1957. You can find the current date on [gov.uk](https://www.gov.uk)). With this payment, you could claim between £100 and £300 to help you pay your heating bills. It's 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.

Go to [gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment) for more information.

Cold Weather Payment

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.

Find out more at [gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

Additional cost-of-living payments

There are additional cost-of-living payments available to some households. You may be entitled to these if you get any of the following benefits or tax credits on certain dates:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Universal Credit
- Child Tax Credit
- Working Tax Credit



A diagnosis of cancer can be life changing and leave you feeling overwhelmed, anxious or isolated. If you or someone you love is diagnosed with cancer, Maggie's can help.



Space for getting going again

'I walked out of Maggie's after an hour and a half and felt like a massive weight had been lifted off my shoulders. Nobody up until that point had explained the diagnosis or offered advice, and I was increasingly feeling like I had nowhere to turn. Maggie's changed all of that.'

Maggie's centre visitor.

Maggie's is a charity providing expert care and support to everyone with cancer and all the people who love them.

Our programme of support focuses on the things that really make a difference, like getting ready for treatment, money worries, helping with stress and depression, managing side effects, and relationship and family support. Our support has been shown to improve physical and emotional wellbeing and to help people take control when cancer turns life upside down.

Our centres are bright and welcoming spaces, with professional staff on hand to help find the support that's right for you.

We have cancer support specialists with expert knowledge of cancer and treatments, psychologists to support

people and families, and benefit advisers who can help you understand what you may be entitled to, including parking permits and extra money you may be able to claim.


Finding out you have cancer changes your life, and the weeks after diagnosis can be some of the most difficult and challenging. We're here as soon as you need us.

You will find our 24 centres alongside NHS hospital across the UK. It's always free and you don't need an appointment or referral - Just come in.

Find us on


 [Twitter/X: @maggiescentres](#)

 [Facebook: /maggiescentres](#)

 [Instagram: maggiescentres](#)

 [YouTube: maggiescentres](#)



 Scan me

Find out how we can support you and your loved ones.

Scan the QR code to find out more, discover your nearest centre and get the latest Maggie's news and updates.



THE BANK WORKERS CHARITY

SUPPORTING YOU AS A CO-OP PENSIONER

The Bank Workers Charity has been around since 1883. It has changed a lot over the years - having started off by providing financial grants, it now offers a lot more, including a wide range of advice and support for your wellbeing.

What hasn't changed is that they're here for you and your family. Sometimes we soldier on, not wanting to ask for help, especially from a charity. But the Bank Workers Charity is dedicated to supporting you, as a pensioner, when you need it most.

Helping Edith to improve her safety and independence at home

At 95 years old, Edith copes with various long-term health conditions which make day-to-day life and living alone challenging.

Recently, Edith heard about another of our grants and got in touch to apply. During our conversation, it became clear that she needed more support than the grant alone could provide.

But Edith was an extremely private person, and hesitant to ask for further help due to the sensitive nature of her conditions. So we took our time to listen

and build her trust, with an empathetic, kind and caring approach that allowed her to open up about her challenges with widespread osteoarthritis, cataracts and back problems.

Combined, these conditions made daily tasks like washing, dressing and getting around her home extremely difficult. Thankfully, support was within reach.

We helped Edith apply for Attendance Allowance, a non-means-tested benefit designed for those over 66 dealing with long-term health issues. The application was successful, and she was awarded the highest rate, at just over £100 a week.

We then helped her apply for and secure Pension Credit, which further increased her weekly income and significantly increased her overall income.

Now, Edith was able to afford a cleaner with help from her local Age UK. We also referred her to her local council for an occupational therapist to further support her at home, and applied for a blue badge so her family could park conveniently when taking her out and about.

Here to help

At the Bank Workers Charity, we support bank workers, both past and present, as well as their families. From financial support, to physical, mental or social, find out how we can help you manage your wellbeing.

Give us a call on 0800 0234 834, Monday to Friday, 9am - 5pm (except bank holidays), or visit [bwcharity.org.uk](https://www.bwcharity.org.uk)



The Money and Pensions Service (MaPS) is an arms-length government body that assists people across the UK by providing free, independent guidance on a range of money matters.



Understanding your financial situation



James Kelly, Partnership Manager at MaPS, discusses the impact of rising inflationary pressures and how you can understand more about your own financial circumstances.

Calculating your spending

To manage their finances, many people find it useful to create a budget. Having a realistic budget can put your mind at ease, as you won't be worrying about how to pay your monthly bills, such as gas, electricity, food or fuel. This is especially important now, as we move from the warmer summer months back to the colder, darker seasons of the year. Having a budget for your money in these more difficult economic times is very important and helps provide you with more control over your finances.

To create a budget, it's important to work out how much you're spending each month, so start making a list that includes things like:

- household bills (heating, food and water)
- living costs (clothes, hair and beauty)
- financial products (insurance or bank charges)
- travel (fuel or public transport fares)
- leisure (TV packages such as Netflix, meals out or other entertainment).

Once you've done this, split your costs into 'wants' and 'needs'. Your 'wants' are things you'd like but can live without. If you can't afford all your 'wants', decide what matters most to you and look at things you can live without as a way of cutting costs.

Use the MaPS budget planner to help get an accurate view

To work out exactly what you have coming in, the essentials you need to cover each week or month and where there might be room to cut back, it's best to create a budget using a planner. There are a range of tools, calculators and apps that can help you prepare a complete budget, but writing it down on a piece of paper is fine too. You'll need to take your time to put all the figures in, but once you've done it once, things will get easier.

MaPS has an online budget planner, which only takes 20 minutes to fill in. It can help you review your household spending and prompt you to think about things you may have forgotten to include.

Join a budgeting Facebook group

You can get money-saving tips and support from a community of like-minded people in the MaPS private budgeting Facebook group. This can be accessed via [moneyhelper.org.uk](https://www.moneyhelper.org.uk). In this group, we share ideas and support to help people on their savings journey. You can also post anonymously about money issues you're having and get opinions from other members on how to deal with your situation.

Get started today

Having a budget is not something you should put off. It's always best to get it sorted as soon as possible. You may find you can save more than you think.

If you need help

Online: visit our website for all sorts of helpful information [moneyhelper.org.uk](https://www.moneyhelper.org.uk)

Phone: the MaPS telephone helpline is open every working day of the year: 0800 138 7777

WhatsApp: message MaPS with your money queries at any time on the following number: 07701 342 744

LOOKING AFTER YOURSELF AS A DEMENTIA CARER



Supporting someone with dementia can be positive and rewarding, but it can also be very challenging. Often the needs of the person you're supporting will come before your own, leaving little time for yourself. Below, Dementia UK explains how you can make time for yourself if you're a full-time or part-time carer.



Many people who have a family member with dementia find themselves in the role of full-time or part-time carer. It can be physically and mentally demanding, and when you're looking after someone else you might find it difficult to think about your own needs. However, if you neglect your wellbeing, you run the risk of wearing yourself down. By looking after yourself first, you're more likely to have the strength to look after your loved one - it's a bit like putting on your own oxygen mask in a flight emergency before helping someone else.

Tips for wellbeing

- Keep up with regular dentist, optician and hearing checks
- Stay physically active by going for walks or bike rides, playing sports, swimming or joining a local or online exercise class
- Keep your mind active through reading, puzzles, board or card games or even by learning a new skill like a language or craft.



Your health and wellbeing

It's important not to ignore your own health needs. Niggling pains or feelings of anxiety or depression, for example, might seem trivial, but if you're experiencing unwanted physical or mental health symptoms, you should visit your GP so any illnesses or conditions can be properly diagnosed and treated.



Enjoying time together

As your loved one's dementia progresses, your caring role may overtake your relationship with them as a partner, parent or family member. While your relationship will change, it can still bring you both enjoyment.

Rather than focusing only on your caring responsibilities, try to find activities that you can still do together, such as:

- listening to music
- watching a favourite film or musical
- going for a walk
- looking at photos from the past and present
- physical touch, such as a hand massage.



Looking after your other relationships

You may feel you have no time to spend with other family members and friends, or that having a life outside of caring is unimportant or even selfish. However, it's really important to maintain these relationships – it will allow them to support you, as well as giving you time to enjoy each other's company.

You could:

- let family members know what your caring responsibilities involve as they may not realise how much you're doing
- ask them to help you, perhaps by sitting with the person with dementia once a week to give you a break
- share caring tasks amongst the family; it may be useful to create a rota
- schedule a visit or phone call with a friend at a time when the person you care for is asleep or at a day centre. Even a short conversation could lift your spirits.

Keeping up with your other relationships and activities means that when your caring responsibilities change or stop (e.g. if the person with dementia goes into a care home) you still have things to enjoy and people to spend time with.

Support for you

As a carer, you may feel you have to be strong all the time, but trying to manage alone can lead to a crisis point where you simply cannot cope.

It's a good idea to book a free carer's assessment to identify what support you need, such as respite, financial benefits and support groups. Your GP or social services can help with this and let you know about other services to help you in your caring role.

Dementia UK's specialist Admiral Nurses can offer support and advice with any aspect of dementia. You can contact the free Dementia Helpline: call 0800 888 6678 (Monday to Friday 9am to 9pm or Saturday and Sunday 9am to 5pm) or email helpline@dementiauk.org

If you prefer, you can book a video call or phone appointment with an Admiral Nurse in virtual clinics. Simply visit dementiauk.org/book

Donate to help change lives

A donation of just £3 could cover the costs of a carer in crisis calling Dementia UK's free Helpline for support. If you would like to donate to ensure no one has to face dementia alone, please visit dementiauk.org/donate or call 0300 365 5500.



DOCTOR'S CORNER

Marc Holl is a clinician by background with post-graduate qualifications in musculoskeletal and mental health. He has worked in clinical practice for 17 years across a mix of clinical, operational and leadership roles in both the NHS and independent healthcare. Marc is Head of Primary Care for Nuffield Health responsible for quality assurance, development and professional leadership across all our clinical services, including Emotional Wellbeing, Physiology, Health Assessments, Physiotherapy and Private GP. Marc has a special interest in healthy work, digital health and connected health.

DON'T NEGLECT YOUR PHYSICAL HEALTH THIS AUTUMN

With the transition from summer to autumn well under way, the best overall wellbeing is achieved when body and mind are both healthy and in balance.

According to Nuffield Health's findings from its 2023 Healthier Nation Index (nuffieldhealth.com/healthiernation), individuals aged 55+ are doing well from an emotional wellbeing perspective. Over half of people (53%) say their mental health is 'good', which is the highest of all the demographics surveyed.

However, physical health results are less positive. The study revealed only 38% of those aged 55+ rate their physical health as 'good' and only 30% rate their physical fitness as 'good'.

While the colder, darker days and nights can make us less motivated to exercise, it's important not to neglect our physical health as we age, whether it's in the autumn or any other time of year.

Focus on over-55s

53% say their mental health is 'good'

38% rate their physical health as 'good'

30% rate their physical fitness as 'good'



The importance of exercise as we age

As we get older, it's an unfortunate fact that our bodies start to become less efficient. Our blood pressure, blood viscosity and body fat rise, while our muscle mass and bone mineral density reduce. This is natural as we age, but luckily exercise has the exact opposite effect on our bodies. It's a great way to keep ourselves feeling young and staying healthy.

This year's Healthier Nation Index study highlighted that the older we get, the more time we spend

sedentary (not moving), with activities such as watching TV or reading. When asked about exercise, 19% of those aged 55+ dedicated zero time to moderate physical activity. This is activity that raises your heart rate and makes you breathe faster and feel warmer, for example brisk walking, dancing, or hiking.

51% of those surveyed said they completed zero vigorous physical activity during the year.

This is activity that makes you breathe hard and fast, for example jogging or running, team sports like football, or aerobics.

Being sedentary has a negative effect on your health. It prevents good blood flow, promotes muscle wastage and, as you're not burning calories, it can contribute to obesity.



What should I do to stay fit and active?

The World Health Organisation recommends people of all ages aim for at least 150 active minutes each week, and this should rise to 300 minutes per week to see additional health benefits.

Within your weekly active minutes, older adults should do two types of physical activity: aerobic exercise and strength (also known as resistance) training. We've included some examples of each type of exercise below.

Aerobic exercise



Brisk walks



Swimming



Rowing



Circuit training



Dance or Zumba



Cycling



Tennis

Strength training exercise



Yoga



Tai chi



Weights-based exercise



Gardening, such as digging or shovelling



Climbing stairs



Hill walking



Push-ups, sit-ups or squats

Something like a health assessment or personal training session at a gym can give confidence to overcome inhibitions and ensure you're working in the right way with, rather than against, your body.

Personal trainers can also tailor your workouts to help combat any ongoing physical health issues. For example, for individuals with arthritis, impact exercise can be bothersome to the joints, so fitness experts will typically recommend low-impact cardiovascular exercise, like swimming or cycling.

It's important to remember that not all exercise has to happen at the gym. Activities like dancing or hiking can be an easy way to start building fitness and an exercise routine.

Whether you're in your 50s, 60s or older, prioritising your physical and emotional wellbeing is just as important now as it was in your 20s and 30s. Finding ways to enjoy exercise will not only keep you fit and boost your health and happiness but most importantly will increase the quality and quantity of the years to come.

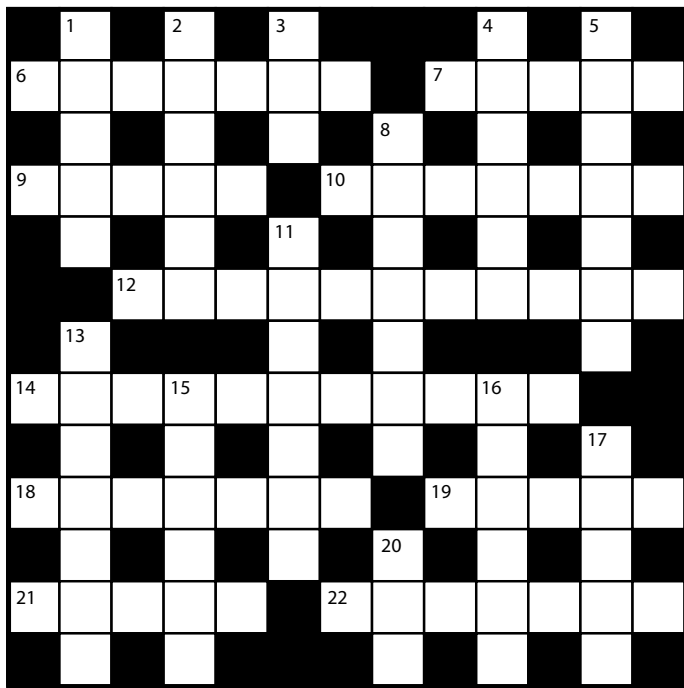
Within your weekly active minutes, older adults should do two types of physical activity: aerobic exercise and strength (also known as resistance) training.

If you'd like to find out more, a health assessment is a great way to learn more about, and take control of, your health. Visit nuffieldhealth.com/health-assessments for more information.



Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

6. Bucharest is this country's capital city (7)
7. Young female horse (5)
9. Italian city, closely involved with fashion (5)
10. Norwegian, who was Manchester City's leading goalscorer last season (7)
12. His coronation was held on 6 May 2023 (4,7)
14. 2023 biographical movie directed by Christopher Nolan and starring Cillian Murphy (11)
18. Most senior commander of a fleet (7)
19. And 1 Down. Rock star whose albums include 'Hunky Dory' and 'Aladdin Sane' (5,5)
21. Small fragment of bread (5)
22. Actor who plays Ken in the 2023 movie 'Barbie' (7)

Down

1. See 19 Across
2. Highly seasoned Italian sausage (6)
3. Archaeological excavation (3)
4. Playwright whose plays include 'The Crucible' and 'Death of a Salesman' (6)
5. Large piece of material used as a bed covering (7)
8. Region on the northern border of India and north-eastern Pakistan (7)
11. Intellectual, knowledgeable person (7)
13. People with arachnophobia are afraid of them (8)
15. Robert Harris novel set in Bletchley Park during World War II (6)
16. Electronic communications (6)
17. Instrument played by Elton John (5)
20. Bowl-shaped frying pan used in Chinese cooking (3)



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.

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

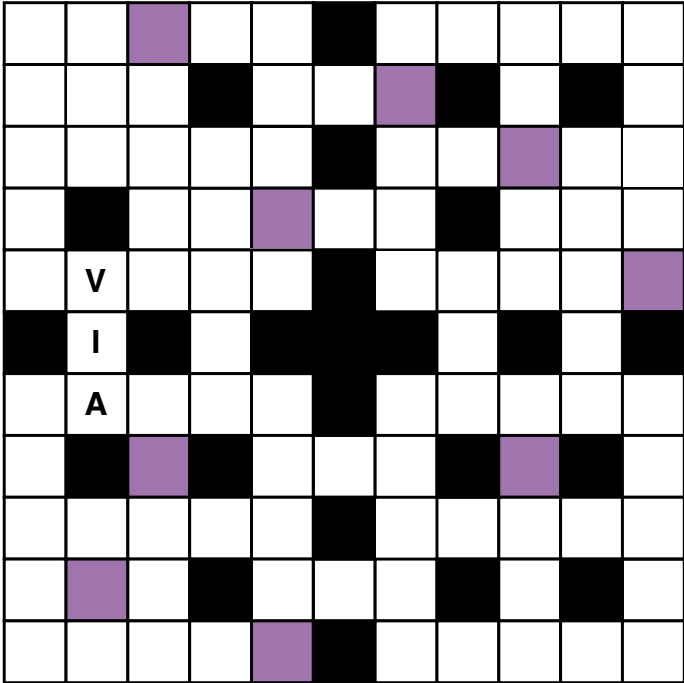
Answers to the last issue's crossword

Across: 6. Johnson 7. Grant 9. Rishi 10. Vikings 12. Bronze Medal 14. Bestsellers 18. Tarrant 19. Ivory 21. Sunak 22. Pianist

Down: 1. Boris 2. Anchor 3. Tom 4. Cruise 5. Anagram 8. Firefly 11. Antenna 13. Belarus 15. Tartan 16. Ravine 17. Truss 20. Liz

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 a football star.



3 letters

- | | | | |
|-----|-------|-------|-------|
| AHA | ALIBI | KNOCK | START |
| AIR | AMIGO | NOTCH | TASTE |
| ARM | ARENA | OPERA | TERMS |
| EAR | BEETS | RATES | TETRA |
| EON | BIGHT | SABLE | TIGER |
| IRE | CRUDE | SABOT | TODAY |
| NOR | DORIC | SATYR | TRICK |
| ORE | EVADE | SMART | YACHT |
| TIE | HAUNT | SNACK | YAHOO |

5 letters

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, 26 January 2024.

Scribble space

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Classic Lodge

T Wardle - Berkshire

Outdoor Camera

L Evans - Cambridge

Theatre Tokens

W Parker - Chester

Crossword

B Moores - Surrey

Wordfit

N Cushion - Suffolk

Coopdoku

A McAlpin - Tamworth

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