

Spring 2024

Evergreen

The magazine for Co-op retired colleagues

Win

Dinner, bed &
breakfast
for two
page 21

**co
op**

TOAD
LANE

STORE

ROCHDALE PIONEERS
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Welcome

Jackie has been away from the business, so I have been drafted in from my day job in the Co-op Pensions Department to help produce this edition of *Evergreen* - and it has been an absolute pleasure. I have really enjoyed reading your letters and stories from across the business.

Our cover story is about the forthcoming 180th anniversary of the Rochdale Pioneers; Liz at the Co-operative Heritage Trust has provided a fascinating article about how the co-operative movement celebrated the 150th anniversary in 1994. Were you involved? Do you remember doing anything special at the time? We would love to hear from you with any memories, and I'm sure Jackie will love to read your stories on her return.

We have some great competitions for you to enter - such as dinner, bed and breakfast for two with Classic Lodges at the Old Swan hotel in Harrogate. We also have the usual puzzles on pages 30 and 31, with Co-op vouchers to win! Meanwhile, on page 28, Gosia Bowling from Nuffield Health gives some pointers for giving your mental wellbeing a workout.



I hope you find this spring issue interesting and informative. Please drop us a line if there are any topics you would like to see covered - perhaps you have a hobby you'd like to share with the rest of our readers?

Enjoy the summer and we'll see you again in the run-up to Christmas.

Tracy Elliott
Pensions Support Manager

HELLO



Everyone involved in looking after your Co-op pension has the same aim: to maximise the certainty that you will receive what you're entitled to.

Despite the challenges facing the UK economy, we're making steady progress

against this essential objective. All of our pension schemes continue to be sufficiently funded to protect against unexpected surprises, and the Trustees and Co-op have worked together over the last year to further reduce risk and increase the security of your pension.

While we're doing everything we can, it's also important that you do all you can to protect your own financial position. A close friend of my Mum's recently lost £25,000 of her savings. I felt so bad for her and yet the scam wasn't particularly sophisticated - she just let her guard down at a difficult time. There's a good article on page 24 to remind you how to stay vigilant. You've worked far too hard

to let anyone take a single penny off you!

Finally for now, I'm really excited about the work Shirine is leading at our Co-op with the emergence of a really ambitious but achievable long-term strategy that truly focuses on membership. I'm sure you will be really interested to read the special update that Shirine has provided for you below.

All the very best to you and your families.

Gary Dewin, People Director

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HELLO EVERYONE



I hope you are enjoying the lighter evenings and milder weather that has now finally arrived.

Firstly, I want to say a big thank you to you all for continuing to support our Co-op. I am very excited and optimistic about our future.

So much has happened since our last edition. If you followed our interim results in 2023, you will have seen that we continued to improve our financial position and our Co-op entered 2024 in a strong position, ready to grow.

Our new business strategy draws heavily from our past to shape our future. Member-ownership is firmly at the centre of our present and future thinking, and we now have the foundation to build a new era of co-operation.

During 2023, we created our Co-op Difference statement:

'We're owned by and run for our members, not a small group of shareholders. The more our members choose us, the more value we create for them and their communities.'

This has guided our group strategy work and our new vision statement:

'Co-operating to build more value for our member-owners every day.'

We see member-owner value in three connected elements: economic, ownership and social. In the future, you will see us investing into and communicating about all three of these areas.

In response to member feedback during the cost-of-living crisis, we began work on **economic value** last year by committing to an ongoing investment of £90m in lowering prices for our members on everyday essentials in Food. We also addressed a long-term Achilles heel of high prices by reducing prices on nearly 200 products for members and customers, and also lowering prices within our wholesale business.

Our members also benefit within our Life Services businesses.

As part of **social value**, we are improving how we communicate the immense contribution our Co-op and our member-owners make to local communities, and what more they can do if so inclined.

Finally, we intend to invest in reminding our member-owners of their **ownership value** in their co-operative by encouraging them to engage further in our democracy.

We ended 2023 with over five million active members, a one million increase over the year, and we are aiming to increase this to eight million by 2030. We are also working on ambitious growth plans for all of our businesses, including expanding into new markets and partnerships, and working more closely with our co-operative partners.

We are embarking on a new era of co-operation. I am excited about what our future holds for us and I hope you are as well.

Best wishes to you and your families.

Shirine Khoury-Haq, Group CEO

POSTBAG




Simply Irresistible!

Sixteen years ago my wife, Rosemary, and I decided to 'Escape to the Country' and left Ilford to live in a small village called Hawstead, just south of Bury St. Edmunds, Suffolk.

As one of the village activities, we belong to the HATS - Hawstead Appreciation & Tasting Society.

We meet about ten times per year and taste different wines. We try four whites and four reds each evening and take turns in hosting the session.

Each bottle provides just enough for a sample tasting and then we score each wine:

-  1 - 4 for colour
-  1 - 6 for nose
-  1 - 10 for taste

All the points are totted up and the favourite wines of the evening are ascertained. We also try and guess the price of each wine.

Last week was our turn to host, and I decided we'd choose wines from the Co-op Irresistible range.

The wines were all delicious and well received, the top score going to the superb Irresistible Chablis closely followed by a wonderful Irresistible Leyda Valley Sauvignon Blanc.

What a great idea! Are there any *Evergreen* readers who partake in wine or foodie clubs like this - perhaps baking along to GBBO? Drop us a line at evergreen@coop.co.uk



Michael and Rosemary hosting their wine-tasting evening.

Not far behind was the top scoring red, the Irresistible Bio Bio Malbec.

All in all, the evening was a great success, and although we no longer have a Co-op supermarket locally, all of the wines are available from nearby Co-op convenience stores.

Michael Harrison
Funeral Arranger at Manford Way, Chigwell (1995 - 2002)

Remembering the late Christopher Coe

I receive your *Evergreen* magazine, which reminds me of the many happy times we had when my late husband, Christopher, worked for Co-op Dairy in Wellingborough.

Christopher was born on 22 August 1928 and died on 30 July 2010. He was born at Foxearth, and he had to walk three miles to school. He lived on a farm with his parents, Susan Margaret and Isaac, and was one of 12 children.

After we married, we lived at Knox Road, Wellingborough and had three children: Margaret, Susan and Andrew. Chris was a devoted father.

Chris joined the Co-op Dairy as a relief roundsman, working for Brad Stafford. He started work at 4am but he was dedicated to his job. Sadly he had to retire at 58 due to ill health. His death was a sad time for his family, which by that time included grandchildren.



At Christmas and on his birthday, we always raise a toast to Chris with his favourite tippie, whisky.

R.I.P Chris, you are sadly missed.

Mrs Marion Coe

Call out for Black History Month

The Co-operative Heritage Trust's collections have some amazing objects, archives and stories from staff who worked for the businesses which now make up the Co-op Group, featuring shop, office and factory workers from different decades.

Through these materials, we see society changing from how people lived and shopped to what they could expect in work and education, but we know collections don't fully reflect the diversity of nationalities and ethnicities in the workforce.

We want to change this (especially for the recent past from the 70s through to today). Do you feel your story and your experiences are represented? Do you have a story to tell? Have you any items that you would be happy to donate to the archives?

We're putting the call out ahead of Black History Month (October) for stories and experiences from Black, Asian and Minority Ethnic people who aren't represented equally in the archive - to help ensure their stories are told.

All stories and experiences - good or bad - are valid as part of our history. We can keep items anonymous, if requested, and we will be sensitive to issues of data protection for any materials offered to us.



Stepney 24-hour Co-op on Mile End Road.



If you would like to contribute with stories, photos or other items, please contact us at archive@heritagetrust.coop

Co-operative history hodgepodge

Continuing with the historical theme, Cliff Francis sent through photos of some items of co-operative memorabilia, from paper bags and matchbox labels to co-operative coins. Do you remember seeing any of these?

A LOOK AT THE YEAR AHEAD



The Co-op Farming and Fisheries team are looking ahead, with a strong focus on pioneering sustainability within their supply chains during 2024. Collaborating closely with their farmers, suppliers and partners, the Farming and Fisheries team have an array of exciting projects lined up with their Farming Groups in 2024.

Co-op Dairy Group

Since the launch of the Co-op Dairy Group in 2011, Co-op has been committed to supporting their farmers in running more sustainable businesses. In 2024, Co-op is collaborating with Kite Consulting to conduct on-farm sustainability consultations across all of Co-op's dairy farms. The objective of the assessments is to develop individualised sustainability plans for each farm. The plans will identify areas on-farm where the farmers can reduce their impact on the environment.

Co-op Beef and Lamb Group

After the relaunch of Co-op's Beef and Lamb Group at the end of 2023, Co-op has been working with Dunbia, Promar Consulting and the group's farmers to conduct on-farm carbon footprint assessments and biodiversity mapping. Following the assessments, emission reduction plans will be developed for each farm in 2024. These plans will pinpoint areas where farmers can reduce emissions and outline mitigation actions.

Beef Sustainability Pilot

In collaboration with Co-op's beef suppliers, Dunbia, we also launched a Beef Sustainability Pilot that will run through 2023 and 2024. The pilot aims to lower the carbon intensity of Co-op's beef supply, by rewarding farmers in our wider supply chain who measure their carbon footprint and take positive actions to reduce emissions. As each farm is different, individualised emission reduction plans will be provided to farmers, which will recommend actionable steps for carbon reduction.

The Farming and Fisheries team looks forward to ongoing collaboration with Co-op farmers, suppliers and partners on future sustainability initiatives, and remains dedicated to driving positive change with our supply chains.



LOCAL CAUSES CALL ON CO-OP MEMBERS TO TAKE ACTION

As a Co-op, we support local communities across the UK and one way we do this is through our Local Community Fund.

The Local Community Fund supports thousands of grassroots community projects, and as a Co-op member, you can choose the local cause you want to support.

Last year, more than 1.3m Co-op members chose a cause - why not join them? By choosing a cause online or via the Co-op app, you can help share funding in your community.

Since 2016, our members have raised more than £107m, which has helped over 36,000 local causes across the UK.

422 Community Pantry in Manchester is just one of the unique community projects that has been supported through the fund.

Naomi Woodcock, Centre Manager at the pantry, which provides food and ongoing support to those facing financial hardship in Longsight, told us that without Co-op members' support, it would not have been possible to help around 250 people with everyday essentials.

'It's been amazing getting support through the Local Community Fund. With the money we received, we were



Our current round of funding runs until 19 October 2024, so now's your chance to influence which amazing local cause in your community will benefit from a share of our funding.

"There might be a cause that you really want to get behind - a project that is important to you or needed in your community. Co-op members can easily make a difference just by choosing a cause."

able to buy food and essential items to help get the pantry set up and running with a consistent supply. Each week, this supported our pantry members, who were referred to us as needing extra support and experiencing food poverty.'

From food banks and school projects to wellbeing support and help for young people, members can choose from up to 30 local causes on the Co-op app, so you have the opportunity to support a group that really resonates and matters to you.

And the great thing is, the more members who choose a local cause to support, the more money the community project will receive.

'There might be a cause that you really want to get behind - a project that is important to you or needed in your community. Sometimes, on our own we feel a bit helpless, but knowing that there are groups set up to specifically meet those needs means Co-op members can easily make a difference just by choosing a cause,' says Naomi.

If you haven't already, you can choose a local cause to support on our website coop.co.uk/local-causes or download the Co-op app to start making a difference today.



180
years of
CO-OPERATION
1844 — 2024

REMEMBERING THE ROCHDALE PIONEERS:

A BLUEPRINT FOR MODERN CO-OPERATIVES

It was 180 years ago this summer that the 28 founders of the Rochdale Equitable Pioneers Society set out their famous principles which became the blueprint for modern co-operatives; and it was on the night of the Winter Solstice - 21 December 1844 - that the pioneers opened their first store on Toad Lane.

The team at the Co-operative Heritage Trust have been looking back at 1994, to see how the movement celebrated the 150th anniversary.

There was a full programme of events around the country throughout the year organised by the Co-operative Union (now Co-ops UK). Officers Alan Gill and Graham King did their best to highlight the history and the future of co-ops, with funding provided by CWS, Co-op Bank, United Norwest, Co-operative Insurance, Groundwork Foundation and supported by Rochdale Council.

Not all their plans succeeded - a public artwork had to be moved from its proposed location, and a plan to rename 'Corporation Street' in Manchester City Centre to 'Co-operation Street' in time for Co-op Congress that year was refused. Manchester City Council considered it would be too expensive for businesses to update their addresses, and that re-naming just the middle section of the street would mean it was 'Corporation St - Co-operation St - Corporation St' which would 'undoubtedly create an unacceptable amount of confusion'.

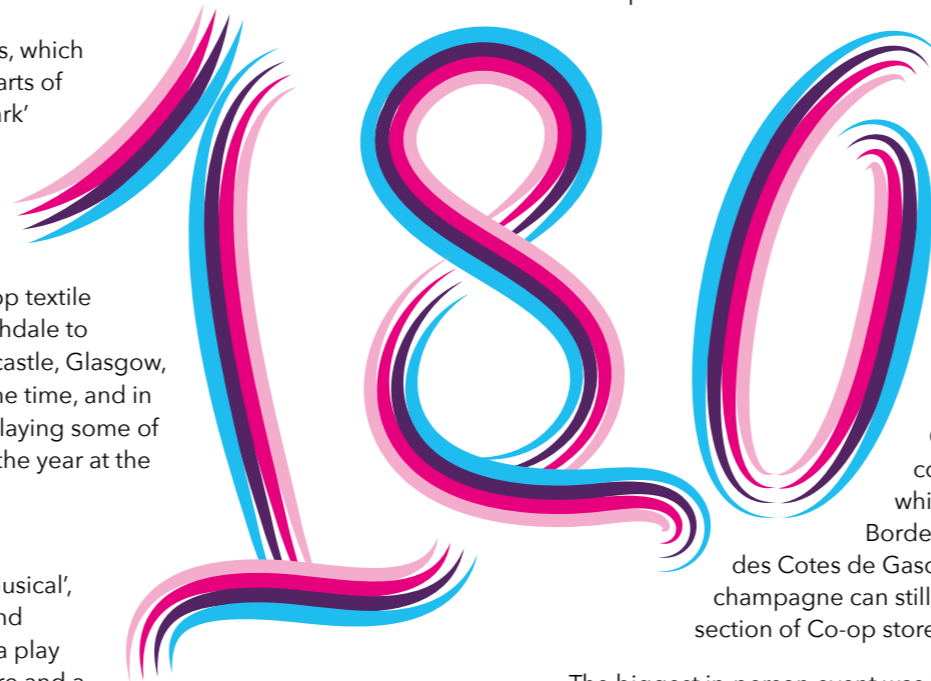
Other ideas like walking routes, music, sports and poetry events were more practical. Co-ops supported theatre workshops, brass bands in high streets, dance and film, picnics

and special training courses, which all took place in different parts of the UK. A 'Spot the Landmark' competition gave people the chance to win £1,500 of Co-op Travelcare vouchers.

A touring exhibition of co-op textile banners travelled from Rochdale to Aberystwyth, Lincoln, Newcastle, Glasgow, Edinburgh and Stirling at the time, and in memory of this we are displaying some of those banners throughout the year at the Pioneers Museum.

Musical memories

'Rochdale Pioneers - The Musical', written by Bristol teacher and musician Nick Breeze, was a play for schoolchildren with score and a cassette tape to engage younger audiences with a history that people in working-class communities were becoming less familiar with, as the co-op sector underwent profound change.



Co-op societies could order branded display units from the Union made from 'laminated cardboard for extra durability and easy cleaning' as a mini exhibition inside stores and were encouraged to put on their own events during the year, using the '150 years of co-op' wheatsheaf logo.

In true 90s-style, members and staff could also order from a catalogue of anniversary giftware (some of which we have examples of in our museum collection), from books and limited-edition watercolour prints by artist Trevor Stubley, to lapel pins, scarves, ties, t-shirts and keyrings. Some of our favourites are the 'co-op footballs' for £4.99 or blue and gold Wedgwood anniversary tankard priced at a staggering £25!

Celebratory tippie

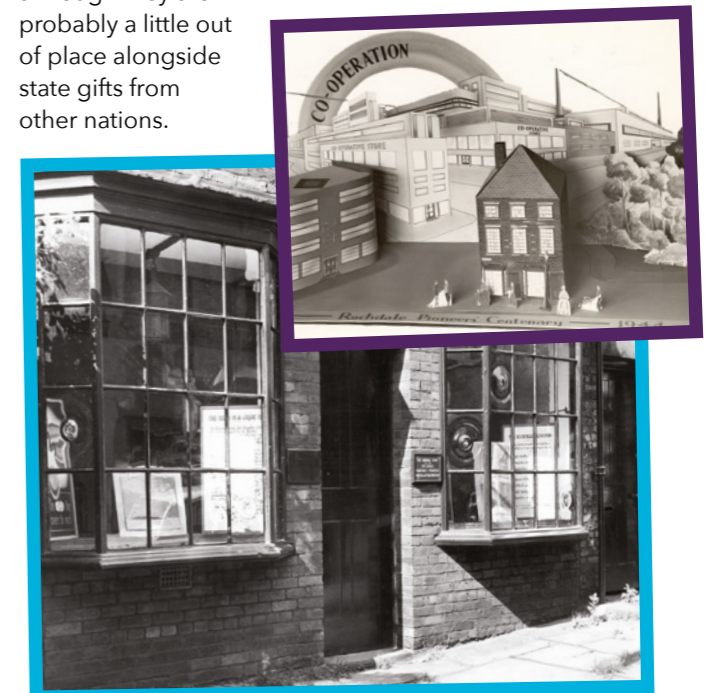
Co-op stores also stocked commemorative wines and whiskeys; the top-selling Bordeaux Claret and 'Vin de Pays des Cotes de Gascogne'. A 'Les Pioneers' champagne can still be found in the drinks section of Co-op stores.

The biggest in-person event was held in Rochdale over the second weekend in August: a 'National Celebration', carnival-style event involving a funfair, worker co-ops' showcase, DJ Bruno Brookes as the compere and also the celebrity tour de force of the 1990s that was Mr Blobby.

Part of the programme involved an attempt to make the world's largest pancake based on the original ingredients sold in the Pioneers' store. These had to be mixed in a Co-op milk tanker before being poured into a giant pan. The mixture took longer to cook than expected and even longer to scrape off the streets at the end of the summer, but it is fondly remembered by locals.

A royal presence

The end of the year was marked with a fireworks and laser display and torchlit procession on 21 December after a visit to Rochdale by Queen Elizabeth II and The Duke of Edinburgh - they couldn't visit the Toad Lane store itself for security reasons and because the facilities before renovation were not able to cope with the demands of a royal visit. Toilets in particular are always a concern for those organising trips for a monarch, so the 'store' had to be mocked up in the Arts Centre instead. Some of the commemorative gifts were given to Her Majesty on the day and may have also made it into the Royal Collection, although they are probably a little out of place alongside state gifts from other nations.



Timeless design, classic sound



Based on the south-east coast of England, Ruark is a family-owned British company that is passionate about sound and design.



Win a Ruark Audio R1 Bluetooth Radio worth £239

Your favourite chair. The well-worn sweater you always reach for. The watch your grandad gave you. Life's full of things we treasure and for us, it's our R1 radio. It was the first product we launched in 2006 and we still cherish it today - and so do our customers. It's perfectly proportioned, beautifully made, deceptively powerful and entirely adorable. What's not to love?

- Class leading sound with adaptive EQ
- DAB, DAB+ and FM tuners
- High quality Bluetooth receiver
- USB port for phone charging and shuffle playback
- High contrast OLED display with auto dimming
- Easy-to-use dual alarms and sleep function

To win this fabulous prize, simply answer this easy question: What is the name of the robot taking part in care home trials with Manchester University and Age UK?

- A. Sprout
- B. Rhubarb
- C. Pepper

Send your answer by email or post, together with your name and address, quoting 'Ruark Radio', to: Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG.

Email: evergreen@coop.co.uk

The winner will be selected at random from all the correct entries received. The closing date is Friday 7 June 2024.



Say cheese(cake)

ROCKY ROAD NO-BAKE CHEESECAKE

Rethink the classic cheesecake with this chewy, crunchy base, which you can make from leftover treats.

INGREDIENTS

For the base

- 30g Co-op unsalted butter, cubed, plus extra for greasing
- 80g leftover Easter milk or dark chocolate, or cooking chocolate
- 80g rich tea biscuits, crushed
- 50g mini Co-op marshmallows
- 30g chocolate honeycomb balls, roughly chopped

For the cheesecake

- 2 x 200g packs Co-op light soft cheese
- 200g Co-op 0% fat Greek-style natural yogurt
- 40g Fairtrade icing sugar, sifted
- 2 tsp vanilla extract
- 12g sachet gelatin powder
- 180g mini chocolate eggs, some roughly chopped

Ready in 40m Serves 12

METHOD

- 1 Grease and line an 18cm loose-bottomed cake tin
- 2 Melt the butter and chocolate in a heatproof bowl set over a pan of simmering water. Stir until smooth
- 3 Remove from the heat and add the biscuits, marshmallows and honeycomb
- 4 Tip into the prepared tin and press down with the back of a spoon until smooth
- 5 Chill in the fridge while you make the filling
- 6 For the filling, whisk the soft cheese, yogurt, icing sugar and vanilla together until smooth
- 7 Put 3 tbsp very warm water in a small bowl and add the gelatin
- 8 Stir until it has dissolved, then mix into the rest of the filling
- 9 Pour on top of the biscuit base, smooth the top and leave to set in the fridge for 3-4 hours, or overnight if you have time
- 10 To serve, remove the cake from the tin and decorate with the mini chocolate eggs



Each serving contains

Energy	Fat	Saturates	Sugar	Salt
1115kJ 266kcal	12.7g	7.8g	24.5g	0.35g
13%	Med 18%	High 39%	High 27%	Med 6%

% of adult's reference intake | Carbohydrates per serving: 29g

Home-cooked goodness

Take some inspiration from our Co-op cookbook for some recipes to tempt your tastebuds this spring.

LEFTOVER ROAST LAMB SHEPHERD'S PIE

This classic pie makes an easy dinner and is perfect for using up leftovers from your Sunday roast.

INGREDIENTS

- 1 tbsp rapeseed oil
- 2 leeks, sliced
- 300g roast lamb, chopped
- 1 tbsp mint sauce, plus extra to serve
- 2 tbsp Co-op plain white flour
- 100ml red wine or extra stock
- 300ml lamb or beef stock, made with 1 reduced-salt stock cube
- 200g cooked green veg
- 400g roast or boiled potatoes, chopped
- 200g cooked carrots or parsnips, chopped
- 100g cooked green peas
- 50g Co-op British mature Cheddar, grated
- 300g savoy cabbage, shredded

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
1507kJ/360kcal	16g	5.3g	6.7g	0.51g
18%	Med 23%	Med 26%	Low 7%	Low 9%

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

METHOD

- 1 Preheat the oven to 200°C/fan 180°C/gas 6
- 2 Heat the oil in a large frying pan over a medium heat
- 3 Add the leek and cook for 2-3 mins, until beginning to soften
- 4 Add the cooked lamb and mint sauce, and season
- 5 Sprinkle in the flour and stir well to coat
- 6 Pour in the red wine, if using, stirring constantly
- 7 When combined, stir in the stock (use 400ml if not using wine)
- 8 Bring to a simmer and cook for 5-6 mins, until the gravy is starting to thicken
- 9 Stir in the cooked green veg, then tip everything into a large roasting dish
- 10 Put the cooked potatoes, carrots or parsnips, and peas into a large bowl, and roughly mix together
- 11 Season, then mix through half the cheese
- 12 Spread the veggies over the filling and sprinkle with the remaining cheese
- 13 Bake for 45-50 mins, until golden and bubbling, then leave to sit for 5 mins
- 14 Meanwhile, steam the cabbage for 5 mins or until tender
- 15 Serve the pie with the cabbage and extra mint sauce on the side

Follow guidelines for storing and reheating your leftovers.

Ready in
1hr 15

Serves
6

AVOCADO PASTA WITH ROASTED CHERRY TOMATOES

The avocado sauce gives this dish an irresistibly creamy texture.

INGREDIENTS

- 225g Co-op Irresistible piccolo tomatoes
- 1 tsp Co-op olive oil
- 300g pack Co-op chilled tagliatelle
- 50g Co-op sliced curly kale, woody stems removed
- 2 avocados
- 1 garlic clove, chopped
- Zest and juice of 1 lemon
- 1 tbsp chopped basil
- 30g Co-op parmesan wedge, shaved or grated

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
1246kJ/299kcal	18.4g	4.9g	2.7g	0.16g
15%	Med 26%	Med 25%	Low 3%	Low 3%

% of adult's reference intake | Carbohydrates per serving: 24g

METHOD

- 1 Preheat the oven to 200°C/fan 180°C/gas 6
- 2 Put the tomatoes into a roasting tin and drizzle with the olive oil
- 3 Season and roast for 15-18 mins, until soft
- 4 Meanwhile, bring a large pan of water to the boil and add the tagliatelle and curly kale
- 5 Cook for 3-4 mins, until tender
- 6 Reserve about 100ml of the cooking water, and drain well
- 7 For the sauce, scoop the avocado flesh into a blender, along with the garlic and lemon zest and juice



Ready in
25m

Serves
4

- 8 Season, then blend until smooth
- 9 Stir the avocado sauce into the cooked pasta and kale, adding some of the reserved cooking water, until the sauce coats the pasta evenly
- 10 Gently stir through the basil and roasted cherry tomatoes, then top with the parmesan to serve

SIMPLE ROAST CHICKEN WITH HOMEMADE GRAVY

Stuffing the butter under the skin means the chicken bastes itself as it cooks.

METHOD

- 1 Preheat the oven to 190°C/fan 170°C/gas 5
- 2 Mix the butter, lemon zest and juice, crushed garlic, chopped rosemary and parsley together, then season
- 3 Put the chicken into a roasting tin and rub the garlic butter under the skin of the chicken breasts and thighs
- 4 Put the lemon rinds into the cavity of the chicken, with 2 rosemary sprigs and the whole garlic cloves
- 5 Roast the chicken for 1 hour 40 mins, until golden and the juices run clear when pierced, adding the peppers for the final 45 mins of cooking time
- 6 When the chicken is cooked, loosely cover it with foil and leave it to rest for 15-20 mins
- 7 Meanwhile, make the gravy. Use a spoon to skim 1 tbsp of fat from the



INGREDIENTS

- 30g Co-op unsalted butter, at room temperature
- Zest and juice of 1 lemon, rinds reserved
- 4 garlic cloves, 2 crushed, 2 whole
- 1 tbsp chopped rosemary, plus 4 or 5 sprigs
- 1 tbsp chopped flat leaf parsley
- 1.7kg Co-op British whole chicken, at room temperature
- 3 mixed peppers, roughly chopped
- 1 tbsp Co-op plain white flour
- 200ml white wine or extra stock
- 500ml chicken stock, made with 1 reduced-salt stock cube

- roasting tin. Put into a saucepan with the flour and stir until it forms a paste
- 8 Cook for 1-2 mins, then pour in the wine, if using, and stir until smooth
- 9 Pour in the stock (use 700ml stock if not using wine) and bring to a simmer, stirring constantly
- 10 Skim the fat off the roasting tin juices and discard
- 11 Pour the remaining juices into the gravy, season and simmer gently for 10 mins to reduce
- 12 Serve with the chicken, garnished with the remaining rosemary sprigs

Ready in
2hr 10

Serves
4

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
2934kJ/706kcal	45.1g	14.9g	7.5g	0.74g
35%	High 64%	High 73%	Low 8%	Low 12%

% of adult's reference intake | Carbohydrates per serving: 12g

Don't leave it too late: setting up a lasting power of attorney

If you suffered an unexpected accident or illness and could no longer care for yourself, who would make important decisions for you? Who would decide what medical treatment you should receive or how your bank accounts, assets and investments should be managed?

If you ever become unable to make decisions for yourself, no one automatically has the legal authority to make these decisions for you, not even your immediate family. This means your bank accounts and assets could become frozen indefinitely, and important decisions could be made for you by people you wouldn't have chosen. Many people don't realise this until it's too late.

Taking back control with a lasting power of attorney (LPA)

An LPA is a legal document that lets you appoint someone to make important decisions for you, in case you ever need them to. The people you appoint are called your attorneys, and you can appoint them to make decisions about your health and care or your property and finances, or both.

Making an LPA isn't about giving up control, it's the opposite. By making an LPA, you can retain control over who manages your affairs, how decisions are made for you and what you would like to

happen in certain situations. Without an LPA, your loved ones will face a long, complex and expensive court process to gain the power to make decisions for you.

You can only make an LPA while you're able to understand the implications. If you wait until an LPA is needed, it will be too late to make one. By planning ahead, you can avoid unnecessary stress and expense for your loved ones in the future.

How a lasting power of attorney works

An LPA is a separate legal document to a will, but many people make them at the same time, as part of planning for the future. Because an LPA is a legal document, which requires some important decisions to be made, lots of people choose to get the help of a legal professional.

There are two types of LPA available in England and Wales. A financial decisions LPA covers any assets, property and money you own in England or Wales, while a health and care LPA covers your

welfare, medical treatment and day-to-day care. You can put just one type of LPA in place, or you can put both in place to cover all bases.

A financial decisions LPA can come into effect straight away if you want it to, even if you still have capacity to make your own decisions. You might choose to do this if you want someone to help you with selling a property, for example, or go to the bank on your behalf. Alternatively, you can choose for it to only come into effect if you lose the ability to make these decisions yourself. Ultimately, you're in control.

A health and care LPA will only ever take effect if you become unable to make your own decisions.

How does an LPA help to keep you in control?

If you become unable to make decisions in the future, do you know where you would want to be cared for, whether there is any medical treatment you'd choose not to receive or how you'd want your investments to be managed?

Even if you don't know the answers, you can choose who you would trust to make these decisions for you, if necessary.

This is where your attorney comes in. With the right support, you can set up an LPA that not only gives your attorney the authority to make these decisions, but also steers them in the right direction to help them make the right choices for you. If you haven't made an LPA, the only option would be for someone (and it may not be the person you would want) to make a lengthy and expensive application through the court for a deputyship order, then make decisions based on what they think you might have wanted.

In each LPA you can appoint one attorney to act alone, or you can appoint multiple attorneys to make decisions together or separately. You can also name replacements who can step in if your original attorney isn't able to act when the time comes. If you're making both types of LPA, you can appoint the same attorneys in each.

Get professional advice and support to make your LPA

An LPA is a legally binding document which can be complex, and it can be easy to get this wrong. A poorly drafted LPA could be found to be invalid or ineffective when it's needed, making it essentially worthless. We would always recommend getting your LPA professionally drafted.

With our fixed-fee LPA service, you'll receive all the necessary LPA documents prepared for you, ready to sign, and with comprehensive signing instructions. We also take full responsibility for the registration of your LPA with the Office of the Public Guardian (this requires payment of the OPG registration fee, in addition to our fee).

Our fully advised lasting power of attorney service includes:

- a full assessment of your needs and explanation of your options
- a dedicated LPA specialist to look after you throughout the process
- advice on the different types of LPAs available and their benefits
- advice on your choice of attorneys and replacements, and how and when they can act
- advice on the appointment of an appropriate certificate provider
- guidance on how to record your preferences and instructions, to guide your attorneys or limit what they can do
- preparation of the LPA document, which is then posted to you with signing instructions for yourself, your attorneys and your certificate provider
- checking of the LPA to ensure it has been signed correctly by all parties, in the right order
- completion and submission of papers to register the LPA at the Office of the Public Guardian and dealing with any challenges or requisitions they raise
- return of your registered, bound LPA to you for safekeeping.

15% off

As an *Evergreen* reader, you can benefit from an exclusive 15% discount on our lasting power of attorney service, until 31 May 2024. Just quote **EVERGREEN** when you speak to us. Call 0330 606 9422.

Offer terms & conditions

The discount of 15% will be applied once per purchaser and is only redeemable against fully advised lasting power of attorney (LPA) purchased prior to 31 May 2024 when quoting EVERGREEN prior to purchase. Two clients purchasing mirror LPAs together will be considered as one purchaser. Offer only available to permanent residents of England & Wales. This offer excludes the digital LPA service and cannot be used in conjunction with any other discount offer. Co-op Legal Services is a trading name of Co-operative Legal Services Limited, which is authorised and regulated by the Solicitors Regulation Authority (567391).



Let your loved ones know your wishes, with a free advance statement of wishes

When you take out a lasting power of attorney with Co-op Legal Services, we will also offer you an advance statement of wishes, free of charge.

An advance statement of wishes is a document that lets you record your wishes in detail, so that your attorney can make the right choices for you when the time comes. This can cover anything, from your food preferences right through to your religious beliefs and your end-of-life wishes.

The advance statement of wishes also provides space for you to record details of your finances, online accounts and utilities. This puts all the information your attorney needs to manage your financial affairs right at their fingertips.

You can also include details of your will, including where it's stored and whether you're happy for your attorney to have sight of it during your lifetime.

“I don’t want the fuss of a funeral. I want to keep things simple, so my family and friends can celebrate me in their own way”

New
Direct Cremation plan
 from Co-op Funeralcare

At Co-op Funeralcare you can now pre-plan your Direct Cremation for £1,350. It’s a cheaper alternative to a traditional funeral, with no service and no one present at the cremation, but comes with all the dignity and respect you’d expect from Co-op Funeralcare.

For some, a Direct Cremation takes away the stress of arranging a funeral, and lots of people choose to hold a ‘celebration of life’ or memorial service at a later date. For others, this type of plan could work better because it’s a less costly option, or the person who has died didn’t want any fuss.

Separate the fact from fiction of a Co-op Direct Cremation

Myth
 Direct Cremations are only for those in financial need.

Truth
 Direct Cremations are a choice for anyone; some people just want a simpler funeral.

Myth
 You don’t get ashes back with Direct Cremation.

Truth
 Your loved one’s ashes can be scattered at the crematorium or collected from your local Co-op Funeral home.

Myth
 Direct Cremations are impersonal.

Truth
 You can pay tribute to your loved one’s individuality with memorial items like jewellery or keepsakes.

Myth
 Direct Cremation is a rushed process.

Truth
 It is shorter than a traditional funeral, but many find this helps with their grieving process.



Plan and pay in advance

A funeral plan is an easy way to arrange and pay for your funeral in advance, giving you comfort in knowing that costs are covered.

It also allows you to choose how you want to be remembered, which can remove any uncertainty the person arranging your funeral may have about your final wishes.

We offer a choice of 5 funeral plans; Direct Cremation, Simple, Bronze, Silver & Gold. Each come with a different combination of services so you can choose the one that’s right for you.

To pre-plan your direct cremation for £1,350, call us on **0800 289 120**, visit your local funeral home or see coop.co.uk/directcremationplan



Co-op Members, get access to exclusive Member Prices when arranging a funeral or purchasing a funeral plan with us. Plus, members help us support local communities too.

Visit coop.co.uk/membership for more information



Exclusions and restrictions apply. £1 joining fee applies. For full details of our member benefits, please see our membership T&Cs at coop.co.uk/membership. VAT registered 403 3146 04. Part of Co-operative Group.
 © Co-op Funeral Plans Limited 2024.
 Co-op Funeralcare is a trading name for Funeral Services Limited (FSL) and Co-op Funeral Plans Limited (CFPL), both of which are part of the Co-op Group. FSL provides our Co-op funeral services and is a registered society, with its registered office at 1 Angel Square, Manchester, M60 0AG (registration number 30808R). CFPL provides and sells our Co-op funeral plans and is a registered society, with its registered office at 1 Angel Square, Manchester, M60 0AG (registration number 4818). CFPL is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 962119. You can check this on the Financial Services Register by visiting the FCA’s website fca.org.uk/register.
 Calls to 0800 numbers are free from a UK landline, mobile call costs may vary. Calls may be monitored or recorded for security and training purposes.



GET TO GRIPS WITH OVER 50 LIFE INSURANCE

If you're in mid to later life, now is the ideal time to ensure your loved ones have some financial support when you're no longer around. A policy like Over 50 Life Insurance from Co-op is a great way to do this.

It involves paying a fixed monthly premium so that when you pass away, your loved ones will benefit from some money. This could help them settle your unpaid bills, cover some of your funeral costs or simply be left as a gift. Ultimately, it helps give those closest to you some peace of mind and financial reassurance during a stressful time.

Can anyone take out Over 50 Life Insurance?

Yes, anyone aged between 50 and 80 can take out Over 50 Life Insurance through Co-op. It's a simple, affordable way to leave money to loved ones, and the application process is quick and easy. You won't even have to answer any medical questions or take any medical tests. In fact, if you're a UK resident aged between 50 and 80, you're guaranteed to be accepted.

Anyone aged between 50 and 80 can take out Over 50 Life Insurance through Co-op.

What does it cost?

Many of us are feeling the squeeze at the moment, but one of the great things about this policy is its affordability. Cover costs from as little as £5 a month, depending on your age and whether you smoke. Once you sign up, there are no hidden nasties either. You can relax knowing your monthly payments won't go up and your cover won't go down. You'll get full cover after just one year and immediately benefit from accidental death cover. That means your family can feel supported, even if the unimaginable happens.

How do I sign up?

Getting a quote is really easy and takes just two minutes. Look out for a great choice of welcome gifts. When you buy

a new Over 50 Life Insurance policy through Co-op, you can choose from a cheque for £100, an Amazon eGift card worth £100 or an Argos eGift Card worth £100. That's a few birthdays sorted – or why not treat yourself! T&Cs apply.

How quickly does the policy pay out?

Losing a loved one can feel overwhelming, especially if funeral costs or bills are looming. Over 50 Life Insurance from Co-op can give your dependants peace of mind during this stressful time, because 100% of claims are paid, most within a day. The policy is underwritten by Legal & General, who have been protecting families for over 180 years.

Can the policy help cover funeral costs?

With the average cost of a funeral in the UK spiralling to £4,450, a payout from the policy is a great way to ease financial pressure.

What happens if my circumstances change?

We all know how unpredictable life can be, which is why Over 50 Life Insurance from Co-op is flexible. If you struggle with cashflow, you can lower your premiums after a year. And while your 90th birthday may seem like a long time off, you'll stop paying premiums then. Your cover won't end though – you can relax knowing it continues for the rest of your life.

VISIT [COOP.CO.UK/EVERGREEN50](https://www.coop.co.uk/evergreen50) OR CALL 0800 316 1298.



Over 50 Life Insurance from Co-op can give your dependants peace of mind during this stressful time, because 100% of claims are paid, most within a day.

Time to CELEBRATE

Johan (Jo) Carstairs 100th birthday

Jo was born in Fife, Scotland. During the war, as a young woman, she decided to join up as a WAPC (Women's Auxiliary Police Constable), serving from 1942 to 1945. She was the first policewoman where she was stationed in Fife, and one of only a handful in the county, so was a bit of a trailblazer for those who followed.



Police Scotland Fife and the Scottish Retired Police Officers' Association were both in touch for her birthday and believe she may be one of the last remaining WAPCs. They posted her story online and received lots of lovely messages and comments.

As a young woman, she was a keen pianist and took Royal Academy of Music exams to a high level. She enjoyed playing for many years to follow.

She married in 1948 and moved to England with her husband Philip, who joined the police force there and was stationed around Berkshire. She now lives in Wokingham.

She did secretarial work until having a family (a son and daughter). In time she returned to work, in the personnel department at Macfisheries head office in Bracknell, where she eventually became the personnel manager (now HR). She continued in that position through the takeover by International Stores and then the Co-op, working in Aldershot and Farnborough until retirement.

Throughout her working life she was known as Jo, as 'Johan' always caused confusion, with many expecting to see a man!

Sadly she lost Philip 20 years ago, but she enjoys lots of time with all the family, including two grandsons and a great-granddaughter who all live nearby.

Diamond Wedding Anniversary



Tom and Jean Stevens celebrated their Diamond Wedding Anniversary on 10 August 2023, and received a letter from King Charles and Queen Camilla Consort. Tom and Jean's family took them to Cornwall and Devon for two weeks.

Tom worked for the CIS at Finchley office for 25 years and was invited to a function at the Hilton Hotel in London to mark this milestone.

No stopping Sidney

Sidney Stopp, a World War 2 veteran, celebrated his 100th birthday earlier this year.

Sidney worked for over 30 years as an agent for CIS based in Northampton. His area included Towcester and the surrounding villages. He really enjoyed his job as it enabled him to meet so many interesting people.

Sidney served as a Gunner in the 43rd Wessex Division in Normandy shortly after D-Day and Operation Market Garden (Arnhem). He is also a recipient of the Legion d'Honneur, France's highest military award.

To his great surprise, he received a guard of honour from representatives from The Army, The British Legion and The Salvation Army lining the corridor with staff and residents from the care home. The Army presented him with his card from the King.

His birthday cake, made by a local charity, depicted a fighter aircraft and the White Cliffs of Dover. 'All in all, it was a really wonderful day - one that he, his family and the other residents have not stopped talking about,' said his son, Brian.



Win a fantastic break in Harrogate

Classic Lodges, a nationwide collection of exclusive hotels that all have their own exceptional and charming character, is offering readers the chance to win a luxury one-night stay for two.



The Old Swan hotel in Harrogate, renowned for its old-world charm and modern sophistication, combines Victorian splendour with an elegant contemporary style.

The winner of this luxurious prize will enjoy a one-night stay at The Old Swan in a double room, including a delicious three-course dinner and a full English breakfast the following morning.



To book a stay with Classic Lodges, please visit [classiclodges.co.uk/special-offers](https://www.classiclodges.co.uk/special-offers)

Terms and conditions

- The dinner, bed and breakfast prize is based on two people sharing a double room for one-night at The Old Swan.
- The prize must be booked via the Central Reservation's line - 01257 238730 - and is valid for six months following the competition closing.
- The prize is subject to availability on selected dates, is not transferable and cannot be exchanged for a cash value.



It's time to win!

Win an overnight stay for two with Classic Lodges at The Old Swan, Harrogate, including a three-course dinner and breakfast. Simply answer this easy question:

The Rochdale Pioneers 150th anniversary celebrations in 1994 included an appearance by which TV character?

- A. Mr Bean
- B. Mr Blobby
- C. Mr Benn

Send your answer by email or post, together with your name and address, quoting 'Classic Lodges', to: Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG.

Email: evergreen@coop.co.uk

The winner will be selected at random from all the correct entries received. The closing date is **Friday 7 June 2024**.



A new frontier - using robots to tackle care challenges



The latest bingo night at Brunswick Village Extra Care in Manchester had a unique special guest calling the numbers.

A humanoid robot took to the stage to lead a bingo session with the residents, delivering them with the same eloquence as any other bingo caller. The robot, called Pepper, not only has human linguistic skills, but thanks to the latest developments in artificial intelligence it also has the ability to interact with humans and even read emotions.

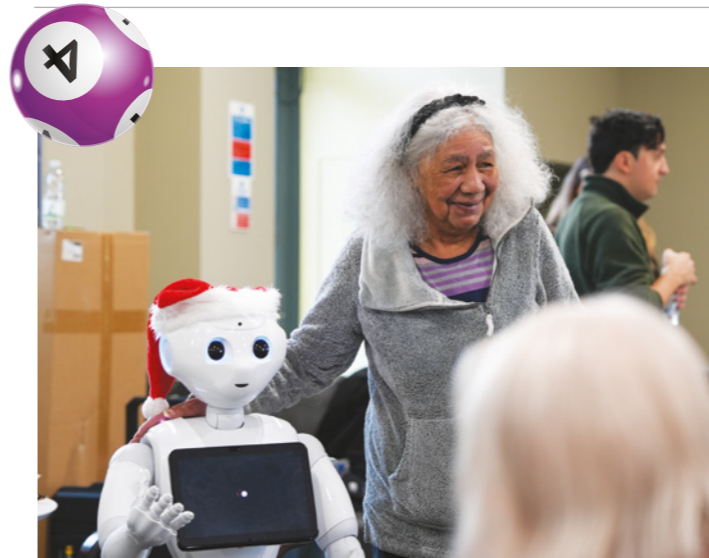
Afterwards, residents had the opportunity to meet Pepper. It even sang Happy Birthday to one of the residents, which brought a smile to everyone's face. The robot's friendly nature and almost child-like appearance goes against so much of the recent media discourse about artificial intelligence being a threat to humanity.

The robots aren't fully autonomous - Pepper is accompanied by staff and students from the University - but there's a huge amount they can do independently.

The University of Manchester and Age UK Manchester have joined forces on an exciting new project to use robots to support care workers.



That's exactly why The University of Manchester and Age UK Manchester are working together on a project to get Pepper and similar robots into care homes, in an effort to dispel myths around artificial intelligence and demonstrate that it can be used as a force for good.



The University of Manchester has received a prestigious grant from the European Research Council to support a new project.

Sue Agar, Service Development Manager at Age UK Manchester, said that the response from residents was overwhelmingly positive. 'You can see the concern disappear quite quickly when they have the chance to speak with Pepper. It's like a barrier comes down, and before long they were treating Pepper like they would any other visitor.'

Social intelligence

The team at The University of Manchester's Faculty of Science and Engineering, based just around the corner from the Brunswick Village Extra Care, have been working on this project for some time.

The robots aren't fully autonomous - Pepper is accompanied by staff and students from the University - but there's a huge amount they can do independently. Pepper can communicate seamlessly with residents, understanding what they say and responding appropriately.

It's not the first robot visitor to Brunswick Village, either - another smaller robot was brought in to demonstrate a Tai Chi session for residents.

The robots have been developed using artificial intelligence to build up knowledge and, crucially, to understand how to apply that knowledge in the real world. Professor Angelo Cangelosi, one of the project leads at The University of Manchester, explained it using an analogy about making a cup of tea.

He said: 'With something like ChatGPT or an Amazon Alexa, you will ask it how to make a cup of tea and it will tell you the

method. We're using the same kind of technology, but we're going a step further so that the robot won't just tell you how you can make a cup of tea, it's actually capable of doing it for you.'

Easing the burden

Professor Cangelosi, whose father suffers from dementia, recognised the potential to use the technology to create robots that could act as a social companion to children and the elderly.

He stressed that robots aren't going to be a substitute for nurses and carers, but will be used as a tool to make their lives easier. He talks about some of the potential uses, such as monitoring people with illnesses, helping them to access their medicine, or simply being a companion within the home.

With carers already under significant strain due to staff shortages, and with an ageing population that is only going to grow in the years ahead, they can play a vital role in helping carers reducing the growing pressure on the care sector.

'There's a huge amount of good the robots can do keeping people safe in their home,' says Sue. 'The social intelligence is so important too, because loneliness is a real issue, and companionship - being able to have conversation and interaction - makes such a difference.'

Endless possibilities

The University of Manchester has received a prestigious grant from the European Research Council to support a new project, which is focussed on helping robots to understand more abstract concepts.

Professor Cangelosi explained: 'If we use the tea analogy again, it's taking that next step where the robot understands that tea can be made in different ways, and people have different preferences. They might want one sugar, two sugars, extra milk - it will be able to distinguish between these different demands.'

There are further plans for collaboration between Brunswick Village and The University of Manchester. As the technology develops incrementally, gradually increasing the residents' exposure to these robots will help them to acclimatise and make it easier for them to accept their support in the future.

These are still just small steps on a long road, but Sue and Professor Cangelosi share the view that these robots will create a safer, more secure future for us all.





According to National Trading Standards, scammers make off with up to £10 billion a year in the UK - but only a tiny proportion (5%) of their victims come forward to report these crimes.


SHAPE-SHIFTING SCAMS: HOW TO AVOID BECOMING A VICTIM


Scammers are always looking for new ways to deceive people, which is why we often refer to scams as a 'shape-shifting animal'. But don't give up and admit defeat! There are many ways to become aware of them and protect yourself.

Generally, a scam will be one of four types:

 Telephone scams, where criminals try to trick you over the phone by posing as someone from a trustworthy organisation such as your bank or energy provider.

 Doorstep scams, where a scammer poses as a trader, a charity collector or someone in need of help.

 Postal or mail scams, where material is posted to your address and you're offered large amounts of money in return for a small fee.

 Online scams, where criminals pose as legitimate websites or send persuasive emails to get your personal and financial information.

Let's have a look at some real-life examples. As you'll see, they can initially look convincing, especially to the untrained eye.

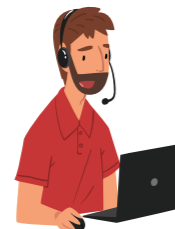
Someone at the door

Mrs Smith hears a knock at the door and gets up to answer it. There's a stranger at the door who says:

'Hi. I'm just in the area fixing some roof tiles for your neighbour. I noticed some of yours need replacing too. Would you like me to do yours? If you like, I can take the payment now to save me disturbing you again later?'



Phone calls

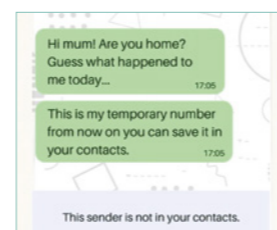


Mr Bailey's phone rings. He picks up and hears:

'Hello, this is Mark calling from IA Bank. I'm contacting you to let you know that there has been some suspicious activity on your current account. I do need to check that I'm speaking to the account holder, so please can you confirm the first part of your postcode.'

Text messages

Mrs Calvert's phone buzzes and there's a text that reads:



DON'T PANIC - HELP IS AT HAND



Despite the threat that scams pose, there's no need to panic. Fortunately, there's a plethora of support available to potential victims of scams. Take Friends Against Scams, a National Trading Standards Scams Team Initiative. This educates people on the pitfalls of scams. To find out how to protect yourself visit: friendsagainstscams.org.uk

Which?

Which.co.uk have some excellent resources on their website about the latest scams. You can also sign up to their free scam alerts service, which can help you spot and avoid the latest scams. You can sign up here: which.co.uk/consumer-rights/scams



Stopscamsuk.org.uk has a useful service called 159. Launched in 2021, it works on the same principle as 101 for the police or 111 for the NHS. It takes you straight to your bank and is perfect for when you think someone is trying to trick you into parting with your money or personal details. In an instance where you feel suspicious of a caller, make sure to hang up straight away and call 159 to speak to your bank.

Reporting a scam

Report suspicious emails to report@phishing.gov.uk, and forward dodgy-looking texts to 7726. You can also call Action Fraud to report a scam (0300 123 2040) or call the Citizens Advice Consumer service on 03454 040506.

Age UK Manchester



In partnership with Lloyds Bank, Age UK Manchester is delivering a project to raise awareness of different types of scams, how to spot them and how to report them.

We aim to help you spot a scam by identifying the tactics that are used and how to protect yourself. We've delivered talks to 119 groups, reaching 1,499 attendees and have delivered 344 one-to-one advice sessions.

 @AgeUKManchester

 @AgeUKManchester

 @AgeUKManchester

 ageuk.org.uk/manchester

If you're based in Greater Manchester and want to book a session or a group with us, please send an email to Sharon Boswell (sharon.boswell@ageukmanchester.org.uk) or call 0161 833 3944. If you're elsewhere, visit ageuk.org.uk/contact-us/information-and-advice to see what's available in your area.



The deadline for Self Assessment was 31 January 2024. Every year there are people who miss this deadline, resulting in late filing penalties. Penalties start at £100 but increase with time; in some cases they can end up as high as £1,600, which is often more than the tax owed!

If your income is primarily through a pension or employment (with tax deducted by PAYE), a tax return may not be required.

However, a common myth is that you don't have to complete a tax return if you don't have income from self-employment, or if you don't owe any tax. This is not the case. If you have submitted a return for previous years and/or HMRC has sent you a return or notified you that you are due to submit a return, you will still need to do this.

If you miss the deadline, HMRC will issue penalties automatically as explained above and estimate the owed tax, allowing them to pursue payment through legal means.

Paying the late filing penalty does not fix the problem - the tax return will still need to be submitted.

What to do if you miss the deadline

File your return as soon as possible, preferably online. If you file a paper tax return at this time, you may receive further late filing penalties as the paper tax return deadline was 31 October 2023.

You can also appeal against the penalties, citing a 'reasonable excuse'. However, HMRC won't consider appeals while the tax return is still not submitted.

HMRC accepts certain 'reasonable excuses' for late filing, such as:

- Bereavement
- Serious illness
- Software failures
- Delays due to disability or mental illness
- Unavoidable disasters (such as flooding, or fire).

HMRC expects you to file the return 14 days after any of the special circumstances that caused the delay (listed above) come to an end.

Appeals against penalties should be made within 30 days of receiving the penalty notice. If rejected, you can escalate your appeal ultimately to the tax tribunal.

GETTING HELP

If you feel overwhelmed by your tax return, we recommend seeking support from a tax adviser. If you're on a low income, the charity Tax Help for Older People or TaxAid can support you with filing your tax return and appealing late filing penalties. The charities can help you with any tax problem you are having, even if you just need support understanding letters or feedback from HMRC.

Tax Help for Older People

If you're over 60, contact Tax Help for Older People on **01308 488066** (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 **0345 120 3779** (open 9am to 5pm, Monday to Friday, excluding bank holidays). You can also email via help@taxaid.org.uk



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

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.



HELP WITH COST-OF-LIVING CHALLENGES

James Kelly, Partnership Manager at MaPS, looks at the impact of rising cost-of-living pressures on household bills and how you can manage the challenge.



We've all noticed that the increase in the price of everyday essentials last year has continued into 2024. It's especially obvious when you look at your supermarket till receipts or receive your regular monthly bills. Inflation and interest rate rises mean that your money might not stretch as far as it previously did.

If you're behind on your bills or going into debt to pay them, the best thing you can do is to take action as soon as possible. You might be able to claim extra benefits to increase your income, for example through cost-of-living payments or via Universal Credit.

Bill Prioritiser

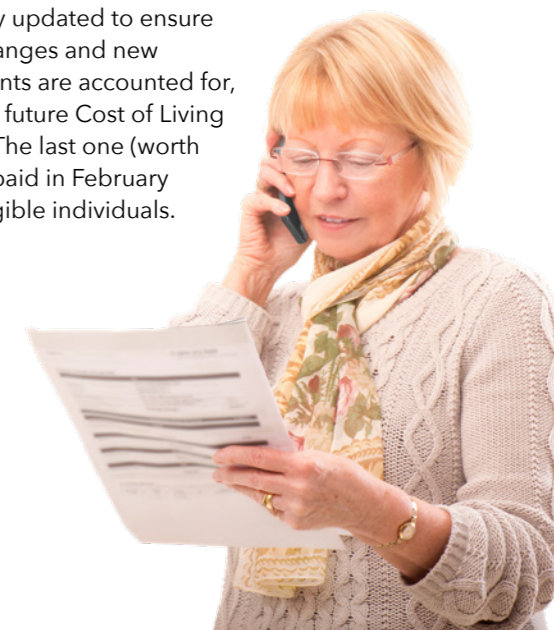
It's not uncommon these days for people to feel pressure and stress when trying to decide which bills to pay first, especially if you have payment demands coming in from all directions.

If you're experiencing this, it's a good idea to seek guidance - because the consequences of not paying some bills can be more significant than others.

You can find a range of online tools, calculators and guides on the MoneyHelper website (moneyhelper.org.uk), developed by MaPS, that can help you keep on top of your money. One of the most popular tools is the online 'Bill Prioritiser'. It can help you by:

- Sorting your bills and payments into the right order
- Explaining what you need to do if you are struggling to pay
- Showing what financial rebates and assistance schemes are available.

It's regularly updated to ensure that any changes and new developments are accounted for, such as any future Cost of Living payments. The last one (worth £299) was paid in February 2024 to eligible individuals.



YOU'RE NOT ALONE

Here at The Money and Pensions Service, we understand that it can be daunting to manage all the different types of bills and expenses in our lives - but nobody has to struggle alone. We're not here to sell financial services, products or plans but to help people who are feeling financially squeezed in these challenging economic times.

Our telephone helpline is open every working day of the year on 0800 138 7777. We also have a WhatsApp service, where you can message us with queries (+44 7701 342 744).



DOCTOR'S CORNER

Gosia Bowling is Nuffield Health's National Lead for Mental Health. She is a BABCP-accredited Cognitive Behavioural Psychotherapist and an EMDR (Eye Movement Desensitisation and Reprocessing) therapist with over 25 years of experience of working in mental health, helping individuals and groups overcome emotional difficulties. She is also a Fellow of the Higher Education Academy, having worked as a senior lecturer in UK universities leading programmes and delivering training in counselling and psychotherapy.



GIVE YOUR MENTAL WELLBEING A WORKOUT

Did you know, nearly 13% of all new gym memberships start in January? It's not hard to work out why - living a healthier lifestyle is often a New Year's resolution for many people.

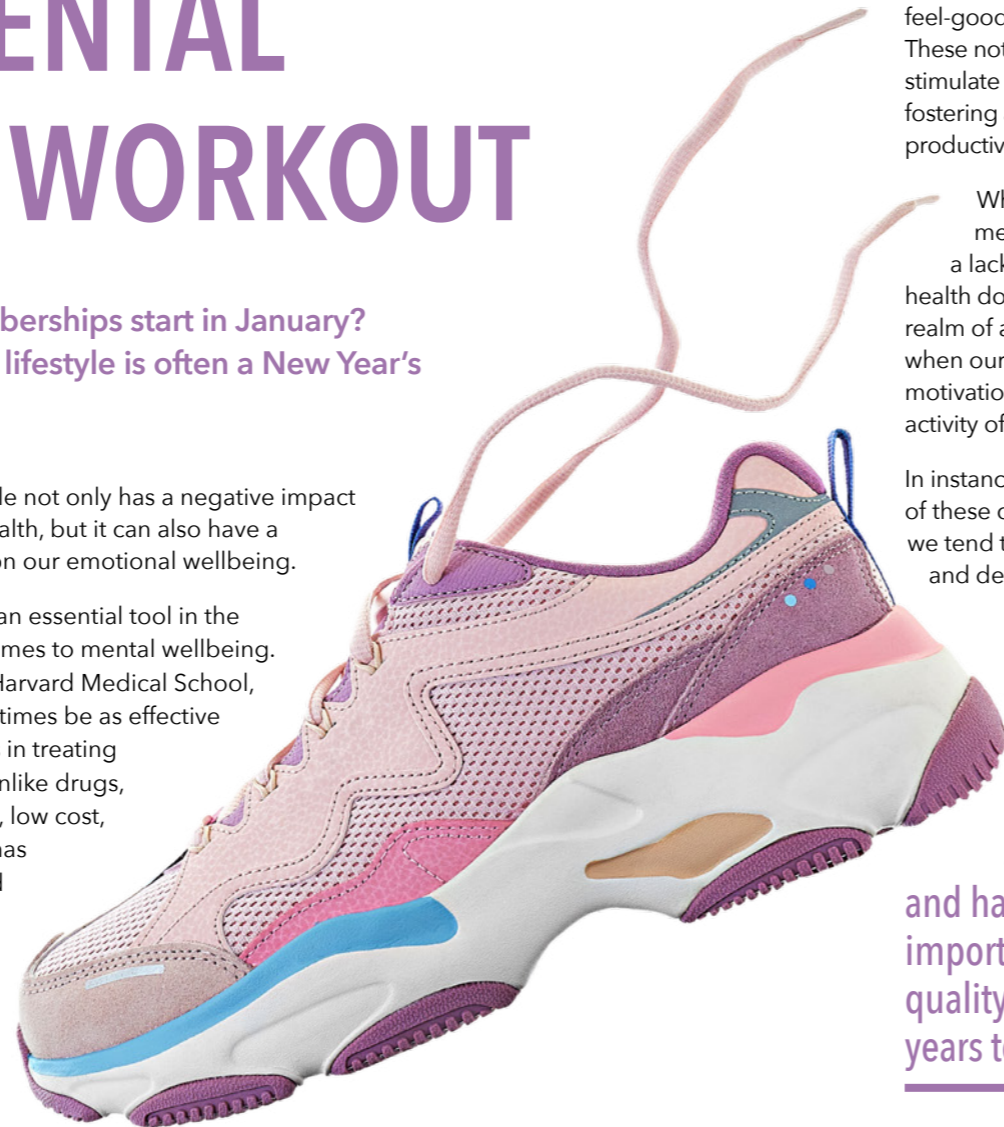
Even though many of us fail to keep our New Year's resolutions, it's still important to prioritise our physical health, at any time of year.

But Nuffield Health's 2023 Healthier Nation Index highlights that the older we get, the less time we spend moving our bodies. When asked about exercise participation, almost one in five of those aged 55+ dedicate zero time to moderate physical activity.

Exercise can sometimes be as effective as antidepressants in treating depression.

A sedentary lifestyle not only has a negative impact on our physical health, but it can also have a profound impact on our emotional wellbeing.

Physical activity is an essential tool in the toolbox when it comes to mental wellbeing. According to the Harvard Medical School, exercise can sometimes be as effective as antidepressants in treating depression. And unlike drugs, exercise is low risk, low cost, easily accessible, has no side effects and ties in with other mood-boosting factors like spending time in nature or with other people.



When we exercise, the body releases feel-good chemicals, directly to our brain. These not only inhibit pain receptors but stimulate the production of endorphins, fostering a heightened sense of productivity and accomplishment.

While exercise can enhance our mental health, it's just as true that a lack of it can contribute to a mental health downturn. Enter the perplexing realm of a rather unhelpful catch-22: when our mood takes a dip, the motivation to engage in physical activity often follows suit.

In instances where there is a shortfall of these crucial feel-good chemicals, we tend to feel more anxious and depressed.

Finding ways to enjoy exercise will not only keep you fit and boost your health and happiness, but most importantly it increases the quality and quantity of the years to come.

TOP TIPS TO STAY PHYSICALLY AND MENTALLY FIT

The World Health Organisation recommends individuals of all age groups should aim for a minimum of 150 active minutes per week. For added health benefits, this should increase to 300 minutes weekly.

For older adults, incorporating two distinct types of physical activity each week is essential: aerobic exercise and strength (also known as resistance) training. Aerobic activities include brisk walks or swimming, while muscle-strengthening sessions may involve bodyweight exercises like yoga or resistance exercises using weights.

Venturing into a gym, especially later in life or post-operations and injuries, can be an intimidating prospect. However, overcoming such concerns can be facilitated through options like a Health MOT or a personal training session. These approaches not only instil confidence but also ensure that you engage in activities that align with, rather than oppose, your body's needs.

If you find that despite prioritising exercise, it's not helping to boost your emotional wellbeing, bring any mental health worries to your GP or primary care giver as soon as possible.

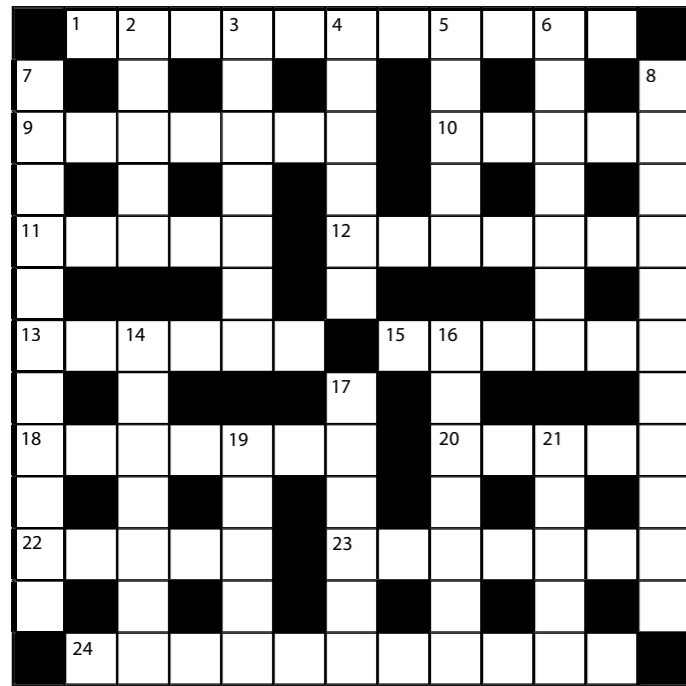
Your doctor can refer you to a therapist for emotional support. If you're struggling with low mood or anxiety, in particular, you may be offered cognitive behavioural therapy, designed to gradually reframe your thought processes and provide coping skills for the difficult situations life throws your way.



For more information or mental health support at Nuffield Health, please visit nuffieldhealth.com/mental-health-support

Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

- Claudia Winkleman's television programme of trust and treachery (3,8)
- In good physical condition (7)
- Brass instrument like a small trumpet (5)
- Padded unsprung mattress from Japan (5)
- Country invaded by Russia in February 2022 (7)
- Action of one object coming forcibly into contact with another (6)
- Small body of matter from outer space that appears as a streak of light in the sky (6)
- Small cake for one person with frosting and decorations (7)
- Ball of lead attached to the end of a line for finding the depth of water (5)
- Andrew Lloyd Webber musical featuring the song 'Don't Cry For Me Argentina' (5)
- 2023 motor-racing movie starring Adam Driver (7)
- Stream of condensed water from an aircraft at high altitude (6,5)

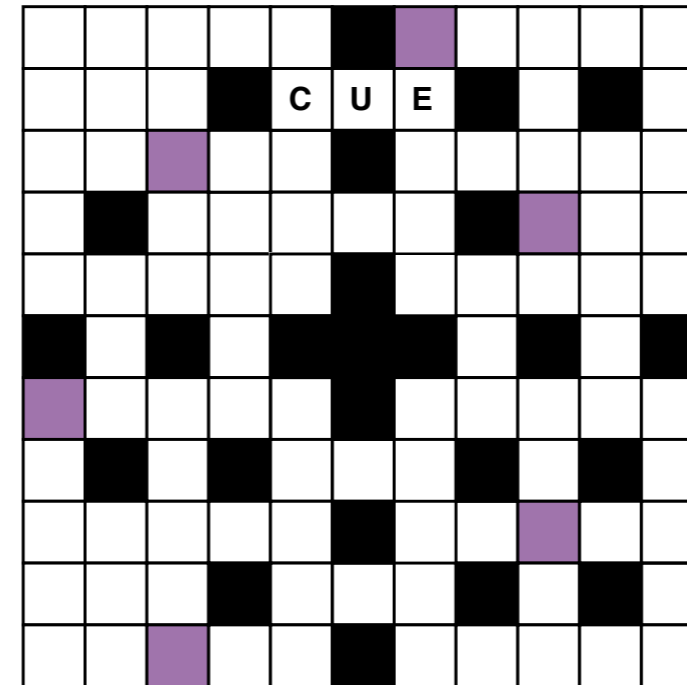
Down

- Blood-pumping organ (5)
- British passenger liner that struck an iceberg on her maiden voyage in 1912 (7)
- Protection granted by a state to someone who has left their home country as a political refugee (6)
- River upon which Rome stands (5)
- Style of music composed by Scott Joplin (7)
- Small songbirds typically with a bluish top to the head (11)
- Radish-eating character created by Beatrix Potter (5,6)
- Powdered spice with a deep orange-red colour (7)
- Sovereign ruler of an empire (7)
- Young cow (6)
- Mission in San Antonio, Texas, site of a siege in 1836 by Mexican forces (5)
- Category of taste in food beside sweet, sour, salty and bitter (5)

Win £50 of Co-op Food Vouchers

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 popular movie.



Win £50 of Co-op Food Vouchers

- | | | | |
|------------------|------------------|-------|-------|
| 3 letters | 5 letters | | |
| DOE | ALIVE | DUSTY | OFFER |
| EVE | ANGER | EVENT | ORDER |
| ILL | AXIOM | HEARD | PEARS |
| IOU | BEANO | HEATH | RARER |
| IRE | BIRDS | HIPPO | RERUN |
| ORE | BLOOD | HOTEL | RIFTS |
| RYE | BOWER | HUMID | SURLY |
| TAR | CELLO | LISLE | TEACH |
| USE | DREAD | OCHRE | WAGED |

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, 7 June 2024.

Scribble space

Competition winners

- | | |
|---|--|
| Luxury Break
Mrs V Fitzsimmons - Devon | Coopdoku
Mr D Hiom - Norfolk |
| Theatre Tokens
Mr M Guilfoyle-Pink - West Country | Crossword
Mrs S Armytage - Wales |
| Word Fit
Mr A Hemsley - Lincolnshire | |

Access for all

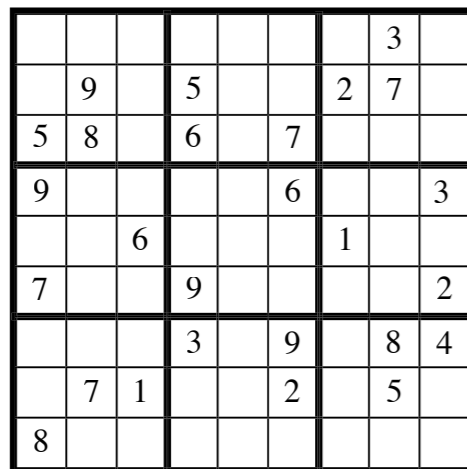
Evergreen is available in large print, and on tape or CD.
Please ring: 0330 606 9470
Email: evergreen@coop.co.uk
or write to us at: Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG

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Win £50 of Co-op Food Vouchers

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.

Answers to the last issue's crossword

- Across:** 6. Romania 7. Filly 9. Milan 10. Haaland 12. King Charles 14. Oppenheimer 18. Admiral 19. David 21. Crumb 22. Gosling
- Down:** 1. Bowie 2. Salami 3. Dig 4. Miller 5. Blanket 8. Kashmir 11. Egghead 13. Spiders 15. Enigma 16. E-mails 17. Piano 20. Wok

REA

NOTICEBOARD



Over 100 members attended the Manchester REA Christmas Lunch at the Mercure Hotel, Piccadilly, Manchester. The Group CEO, Shirine Khoury-Haq, gave an interesting talk, and everyone enjoyed the occasion.

The committee is at present preparing a programme of events for 2024 which will be communicated directly with the membership.

Should you wish to join the Manchester Retired Employees' Association, please either email ManchesterREA@coop.co.uk or phone 07740417701 and leave your contact details on the voicemail.

Brian Rains
Chairman

Enfield REA

The Enfield Retired Employees' Association held its annual dinner on 8 January 2024. The event was very well attended, the meal and entertainment were excellent, and the occasion was enjoyed by all.

The committee at the moment are arranging the entertainment for 2024, including plans to mark the REA's 44th birthday on 13 May.

Iris Jenkins



Contact your REA

Enfield

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Tel: 020 8804 8716

Manchester

Tel: 07740 417701 (Monday only)

North Eastern

Secretary: Mrs Lydia Humphrey
Tel: 0191 410 4947