

The magazine for retired Co-op pension scheme members

Spring 2017



evergreen



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Win

£250 in
Theatre Tokens

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Working together to tackle loneliness

Welcome

We love *Evergreen's* fresh new design, which matches the new brand you can see being rolled out across our stores nationwide.

It's an exciting time to be working here as we 'Rescue, Rebuild and Renew' the Co-op. We've had a change in leadership at the top that you can read about on page 6, which will move us on to the 'Renew' part of the plan.

On page 7, we provide an update on our Membership offer - we have half a million new Co-op members, benefitting from the '5% for you and 1% for your local community' offer. Have you got your new card?

As we head into Easter and look forward to shorter nights and (hopefully) warmer days, are you all feeling a spring in your step?

We know unfortunately that many people - not just older people - really struggle with loneliness, especially when the weather is bleak and you're stuck indoors. We're supporting the British Red Cross to tackle this growing problem in our society. If you have the time, could you join our army of volunteers? Details are provided on page 9.

We hope you enjoy this issue of *Evergreen*, which is packed with reader offers, competitions and the usual mix of Co-op updates and general articles about life in retirement that we hope will be useful and interesting to you.



We love to receive your contributions so please do keep writing in. Please make a note of our new telephone number, shown below.

Brian

Brian Green
Pensioner Welfare Manager

Jackie

Jackie Carr
Pensioner Welfare Officer
0330 606 9470

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Hello

I judge winter by the number of times I arrive soaking wet or freezing cold, having walked down from Piccadilly train station in the morning for work. So, by my reckoning this hasn't been a bad one. However, if you're reading this in April and it's snowing, you'll be telling me I've jinxed it.

I work on the 7th floor of our building in the heart of Manchester and the view is fantastic on a clear day (although not if I'm looking in the direction of City's ground). What amazes me are the number of cranes that are busy developing and expanding the city centre.

Our Co-op, like Manchester, is the subject of rebuilding and growth. There is still much to do – not least because of the competitive markets we operate in – but we're on the right track and there's a really positive feel about what we're doing and why we're doing it.

Our new Membership proposition is fantastic and I hope you're making the most of it. 5% off Co-op own brand products and services plus 1% to local causes really does add up. We have set ourselves the target of 1 million new Co-op Members so I've been encouraging everyone I know, and a lot of people I didn't know,



to become members. We can do great things together and I would urge you to help us achieve this new Membership target.

Late last year, with the British Red Cross, we launched a ground-breaking report on loneliness. You'll remember that the Red Cross was our charity of the year – our employees and members working together raised over £5m. Now we're looking for volunteers in the community to work with us to help fight this problem. Please do try to get involved in the campaign as there will be many opportunities to help.

The Co-op Pensions Team is also getting involved. We do a lot of fundraising and volunteering, including recently assisting at an Age UK day centre (see below). It's increasingly becoming part of 'what we do' and what makes working for the Co-op far more than just a job.

On the pensions front, the team, the trustees and the Co-op are continuing to do our very best to look after our pension schemes. We're doing well and overall our pension schemes are well

funded and in good health. I've said before in these pages that I feel the media do a poor job when talking about pensions and I see no chance of that changing. So, please do read the annual reports and information the pension trustees send to you, or go onto our new pensions website, www.coop.co.uk/pensions

That's the best way to find out the latest news on how our individual schemes are doing.

Finally, I can't let this issue of *Evergreen* pass without commenting on the changes at the top of the Co-op. I have the greatest respect and admiration for Richard Pennycook who stepped down as our CEO at the end of March. There is absolutely no doubt that Richard played a critical role in saving our Co-op and getting us back on our feet. It was a genuine privilege to work with him and I believe Steve Murrells is a brilliant choice to take us through the next phase as we 'renew' the Co-op. Steve absolutely 'gets' the Co-op and is an inspiring leader.

All the very best



Gary Dewin
Director of Pensions,
Reward, Benefits and ER

Co-op Pensions in the community



On 15 December 2016, nine employees from the Co-op Pensions Department, went to the Age UK day centre in Gorton, Manchester to help the staff with Christmas fun and games.

Everyone wore a Christmas jumper to add to the festive mood, and we all really enjoyed working with the clients.

The day centre is one of three run by Age UK Manchester and caters for elderly people with varying degrees of dementia. The day centres offer their families some respite and the clients a chance to go to a safe welcoming place where the staff care.

POST Bag



Thank you

Thank you so much for the new design *Evergreen*. I always enjoy reading it and seeing the lovely photos and the letters page.

Thank you again for all the tips and news.

T Campbell - Belfast

The funny side

After shopping at my local new Co-op supermarket in Beaulieu, I turned left as usual in the direction of my car only to see a gentleman staring at the first trolley in the third row of them – furthest from the entrance door.

I noticed the trolley move slightly. 'Stay there!' he said suddenly. 'Stay and don't you move!'

I stood there looking at him and found myself saying, 'You're speaking to that trolley like it's a dog.'

He turned round and looked at me and replied, 'I am speaking to a dog – it's behind that end trolley. YOU thought I was off my trolley, didn't you!'

At this we both enjoyed a good laugh – just what you need at 8.45 on a rainy morning!

C MacLeod



Platinum plus

Reading in *Evergreen* about former employees celebrating their anniversaries, I wonder if any of your readers can beat our marriage: **71 years on 1 November 2016.**

I worked for a local Co-operative retailer for four years and then spent 22 years as a CIS agent working out of the Aylesbury office.

My mother-in-law was a staunch supporter of the Co-op and my wife was weaned on Co-op products. She can even remember her mother's Divi Number, and she has happy memories as a young teenager of dancing in the Langley Mill and Aldercar Co-op Hall.

After we were married in 1945, she soon made sure we got our own Divi Number.

As a political activist, I have many memories of lively monthly meetings at the Co-op Unity Hall, High Wycombe.

After a lifetime of time of being CIS Co-oppers, we sadly had to say goodbye to the Co-op in 2015 when we stopped driving. However, when we get taken out for a drive by our daughter and we see a Co-op shop, we are soon in buying some of our favourite and trusted Co-op goods.

Jean and Edward Janes - Bucks

“ 71 years of marriage is a fantastic achievement – congratulations! As to whether that's a record among *Evergreen* readers, unfortunately our records can't tell us. So let's ask our readers – has anyone been married for longer than Edward and Jean? ”



Seeing the article on Distribution in the Spring issue has prompted me to send you a couple of photos of my father, Ron Hemmings, who joined the CWS in 1931 at the age of 15.

He was employed by the Traffic Department and was driving as soon as he was allowed to, pre-driving-test era.

The older of the two photos is dated 1932 and the second showing the vehicle with a trailer is dated 1935. When I was old enough to know, he was based in Leman Street in London and the vehicles were based in Bow Road and Mile End.

He progressed to become assistant traffic manager before moving to Reading and transferring to the CWS Bakery and then on to the Printing Works, which closed just before his 65th birthday.

I was amazed when I looked at his pension payment books going back to 1931 that pensions were still paid during the war years. My mother, who will be 92 this year, is still receiving her widow's pension from the scheme.

Well done with the magazine and the wonderful articles.

F Hemmings

For he's a jolly good fellow

The chairman of the Cambridge Co-op Retirement Fellowship, Les Peel, has decided that he will be giving up the job at the forthcoming AGM in March 2017.

As we knew about his decision last November, we invited him and his daughter, Helen, to our Christmas party in December.

We presented Les with a supermarket gift voucher and a card signed by members. We also gave him an old microphone to go in his lounge display cabinet.

Les gave one of his hilarious thank-you speeches. He was given a standing ovation for all his work.

Les has been chairman for over 20 years and could always be relied on to give his full support to all activities. He visited members who were ill or in hospital to cheer them up with his jokes.

Until his own health curtailed him, he attended all meetings and would go on outings to Eastbourne and Felixstowe.

His skill at giving speeches, singing and being the 'caller' at bingo will be missed by every member.

We wish Les a long and happy 'retirement' in his new home in Haverhill.

Mick Waterfield - Co-op Retirement Fellowship (Cambridge)



A musical interlude

From my early school days, I had ambitions to become a clarinet player. By the time I finished at grammar school (it was the mid-1940s and the war was still on), I had improved enough to be playing at weekends in little local dance bands.

Whilst waiting to be 'called up', I got a job in the CWS Postal Department, Manchester.

Once demobbed, I returned to my previous employer - this time on the first rung of the ladder in the CWS Export Department.

At the same time, as a hobby, I formed a Dixieland jazz band called 'The Saints'.

Following successful performances at a concert celebrating the Festival of Britain - at which I was presented to our future Queen - things moved fast.



We were given a recording contract at Parlophone and performed around the country - including at The Cavern, in Liverpool, where I met and got to know The Beatles.

There were ad hoc radio broadcasts and TV appearances and - best of all - meeting and playing with visiting American jazz virtuosos, including Louis Armstrong, with whom I was invited to play at several concerts.

I think it was this highlight that made me accept that my schoolboy ambition had more than been achieved, that the musical adventure was over, and that my 'proper job' was more important.

I did the sensible and pragmatic thing by handing in my Musicians' Union Card and resuming my climb up the Export Ladder.

As time passed (during which 'CWS Export' morphed into F E Barber Ltd), I rose up the ladder, from where, after travelling extensively overseas, I retired in 1992 as an Export Manager.

Alan Radcliffe

Longest Day

In 2004, my son Rob Aitchison was moved to write the poem, *Longest Day*, after talking to his grandad, Hugh 'Jock' Aitchison who was a Beach Master at the D-Day landings. It was sent to the BBC and has been used in many remembrance services around the world since then, including in the USA, Canada, Australia and even Russia.

Recently, we were approached about doing it as a CD. A number of voices were tried but it was decided that a mature voice was needed. Imagine my pride, at 73, being asked to read it (my first time in a recording studio!)

The CD, which contains the poem and music, is available and costs £7.50. All profits will go to the Royal British Legion poppy appeal.

Gerald Aitchison (ex-CIS agent)

We have a copy of the CD and a framed signed copy of the poem which can be won by sending your name and address to the Pensioner Welfare team - closing date 1 June 2017.

If you would like to purchase a copy of the CD, please send a cheque for £7.50 to the Pensioner Welfare team, payable to G Aitchison.



All *change* at the top

On 7 February, it was announced that Richard Pennycook would step down as Group CEO, with Steve Murrells (currently CEO of Co-op Food) taking on the top job.

Richard joined the Co-op on an interim basis at the height of its crisis in 2013, having put on hold a planned portfolio career to lead its Rescue and Rebuild phases. He has signalled that he now wishes to return to his career plan.

Steve Murrells joined the Co-op to run its food business in 2012 and has led a highly successful turnaround which has seen Co-op Food outperform the market for 18 consecutive periods. As CEO of the Group, he will lead the completion of the Rebuild phase and, equally importantly, the creation of the Renewal plan.



He joined the Group Board on 1 March and Richard stepped down from the Board that day. Richard, however, has agreed to act as an adviser to the Group, primarily focusing on its relations with the Co-operative Bank.

Pippa Wicks, currently Chief Operating Officer of the Group, became Deputy CEO with responsibility for delivery of the remaining aspects of the Group's transformation.

Jo Whitfield, who was Finance Director of our food business became CEO of Co-op Food on an interim basis.

The A(TM) team

We've teamed up with SmartWater to add a brand new device to hundreds of our ATMs which will help track down criminals in the event of a robbery.

SmartWater is an invisible spray that has a unique forensic signature which can last for five years and be traced back to a specific ATM. In the first of its kind, the new devices will trigger when an ATM is tampered with and spray both the money inside and the criminals who are trying to steal it.

This can be used to help Police in a conviction by placing the money and the criminal at the scene of the crime.

A drop the size of a speck of dust can be picked up under UV light and is enough to extract the details of which location it came from.

This technology should help to reduce crime in our local communities by acting as a deterrent. SmartWater has a 100% conviction record in courts – so any smart criminal will give ATMs protected by this a wide berth.

Ed recommends

Every issue, Co-op wine buyer Edward Robinson picks his favourites for *Evergreen* readers.

Fairtrade Malbec 2015, Argentina

The grapes for our award-winning Fairtrade Malbec are grown way up in Argentina's northern province of La Rioja. The Co-op has a long-standing relationship with the grower and together we have embarked upon several social projects under the Fairtrade scheme, including a clean water facility and a secondary school for the remote community. Simply by buying a bottle of this sensuous, elegant, oak-aged Malbec, you are helping to change people's lives.



Fairtrade Sauvignon Blanc 2016, South Africa

Geographically, South Africa lies someway between France's Loire Valley and New Zealand's Marlborough plains. And stylistically, South African Sauvignon is some way between the Loire's light, elegant examples and the ripe, pungent ones emanating from Marlborough. This delightfully crisp, mouth-watering Sauvignon Blanc offers lime fruit on the palate and cut grass on the nose. Produced for us by Bosman Family Vineyards and crafted by the hands of



Courlea Fourie, one of the world's most highly-regarded female winemakers, it is a wine which supports a variety of valuable social projects in South Africa, from housing to childcare and education. With every glass you drink, you are helping improve the lives of the people who produced it.

One million new members by 2018

2016 was a massive year for our Co-op and proved that we're most definitely back.

Now we need to make sure that we're back for good – and a big part of that will be growing our Membership.



On 9 April, we'll introduce our next round of local causes, so please go online and choose yours: coop.co.uk/membership



Our target in 2017 is to recruit a million new members with at least half of them brand new Co-op customers.

500,000 new members

Since we launched our new Membership last September, 500,000 people have joined our Co-op. That's half a million more people benefiting from the 5% for you and the 1% for your local communities when you buy Co-op products and services.

Until the start of this year, we weren't actively marketing the new Co-op Membership. Instead we focused on making sure our existing 4.5m active members understood their new rewards.

That included sending out millions of our new, blue Co-op Membership cards – which hopefully you're using daily!

Since the start of January, we've stepped things up a gear. Our colleagues in stores and branches across the UK are now taking every opportunity to talk about Co-op Membership and that's showing through in the latest numbers joining us.

We've recruited a few celebrities along the way too. TV newsman Jon Snow (pictured left) became a Co-op Member at our Grays Inn store in London in January.

Join us

Our Membership recruitment campaign 'Join us' has already started and will build through the year as we tell more and more stories about what makes our Co-op different and special.

We're going beyond the instant Membership rewards of 5% and 1% and starting to explain why being a Co-op allows us to have a different way of doing business.



Celebrating our 4,000 local causes

In February, we held a special screening in Manchester of the film that BAFTA award-winning director, Shane Meadows, has created for us to highlight our support for local causes in our communities.



It's a 'Director's Cut' that draws on all of the filming Shane's done for us over the last few months. (To view it, visit the Co-op's YouTube channel.)

We invited the local causes featured in the film, along with those from the Manchester area and our local Co-op colleagues and Co-op Council members, to see Shane's film on the big screen.

This is all just the beginning of our year-long 'Join us' campaign. As well as

the cinema film, we're using social media and releasing a series of Shane's individual films online. In April, Shane's work will appear on TV.

This is another big year for our Co-op. We're going to be talking more about what makes us different and special – from the ethical integrity of our products and services, to our national campaigning work and our support for local communities. Our aim is to show the nation why the Co-op is a better way of doing business.

Loneliness affects 9 million people in the UK

If you're a regular *Evergreen* reader, you'll be aware of our Charity Partnership with the British Red Cross to tackle loneliness.

As we mentioned in our autumn edition, we're not just fundraising and handing over a cheque. We're also campaigning and changing some of the ways we work as a business to help tackle loneliness.

In December 2016, we released research which highlighted that loneliness can affect anyone. It showed there are key 'trigger points', such as retirement and bereavement, when loneliness can start to take hold. We also found that health and mobility changes can be a risk factor for loneliness.

How much have our colleagues, members and customers raised so far?

We're delighted to report that we've raised an incredible **£5.5m** to date, to support people who are experiencing loneliness. Co-op colleagues, members, and customers across the UK have been fundraising at every opportunity, from hosting cake sales to comedy nights and conquering marathons to climbing mountains.

How are we responding to the research findings with the money raised?

With the money raised, we're funding new British Red Cross services in 39 locations across the UK in 2017 and 2018. This money will help us to re-connect 12,500 people back to their communities.

What did our research uncover?

For our research, we spoke to 45 experts, over 100 people experiencing loneliness and 2,500 members of the general public. Our research found:

- **18% of people are always or often lonely** which equates to **9 million** people in UK
- Loneliness can affect anyone of any age and it can have a **serious impact on people's health**, wellbeing and behaviour
- Ordinary life events can be **triggers** for loneliness such as: becoming a mum, getting divorced, experiencing health and mobility issues, retiring, and suffering a bereavement
- Those experiencing loneliness feel a **stigma** and therefore find it hard to seek support
- Three quarters of those regularly lonely **do not know where to turn for support**
- **81% agree there are small actions we can take in our everyday lives** to help those feeling lonely
- People want fun, **positive ways to reconnect back to their communities** through shared interests or volunteering, for example.



The money raised will help people like *David*

“What I loved so much was that they didn't say to me you've been doing this wrong, you've been doing that wrong, never judged me, they just listened. People who are lonely just want someone to talk to for a few weeks to maybe signpost them in the direction of clubs they can join, things they can do...It is invaluable, it is absolutely invaluable.”

Could you help?

Volunteer today!

The British Red Cross is looking for people to spend a little time helping those who feel alone.

- Could you spare a couple of hours a week?
- Would you like to meet new people and make a positive difference to your local community?
- Are you interested in developing your skills and gaining new ones?

If so, you may be interested in volunteering to help people re-connect back to their communities. All volunteers will be provided with an induction, full training and opportunities for further development.



To register your interest in becoming a volunteer, visit www.redcross.org.uk/lonely or phone us on 0300 456 1155.

If you're experiencing loneliness and want to discuss support that may be available to you, contact the British Red Cross on 0344 871 11 11.



How are we responding as a business?

We're changing the way we operate as a business to better recognise and tackle loneliness. We have committed to:

- Expanding our social groups for the bereaved through our Funeralcare business
- A partnership with Neighbourhood Watch, which will set up 30,000 new groups over the next four years to help strengthen communities and bring neighbours together
- Targeting pre-retirement communications to include planning for the impact of retirement on social connections
- Supporting thousands of community groups through our new Membership offer with 1% of Co-op own brand food shop being directed back into your community.



Supporting
 **BritishRedCross**

A *fantastic* giveaway for our green-fingered *Evergreen* readers

Beautifully British designs are wonderfully brought to life in Briers largest-ever collection - introducing the Julie Dodsworth range of gardening gloves and accessories.

Julie Dodsworth is a renowned artist who paints and creates her original patterns on her canal boat, Calamity Jane, mixing her own colours through a traditional one paintbrush method. She mixes with just three colours for a simplicity that is the cornerstone of everything she creates.

Her designs are a modern yet respectful interpretation of a tradition craft with designs influenced by her canal boat and artisan lifestyle.

This stunning giveaway - exclusively for *Evergreen* readers - will feature the beautiful 'Orangery' design, which offers a sophisticated charm with its stylised florals, influenced by traditional narrowboat art and the flora of the waterways.

The prize bundle - worth over £200 - will include a pair of wellington boots and matching boot bag, rubber gardening clogs, socks, apron, shopper bag, a kneeler pad, tool belt, and secateurs and knife pouch. All of these items can be carried in the stunning garden bag, and are accompanied by four different gloves: mid-cuff, a triple pack of 'seed and weed' gloves and a triple pack of cotton gloves, and finally the hard-wearing rigger glove.

Gardening equipment giveaway:

Wellington boots

Rubber gardening clogs

Tool belt

Kneeler pad

and much more.

Our prize

up for grabs in this issue

Win

All you have to do to win this stunning Briers gardening collection worth over £200 is answer this simple question:

Name one common garden weed.

Send your answer by email or post, together with your name and address, quoting 'Briers Julie Dodsworth', 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 the first correct entry drawn from a hat.

The closing date is 2 June 2017.

BRIERS



Julie Dodsworth®





A *delicious* role

Lisa Conerney, the Co-op's Taste Centre Manager, works with a panel of colleague customers to make sure that all of our own brand food products taste delicious. The panel tastes everything from Co-op own brand ice cream to dog food. We found out what's involved in this 'dream job' (her words, not ours!)

Describe your day

No day is the same. It is exciting - and it can be challenging because after a while, you do get tired of eating.

We are at the heart of the Commercial Team in the Food business and share the energy and passion to deliver fantastic tasting Co-op brand products to our customers.

We are confident they are fantastic because we check in with our customer tasters before the products launch into store - that's my job, looking after our 'Taste Team'.

Where is product tasting carried out?

Taste Team is an independently-run colleague consumer panel whereby all new Co-op own brand products are tasted in the home environment, giving us robust and realistic feedback before we launch.

How does it work?

Once the product has been agreed in the development process, our suppliers will conduct a factory line trial and submit samples for testing.

We draw up a list of questions for our testers, covering things like appearance, texture and flavour. Our tasters are carefully selected from our database, based on their demographics, shopping habits and preferences. We invite 65 people to try the product.

Once everyone is signed up, they collect their product, take it home and eat it with

their family and friends and complete an online survey.

Data is then analysed by our independent market research agency (Join the Dots) and reported back to the business.

What happens if the tasters don't like a product?

If the product achieves a pass (6.5 out of 9), it gets the green light to progress. If it fails to meet this criteria, it goes back into development for reconsideration. Sometimes it won't get launched, but over 92% products pass and meet our quality ambition.

How long has the Taste Team been going?

Taste Team is now an established part of the new product development process. It began over four years ago and it continues to deliver valuable insights.

We have over 3,500 colleagues signed up. Typically, we would test about 15 products a week, getting through 700-800 per year. So, over 900 people taste our Co-op products each week before they have even hit the shelves.

Listening to our customers brings clarity and realism to decisions. Colleagues feel part of the decision process and it encourages food discussions and drives our quality ambition forward.

When the product is evaluated, what happens next?

Once the products have passed the Taste Team, there's still plenty to do. The Design and Artwork team works

on the packaging, carefully styling the food to look attractive and enticing to customers. The Labelling Standards team will ensure information on the labels is customer friendly and meets legal requirements and they also ensure the nutrition declaration is correct too. Our Technical team works closely with our suppliers to make sure that all manufacturing sites, procedures and factories are up to our required standards. Then it all comes together on launch day, when our colleagues in store get it on the shelves.

From evaluation, how long before it appears in the shops?

It does vary from product to product but typically, it takes between four to six months after Taste Team to see the product on the shelves. It does feel strange eating Christmas products in the summer and summer products (especially ice cream) in the winter, but no-one complains.

Dora the explorer

Meet Dora, the doggiest Taste Team member. Back in 2013, we asked our Taste Team dogs what they thought of our Xmas Turkey Dinner. They loved it and the star feedback was from Dora, who polished hers off in seconds.



Soap & glory

A washing machine is one of the hardest-working appliances in the home. Our friends at Co-op Electrical have provided some tips to help you get the most out of your washing machine and manage your home laundry.

What size washing machine should I buy?

It makes good financial sense to buy the washing machine that's the right size for you. You don't want to waste water and energy, and therefore money, on a machine that is too big. On the other hand, you don't want one that's too small for your needs.

So here are a few tips to help you choose the right size washing machine for your home.

Washing machine capacity ranges from 5kg to 12kg.

Capacity usually refers to a cotton load; some settings will mean the machine will hold less.

- **A 5-6kg washing machine** is large enough to cope with the needs of 1-2 people. This will wash 25-30 t-shirts or a single duvet.
- **A 7kg washing machine** is ideal for a family of 2-3 people. In a 7kg machine, you can wash a double duvet or approximately 35 t-shirts.
- **An 8kg washing machine** is more suitable for a family of 3-4 people. These machines are big enough to wash a queen-size duvet and often come with bedding wash settings. Some people may find this size a bit big for a medium-sized family, as smaller loads, such as wools and delicates, may mean a half-empty wash.
- **A 9kg washing machine** is best for larger families of 4-5 people. A large machine can accommodate a king-size duvet – or 45 t-shirts! A larger family will produce more washing so these are ideal to cut down on the number of loads and therefore save money and energy.
- For extra-large loads, large busy families or those with lots of children, there are **10, 11 and 12kg washing machines**. These can hold a large lined pair of curtains as well as a king-size duvet or 55 t-shirts in one go. Plenty of room for everyone's dirty clothes.

Be aware – bigger is not always better. A washing machine works at its most efficient when it's full. If you're struggling to fill your machine to its capacity, then you may be spending more on your wash than you think. Choose a washing machine that you won't struggle to fill so you get the most out of it.

How much do my clothes weigh?

When working out what size washing machine you need, bear in mind that a kilogram of clothing could be:

- a pair of jeans and a shirt, or
- four men's shirts, or
- a bath towel and three small hand towels.

So a 5kg machine would hold five pairs of jeans and five shirts, or 20 men's shirts, or five bath towels and 15 small hand towels.





Special reader offer

Quote 'EVG50' when ordering online for £50 off any Samsung Washing Machine or Washer Dryer with Co-op Electrical

Offer valid: 9th April 2017 12.01am – 6th May 2017 23:59pm.
Must enter Membership number and code 'EVG50' for discount.
Online only, not available in store. Excludes warranties.

Co-op Electrical sells a large range of washing machines, including integrated and freestanding models, in lots of different sizes – from super compact 3kg washing machines up to the largest 12kg machine.

Do you know your from your ?

Ever wondered what all the wash symbols on your clothes labels mean? Here's a simple guide to help you understand them.



Cotton Wash

Maximum wash – the number in the image represents the maximum wash temperature. For example, if it says 60 then you must not wash the garment in a wash over 60°.



Synthetics wash - mild treatment

Medium wash – treat clothes with this symbol more gently than the cotton wash to ensure you don't damage synthetic fabrics. This will often have a lower temperature indicated in the symbol.



Wool wash - very mild treatment

Minimum wash – woollen clothes should be treated very gently to make sure they aren't damaged and don't stretch in the wash. Like the others, this will also have a number in the symbol telling you what temperature to wash at.



Hand wash only

Hand wash in cool water, and handle with care. Only wash clothes that show this symbol on the hand wash program.



Do not wash

If you see this symbol on any clothing or fabric, it means you must not wash it.

Using bleach



Use any bleach

This symbol means you can use any kind of bleach to get your whites whiter.



Restricted bleach use

You must only use oxygen or non-chlorine bleach on clothes and fabrics with this symbol. If you use anything else, you risk damaging your clothes.



Do not bleach

You must not use bleach on fabrics with this symbol. You will risk ruining your clothes if you do.



How to buy from us

Accepted payments: We accept most major credit/debit cards including Visa, Delta, Mastercard and American Express. **Order online:** www.coop.co.uk/electrical

Order by phone:

If you would prefer to place your order by telephone, please call our Sales Advisers on 0333 005 0011. Our opening hours are 8.00am to 8.00pm Monday to Friday, and 9.00am to 6.00pm Saturday. We're closed on Sundays and Bank Holidays.

Ready in 30 (or less)



These delicious, quick dishes will put a spring in your step and a taste of spring on your table.

Smoked Scottish salmon salad

FEEDS 2 READY IN 10 MINS

- 2 Co-op British eggs
- 50g Co-op mixed salad
- 70g radishes, trimmed and sliced
- 1 tbsp capers
- 80g Co-op Irresistible Scottish beech and oak smoked salmon
- ½ punnet cress (optional)
- Freshly ground black pepper
- 2 tsp Co-op olive oil
- Serve with Co-op Irresistible sourdough bread, sliced, and lemon wedges (optional)

1 Cook the eggs in boiling water for 6 mins. Drain and refresh under cold running water, then peel and halve.

2 Meanwhile, divide the salad between 2 plates and scatter over the radishes and capers.

3 Halve the fish between the plates, and arrange the eggs and cress on top. Season with pepper and drizzle over the oil. Serve with sourdough and lemon wedges, if you like.

approx per serving (serves 2)

Energy	Fat	Saturates	Sugars	Salt
768kJ	12.1g	2.8g	1.1g	0.4g
184kcal	MED	MED	LOW	LOW
9%	17%	14%	1%	7%

% of an adult's reference intake.

Carbohydrates per serving: 1g

Summer's nearly here – but while you wait, this is a great way to warm up chilly evenings.

Frying pan sausage lasagne

FEEDS 2 PREP 15 MINS COOK 15 MINS

- 3 Co-op Irresistible British pork sausages
- 1 small red onion, peeled and sliced
- 1 green pepper, deseeded and diced
- 1 tbsp Co-op tomato purée
- 1 tsp Co-op wholegrain mustard
- 3 Co-op lasagne sheets
- 400g can Co-op chopped tomatoes
- ½ x 300g tub Co-op cheese sauce
- 5g grated Parmesan
- 2 handfuls Co-op mixed salad (optional)

1 Slit the sausage skins and squeeze the meat into a frying pan. Add the onion and pepper and fry for 5 mins, breaking up the meat with a spoon.

2 Stir in the tomato purée and mustard, then snap the lasagne sheets in half and arrange on top.

3 Pour over the tomatoes and bring to the boil. Reduce the heat, cover the pan and cook for 15 mins.

4 Spoon the cheese sauce over the top then sprinkle over the grated Parmesan. Grill for 2-3 mins until the cheese is bubbling and golden. Serve with Co-op salad, if you like.



approx per serving (serves 2)

Energy	Fat	Saturates	Sugars	Salt
2254kJ	29.4g	12.0g	14.7g	1.66g
540kcal	HIGH*	HIGH*	LOW	MED
27%	42%	60%	16%	28%

% of an adult's reference intake.

Carbohydrates per serving: 39g

This tasty dish makes the most of Co-op British eggs and fresh green British asparagus.

Ready
in 20

Asparagus omelette

FEEDS 2 READY IN 25 MINS

200g Co-op Jersey Royals,
larger potatoes halved
100g Co-op British asparagus spears,
trimmed
1 tbsp Co-op olive oil
4 spring onions, sliced
4 Co-op British eggs
Freshly ground black pepper
50g Co-op Irresistible Somerset vintage
Cheddar, grated
10g Co-op unsalted butter
Fresh chives, chopped (optional)

approx per serving (serves 2)

Energy	Fat	Saturates	Sugars	Salt
930kJ 223kcal 11%	14.9g MED 21%	6.0g MED 30%	1.9g LOW 2%	0.47g MED 8%

% of an adult's reference intake.
Carbohydrates per serving: 9g

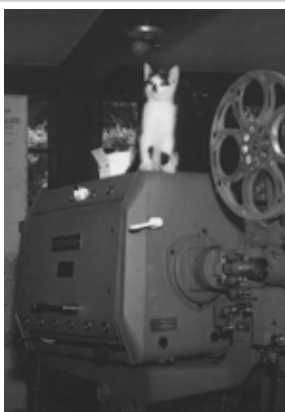
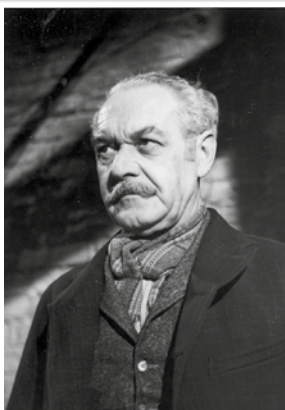
1 Cook the Jersey Royals in boiling water for 20 mins until just tender.

2 Meanwhile, cook the asparagus in boiling water for 2 mins and drain. Heat the oil in an ovenproof frying pan, add the spring onions and asparagus and cook for 2 mins.

3 Beat the eggs with 2 tbsp cold water and season with black pepper. Pour over the asparagus and cook on a low heat for 10 mins.

4 Sprinkle the grated Cheddar over the omelette then place the pan under a hot grill for 5 mins. Drain the Jersey Royals and toss with the butter and chives, if using. Cut the omelette into wedges and serve with the potatoes on the side and some extra black pepper to taste.





Co-operation on film

Nineteenth-century co-operative societies were early adopters of the new communication medium of film, starting to document their activities as early as 1899 – only three years after the first public films were shown in Britain.

In those days, co-operative society education rooms were well used spaces – they'd often double as libraries or meeting places for choirs and musical groups. Often, glass lantern slides were used for talks and entertainments.

Societies held tea dances and socials which included a talk on co-operative ideas, and film shows often followed members' meetings.

Films were great at demonstrating to members the breadth of the co-operative movement. The films showed what groups of working people

could achieve by collective activity and were often released for cinemas as well as 'internal use'. While they were produced to promote co-operation and to educate and inform, they were also designed to entertain.

We know from publications of the time that the earliest films showed the work of co-operative factories, although these early films themselves have unfortunately not survived to the present day.

Co-operative films recorded the social activities of members as well as the running of the businesses. In 1909, the oldest surviving film was made, showing



Wishaw Co-operative Society members and their children with banners flying and bands playing, marching on their way to the Society's Gala Day. Later films showed co-operative sports days and galas, often held to celebrate International Co-operative Day on the first Saturday in July.

Some of these films showed the journey of co-operative products – from raw materials all the way through to the finished item being used in members' homes. *Back to Back* in 1933 promoted the CWS Tailoring Department by showing the process from the back of a sheep to the back of a man through shearing, processing the wool into yarn, weaving and tailoring. *Rose of the Orient* includes a brief history of tea drinking in the UK along with film of the CWS tea plantations and the drying and blending of tea. Coloured illustrations taken from scenes were made available as cards for playing 'snap'.

Feature films include the 1944 centenary celebration of the Rochdale Pioneers – *Men of Rochdale* – which showed the background of the pioneers and how their model of co-operation was created and spread to form the consumer co-operative movement as it is today. The pioneers' story was



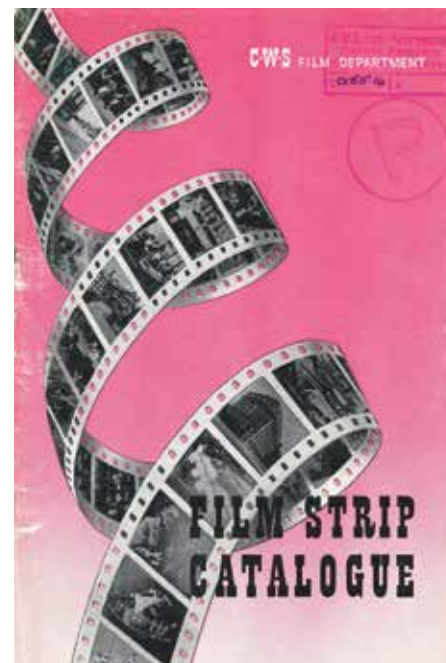
revisited in 2012 for a new film, *The Rochdale Pioneers*, made by the co-operative British Youth Film Academy and shown on Film4.

Big subjects were covered in some of the films, with *Advance Democracy* calling for workers to join the Popular Front against Fascism in 1938 and including a speech from the Co-operative Party MP, AV Alexander. The 1945 film *Song of the People* was a musical pageant charting the history of the UK and the rise of the workers. It ends with the statement, 'This film was made for the People, with the People by some of the People. It was sponsored by the CWS in the year 1944 in the belief and faith that the people are The End and The Beginning'.



The National Co-operative Film Archive was set up 25 years ago to make sure that films produced by co-operative societies were preserved and made accessible for future generations.

You can find out more at: www.archive.coop/collections/coop-film-archives





Reflections

Since I wrote the last piece for *Evergreen*, I've had a lot of enquiries about my health, for which I thank you all.

I went to see the surgeon recently and he gave me the all clear. I'm still going to the gym twice a week so on this basis, I am doing great.

It's only when something like a sudden illness happens that you realise how important family is.

In October, my daughter had a baby boy, Dexter, to join his sister, Violet, who was two in September. It was a great family Christmas and I'm determined to see them grow up.

Late last year, I attended the launch of joint the Co-op and Red Cross report on loneliness. Our employees and members raised over £5m to help combat loneliness and there are opportunities for all our members to join in. Because of this work, we have a voice on the Jo Cox Commission – a parliamentary commission set up by the late Jo Cox to help publicise the problem.

We've always been concerned about what happens to people when they retire, which is why our Retired Employee Associations (REAs) exist. They bring together people who worked together and have a common interest.

They are always looking for new members and you're sure to receive a warm welcome. Why not get in touch with your local group? You may meet someone you haven't seen for years.

Brian Green
Pensioner Welfare Manager



Photos from the REAs *Snapped*

Find out about
forthcoming events
and activities

Turn to page 38





1. Enfield
2. Hull
3. Leeds
4. Northampton
5. Nottingham
6. Nottingham
7. Leeds
8. Manchester
9. South Yorkshire
& North Midlands
10. Hull

CONTACT YOUR REA

Bradford Co-op Retired Employees

Treasurer Barbara Hammond
Tel 07745 736717

Brighton

Chairman Bob Cole
Tel 01323 897035

Bristol & South West

Secretary George Lewis
Tel 0117 924 3102

Co-op Retirement

Fellowship (Cambridge)
Secretary Mick Waterfield
Tel 01223 573366

Enfield

Secretary Iris Jenkins
Tel 020 8804 8716

Greater Nottingham

Secretary Ted Perfect
Tel 0115 939 0562

Hull

Secretary Janet Slater
Tel 01482 655 066

London Area Retired Co-op Friends

Secretary Pamela Board
Tel 020 8555 0136

Lowestoft

Secretary Don Powell
Tel 01502 566470

Leeds

Treasurer & Secretary Ken Wigglesworth
Tel 0113 264 8537

Manchester

Secretary Harold Linton
Tel 07740 417701
(Monday and Thursday only)

Medway (Invicta)

Secretary Barbara Harridge
Tel 01634 400849

North Eastern

Secretary Mrs Lydia Humphrey
Tel 0191 410 4947

Plymouth

Secretary Margaret Peters
Tel 01752 703211

RACS (Royal Arsenal)

Secretary Joyce Tipper
Tel 020 8860 0526

South Midlands

Secretary Betty Davis
Tel 01604 758079

South Yorkshire & North Midlands

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

Time to

CELEBRATE

100th

Birthday

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

November 2016

07/11/16 Edward Ramshaw
15/11/16 Margaret King
26/11/16 Margery Rolfe
27/11/16 Thomas Frame

January 2017

06/1/2017 Dorothy Bowler
10/1/2017 Annie McNulty
11/1/2017 George Pitches
13/1/2017 Lawrence Duffy
27/1/2017 Emily Macdonald

March 2017

09/3/2017 Phyllis Willcox
15/3/2017 Sarah Withers

Phyllis Willcox celebrated her 100th birthday on 9 March 2017.

She remembers her days at the Co-op: I started working at the Co-op grocery store at Fulham in 1943. In wartime days, we had to weigh everything up, no automatic scales then. I can remember how we used to flat wrap 2oz of pepper in greaseproof paper, because that was the ration then - oh, how we used to sneeze! Three assistants were allocated a 2cwt sack of sugar - one would fill a



Golden wedding anniversary

Mick and Sylvia Waterfield, celebrated their 50th wedding anniversary at a local hotel where they had an excellent time and enjoyed a three-course Sunday lunch with 40 guests.



Annie McNulty celebrated her 100th birthday on 10 January 2017. Annie celebrated her special birthday with family and friends with a party organised by the care home where she lives. Annie had a really good time and enjoyed the celebrations.

blue bag (2lb each), another would weigh it, and the third would wrap it, making sure the ends were tightly tucked in to prevent spillage. This had to be done in 20 minutes. We would reel off the following - 'Soap, soda, starch, blue, candles, matches, jams and marmalades'. We used to work very late hours at Christmas time as during the year, members would pay into a club for this. It meant that we had to parcel all goods in brown paper and tie with string, remembering always to keep bars of soap separate and tie on the outside. The errand boy with a wire basket fastened to the front of his bike would pile high these parcels and be given a maximum time in which to deliver them.

In 1951, because of leg trouble, I became a Branch Clerk. This was quite an exacting job paying out Dividends twice a year and dealing with Share, Penny Bank and Hire Purchase accounts, balancing statements and paying out wages. I enjoyed working 32 years for LCS.



Phyllis on the right

Myth vs reality

Putting in place a Lasting Power of Attorney (LPA) is often likened to having an insurance policy - you hope you'll never need it, but your family will be very grateful for your foresight if you do.

It's the only way to have your say about who you trust to manage your affairs, should you be incapable of managing them yourself.

Here, we debunk some common myths about LPAs - and show why you might need one, whatever your age.

Myth

I don't need a Lasting Power of Attorney because mental incapacity only affects people who are old and I'm not old.

Reality

Mental incapacity is something that can affect people at any age, through illnesses such as Alzheimer's. In addition, accidents can strike at any time, often without warning. The impact of not planning can be far reaching. So why leave something so important to chance?

Myth

If I suffer an accident or illness, my spouse (husband, wife or partner) or my children will automatically be able to take over the running of my affairs as my next of kin.

Reality

Your spouse or children have no automatic right to act on your behalf. They will be required to apply to the Court of Protection to be appointed as your Deputy - a long, complex and often intrusive process that can be costly.

Myth

I can simply add my spouse or children to my bank accounts, as a joint account holder would just carry on as normal in the event of my mental incapacity.

Reality

Banks are guided by the British Bankers' Association to freeze both solely and jointly held accounts where one account holder loses mental capacity (they may allow pre-authorised payments). Therefore, your family may not be able to access money that is in your accounts.

Myth

When creating a Lasting Power of Attorney, it's best to appoint my spouse and children to act together jointly.

Reality

Many poorly advised individuals have fallen into this trap. Appointing family members jointly means they must act together in all matters, making the Lasting Power of Attorney useless when one of the appointed family members can't act - and remember, incapacity or death is not an excuse.

Myth

If anything happens to me and a decision needs to be made about life sustaining treatment, the doctor will automatically follow the wishes of my next of kin.

Reality

Only through a Lasting Power of Attorney can you give the people you trust the right to make choices about your health and welfare, including the ability to refuse life sustaining treatment, if you wish.

Get your FREE information pack

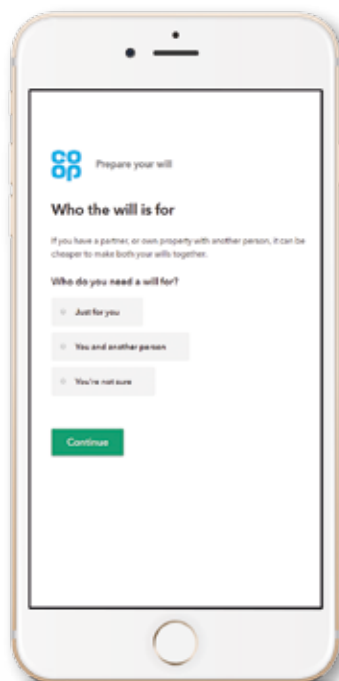
Call 0800 110 5421*,
quote 'Evergreen' or visit
coop.co.uk/estateplanning

*Calls are free from most UK landlines.
Mobile networks may charge.



The Co-op makes it even easier to write your Will

People often say they don't have time to set up a Will - even though they know it's something they should do.



Even though most of us know that we need a Will, and plan to get around to it, the fact is that many people die without one in place. This can often lead to the loved ones left behind feeling disappointed or confused. It feels right that the Co-op should look at ways of addressing this issue and try to break down the barriers that prevent people from putting a Will in place.

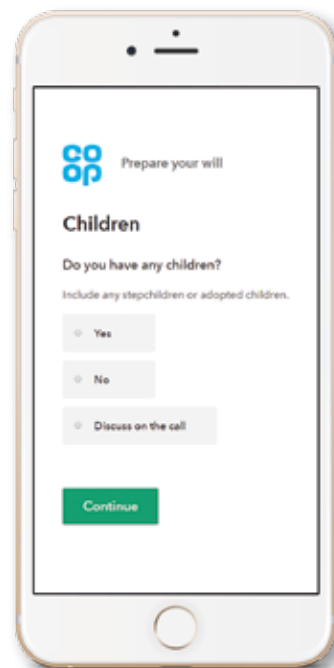
During the last two years, the Co-op has been through a period of significant change. We've been developing new products and services to better serve our members and local communities. As part of this journey, the Wills team at Co-op Legal Services has worked closely with Co-op's Digital Team to find a new way to make Will writing easier and accessible to more people.

We know from research that people these days are happy to carry out many tasks online - from paying bills to making medical appointments, so why not Will writing too?

Our new digital Will service - which is now available on the Co-op Legal Services website for customers in England and Wales - means our customers can start preparing their Will online, from the comfort of their home at any time, day or night, without having to find the time to travel to a solicitor's office during working hours.

The new digital service is available here: www.co-oplegalservices.co.uk/making-a-will

But of course, for people who prefer to do the whole process over the phone, we'll continue to offer our existing telephone-only Will service.



What makes this service unique?

Easy to use

It's really easy to use – you simply go through series of questions about what you would like to include in your Will. You then use our online self-booking system to arrange a follow-up telephone call with one of our professional Will writers, who can answer any questions you have and help you get a Will that's right for you.

Easy to understand

We've worked hard to keep the online journey jargon free, because we know that people can be put off from making a Will if they don't understand the language or legal words like 'Executors', 'Guardians', 'Mirror Wills' or 'Estate'.

Reader offer

15% off

until 07.06.2017

Start your Will online, at any time, on any day of the week

- Visit Co-op Legal Services <https://www.co-oplegal-services.co.uk/making-a-will/>
- Peace of mind with a follow-up telephone call with an experienced Will writer to discuss your wishes
- If you to want to speak with us, call on 0330 606 9422
- *Evergreen* readers can enjoy a 15% discount. Simply quote 'Evergreen' when you book your appointment online

As we developed the service, we did a lot of testing and user research to make sure that everything is explained in a way that is easy to understand. We had some great feedback from customers who've tried the service. Here's what a few of them had to say:

'Nice and easy and self-explanatory, no jargon just plain talking. We like it.'

'It's brilliant.'

'This process is very easy and reasonably priced! I've put off making a Will fearing it's complicated and time consuming and more expensive.'

Providing peace of mind

Research shows that, when making a Will, customers overwhelmingly want advice and reassurance. After all, it's one of the most important documents you'll ever sign. It's vital to get it right so that your wishes are clear and recognised by law. That's why our online Will service ensures that, once you've completed the online journey, you're given the opportunity to book a follow-up call to speak with one of our professional Will writers.

During this call, you can discuss your circumstances and sort out any concerns you may have, before your Will is finalised and posted to you for signing.

Also, it doesn't matter if you need to change your wishes after you've completed the online journey. We understand that you may want to do something different in your Will once you've spoken with one of our Will writers, so there's no extra cost for this as we operate a fixed-fee service.



Matt Howells



Richard Lancaster

Bringing together Funeralcare and Legal Services to help members plan for later life

At the start of the New Year, we made one of the first moves towards renewing our Co-op by creating a new business unit combining Funeralcare and Legal Services, to offer better products and services for members as they move through life.

This is headed by Richard Lancaster who is now on the Group Executive. In addition to running Co-op Legal Services, and as part of Richard Lancaster's team, Matt Howells will lead our work exploring the opportunities later-life planning offers our members.

All in a lifetime's work

Half of workers over 50 embark on three or more careers

- Three quarters of UK employees reveal that they have had multiple careers
- By the time we pass the age of 50, more than half (55%) of UK workers have had at least three careers

A life-long career is fast becoming a thing of the past, as three quarters of UK employees reveal that they are choosing to re-invent themselves multiple times in different professions.

As a national provider of later-life products and services, the Co-op recently released figures* which show that a third of the UK's workforce are on their second career, with a further 38% saying they have already had three or more careers.

The Co-op surveyed people in full and part-time work about their employment history, and found that by the time we pass the age of 50, more than half (55%) of UK workers have had at least three careers, and as many as 16% of workers have switched occupations after turning 45.

When questioned about the reasons why they move from job to job, those surveyed in the over-50s category labelled redundancy as the most common reason for a change in career, with over a fifth (22%) stating this was the trigger.

Other reasons included:

- **15% were bored in their existing career and were ready for change**
- **15% wanted to do something that interested them personally as well as professionally**
- **Only 9% wanted to earn more**



Jenny Atkinson, Head of HR for Co-op Funeralcare, comments:

'As we're living longer, our work is playing an increasingly dominant role in our lives. With some having entered the workplace at 16, and our data showing the new expected retirement age to be 64, this means many people will have been working for almost 50 years.

'At the Co-op, we're passionate about promoting a 'life well lived', and helping people to consider how they can get the most enjoyment out of their work. Switching careers and re-training is a way of keeping your mind active, which is why we offer our Apprenticeship scheme in Funeralcare to people of all ages and with a variety of previous careers.

'Over the years, we've retrained everyone from ex-air hostesses to former policemen and councillors. Our oldest apprentice, Robert Brown, started his training at the age of 67.'

It seems that, as people progress in their careers, they are far more interested in whether or not they enjoy the work they do and find it engaging, rather than focussing on financial gain. The figures also revealed that the average expected age for retirement of UK working adults is now 64.

As people are living longer with a later expected age of retirement, it's possible people are changing careers to reinvigorate their working life. This was reflected in the fact that 10% of over-50s don't think they will ever be in a position financially to retire. In addition to this, 10% of over-50s also said that they needed a role that would allow them to work flexibly. Interestingly, the figures also showed that over-50s are much more likely to have had their ability to meet career goals impacted by the need to care for families.



Further statistics revealed that 13% of over- 50s feel that they haven't yet achieved their career goals, while 45% of UK workers who haven't achieved their career goals after the age of 50, don't feel that they ever will.

The most common reasons over-50s cite for not meeting their career goals are:

- **37% feel opportunities are limited for people of their age**
- **35% feel opportunities in their industry are limited**
- **16% feel the need to work flexibly to care for grandchildren**
- **14% feel the need to work flexibly to care for elderly parents**

Steve Morris, UK Sales and Marketing Director, for learndirect says:

'It's fantastic that this new research has revealed that people are looking for a more varied working life.

'It's never too late to re-train, and people who are thinking about switching careers should remember that they have many transferable skills that would lend themselves to a variety of other positions.'

It pays to plan ahead with the Co-op

Fully Guaranteed Funeral Plans, from £2,995*

- ✓ Beat rising funeral costs by paying today's prices. There'll be no extra costs for the services included in your Funeral Plan*, no matter how much prices rise.
- ✓ Protect your loved ones from unexpected bills and the worry of not knowing what your final wishes are.
- ✓ Easy payment options to suit you – one lump sum, interest-free options or monthly instalments up to 25 years**.



Use your Co-op Membership card to earn **5% for you and 1% for your community** when you **pay for a funeral with us or buy a Co-op Funeral Plan†**.



Call in to your local Co-op Funeralcare



Call us on **0800 088 4873**



or visit **coop.co.uk/funeralcare**

*As prices and availability vary across the UK, none of our burial plans include the cost of buying a grave.

**Age restrictions apply. All payments must be made by the plan purchasers 80th birthday. For full Pre-paid Funeral Plan terms and conditions see coop.co.uk/funeralcare. Co-op Funeralcare is a trading name of Funeral Services Limited. Funeral Services Limited (registered number 30808R), registered in England and Wales, with registered office at 1 Angel Square, Manchester, M60 0AG. VAT registered 403 3146 04. Part of Co-operative Group.

†You will not earn Member rewards on any Funeral Plan you are paying for on fixed monthly payments underwritten by a third party. 1% from a member's purchase goes to their selected local cause. You will need to show your membership card at time of purchase. Exclusions and Restrictions apply. See Membership Terms and Conditions coop.co.uk/membership



Everybody needs good

In the words of a famous Aussie soap, 'Neighbours, everybody needs good neighbours', and they're at the very heart of our communities.

These important folk (and pretty much all of us would be classed as someone's 'neighbour') can play a crucial role in making communities, and the people in them, feel more connected. But, according to recent research by Co-op Insurance - *A portrait of the modern British community** - seven out of 10 (70%) of those asked felt the UK wasn't as neighbourly as it used to be. They gave a number of reasons for this - from people leading busier lives (69%), people living in a more virtual world with social media (50%) and the fear of getting to know people (24%).

At the Co-op, we strive to play a key role in communities, serving millions of our members across the UK, whilst working

closely with Neighbourhood Watch to promote and improve safety and encourage neighbourliness. We both share the same ethos and believe that strong, friendly communities could lead to less crime and anti-social behaviour - as well as less loneliness. (As you can read on page 8 in this issue of *Evergreen*, loneliness is a growing issue.)

As Co-operators and neighbours, we're crucial in making sure the person next door or in the same block of flats feels right at home where they live and a valued member of the community. How do we know? More than eight out of 10 (84%) said knowing their neighbour was the single biggest reason for feeling included in a community, followed by having social connections within the community (46%).

What makes you feel part of the community?

- | | | |
|---|--|-----|
| 1 | Knowing my neighbours | 84% |
| 2 | Having social connections within the community | 46% |
| 3 | Volunteering within the community | 20% |
| 4 | Taking part in hobbies within the community | 16% |
| 5 | Being part of a local club/group | 15% |

Our partners Neighbourhood Watch have the following advice for when you move into a community:

- Get to know your neighbours
- Strike up a conversation with your neighbours at your local shop
- Join your local Neighbourhood Watch scheme (you can find details of your local schemes here: www.ourwatch.org.uk)
- Explore your new surroundings
- Get involved with community events



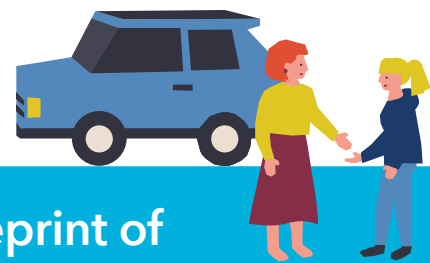
neighbours

So, that said, what's the blueprint for the ideal neighbour and how can we all help to make our communities more welcoming? According to our findings, being a good neighbour is easy – we just need to be respectful, understanding and considerate.



- James Hillon, Director of Products at Co-op Insurance, says:
- 'Strengthening our communities whilst making them safer places to live is firmly at the heart of the Co-op.
- Communities are valuable as they allow people to interact with each other, share experiences and develop valued relationships. Without communities, we're in danger of living isolated lives.
- 'As a nation, we need to come together, lose the British stiff upper lip and engage with our neighbours, who in time may become friends.'
- Lynn Farrar, Chair of Neighbourhood Watch, adds: 'Our communities are changing as people lead busier lives, but people still care about the places they live. Everyone wants to live in a safe, friendly area and it starts with each one of us. Being a good neighbour is the first step in having good neighbours. Joining Neighbourhood Watch is one way you can contribute to keeping your neighbourhood a safe and good place to live.
- 'We're delighted to have the support of the Co-op, as we work together to make the Neighbourhood Watch movement more relevant in today's society.'

* Research questioned 2,000 people by ICM Research, June 2016. Nationally representative sample.



The blueprint of a good neighbour

1	Showing respectful behaviour at all times	77%
2	Being tolerant and understanding of other residents' needs	75%
3	Being considerate by not making too much noise	74%
4	Parking considerately	72%
5	Not playing music loudly	68%
6	Keeping homes, communal areas and garden in good condition at all times	58%
7 =	Taking responsibility for pets and not allowing them to disturb other people	55%
7 =	Helping you when necessary	55%
8	Being responsible for children's behaviour and also that of any visitors'	49%
9	Bringing in the bins/taking your bins out if you're away	47%
10	Looking after your house in your absence	46%



We celebrate 150 years of selling insurance in August. If you worked for CIS, I'd love to hear your stories about your time as a colleague so please get in touch. And if you'd like to know what we're doing to celebrate, please drop me a line: judith.king@cfs.coop.



Tackling **FRAUD** together

Have you ever been conned? Scammed? Had the wool pulled over your eyes? There are many words used to describe fraud but whatever you call it, deception crimes are causing misery to countless vulnerable older people every day.

In some circumstances, the losses incurred may be covered by financial institutions. However, more and more, where an individual's actions have caused losses, these become the responsibility of the victim. This can lead not only to loss of savings, pensions and income but fraud significantly impacts on people's lives, affecting both mental and physical health, confidence and self-esteem.

Scams and fraud are on the increase but behaviour change specialists, Outreach Solutions, are helping to protect older people from getting caught out by scams and their consequences.

In an award-winning programme carried out across Nottinghamshire, Outreach Solutions worked with local organisations known to and trusted by the target audience – in this case, Age UK Nottingham & Nottinghamshire and Rural Community Action Nottinghamshire. The campaign focused on giving out anti-fraud messages at community events, such as at the meeting of the Silverdale Ladies Group (pictured above). Outreach Solutions are looking to roll out the Tackling Fraud Together campaign across the UK.

Robert Smith, Operations Director at Outreach Solutions, said, 'We talk about the different ways and methods in which people might get scammed, i.e. through the post, at the door, over the phone and via email. The fraudsters are always looking for new opportunities to dupe people and one area we focus on for this age group is pension scams.'



For more information about the different types of fraud, to register for alerts or to report a fraud, go to **www.actionfraud.police.uk** or call 0300 123 2040.



Top tips to help protect yourself from fraud

- Never give your bank card or PIN to anyone.
- Never send money or pay fees to claim prizes or lottery winnings.
- Don't be afraid to put the phone down to cold callers or to end the call with a brief, 'No, thank you.'
- Take your time and don't be pressured into a commitment – ask questions or seek a second opinion from someone you trust.
- Don't call unfamiliar numbers or reply to unsolicited texts, as these may charge at premium rates.
- And the familiar, yet often ignored, if it seems too good to be true, it probably is.

Protect your pension

Your pension is one of your most valuable assets and a popular target for scammers. If you come across any of the following, it should set alarm bells ringing:

- You're approached out of the blue by text, phone, email or at your front door
- You're offered a 'one-off investment' or some other time-bound offer, or they use phrases like 'upfront cash incentives', 'free pension reviews', 'legal loopholes' or 'government initiatives'
- You're told you can transfer your money into a single overseas investment, with returns of 8% or higher
- They claim they're from a legitimate organisation like the Pensions Advisory Service or Pension Wise
- You're visited by a courier or personal representative who pressures you to sign paperwork and speed up your transfer
- Also be aware that even if they give you a link to an authentic-looking website, these can be cloned from legitimate organisations.

If you have any concerns about the offer you've received, always check with the Pensions Advisory Service first on 0300 123 1047.

Protect your property from fraudsters

For most of us, our homes are our most valuable asset. However, the thought that we could lose our home to a fraudster probably doesn't cross our minds. After all, how could someone steal your home from you?

Recent media stories show how it can be done. In one case a property owner, Minh To, received a call from his daughter asking why he was selling his house as she'd seen it for sale on Rightmove. This surprised him as he had no intention of moving. It turned out the fraudsters had stolen post from his mailbox at the bottom of his drive in order to steal his identity.

What is property fraud?

Lynne Feddon from HM Land Registry's (HMLR) counter fraud team explains: 'Property can be sold and mortgaged to raise money and can therefore be an attractive target for fraudsters. Often, fraudsters steal the real owner's identity and then sell or mortgage the property by pretending to be them. If it isn't discovered promptly, the true property owner might find their property has been transferred or sold without their knowledge. Fixing the mess and getting any mortgage taken off the register can be distressing, time-consuming and costly. That's why we encourage all property owners to do what they can to minimise their risk of fraud.'

While no system can eradicate fraud completely, since September 2009 HMLR has prevented property fraud totalling more than £92m.

They forged his signature to transfer the house into their name before putting it on the market. They had targeted his home as he had no mortgage. Had Mr To been paying a mortgage, the fraudsters would have needed consent from his bank, making the fraud more complicated. Luckily, thanks to his daughter's call, Mr To discovered the scam before the property was sold and contacted the police. The fraudsters have been jailed.



Who is most at risk from property fraud?

You're more at risk if your property:

- is rented out
- is empty, for example if you are abroad or in a care home
- is mortgage-free
- isn't registered with HMLR.

If you think you may be the victim of property fraud, you should:

- contact HMLR's property fraud line on 0300 006 7030 (Monday to Friday, 8.30am to 5pm) or email reportafraud@landregistry.gov.uk
- contact a legal professional such as a solicitor or Citizens Advice
- contact Action Fraud (actionfraud.police.uk).

For more information visit:
www.gov.uk/propertyfraud

What can you do to protect yourself?

- **Ensure your property is registered with HMLR** so you can be compensated if you suffer financial loss from fraud. The vast majority of properties in England and Wales are registered. Those most likely to be unregistered are properties that haven't changed hands or been mortgaged since 1990. If your property isn't registered, then no compensation is payable.
- Once registered, **make sure your contact details are up-to-date** so HMLR can reach you easily. You can have up to three addresses in the register including an email address or an address abroad.
- **Sign up for HMLR's free Property Alert** service which helps owners to detect property fraud. HMLR will send you an email alert when there is certain activity on the monitored property, such as if someone tries to take out a mortgage on it. If you receive an alert, you can judge whether the activity is suspicious and seek further advice – www.gov.uk/property-alert
- **You should notify HMLR if a registered owner has died**, especially where they are the sole owner. Personal representatives can be registered in place of a deceased sole proprietor, allowing HMLR to contact them should they have concerns about a future application. Alternatively, you can apply to note the death of the proprietor in the register and at the same time, update the address for service, providing an important safeguard against fraud.

Win £250 in Theatre Tokens

These unique vouchers can be used at theatres nationwide, including all of London's West End, to enjoy a show of your choice from musicals, plays, dance and opera.

See your favourite show again or try something different, with your choice of hundreds of venues around the country. Plus, they have no expiry date so you have plenty of time to decide exactly what to see and where.



Win

For your chance to win this amazing prize, simply answer this easy question:

The New York equivalent of London's West End is:

- A) Broadway
- B) Highway
- C) Longway

Send your answer by email or post, together with your name and address, quoting 'Theatre Tokens', 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 the first correct entry drawn from a hat.

The closing date is 2 June 2017.

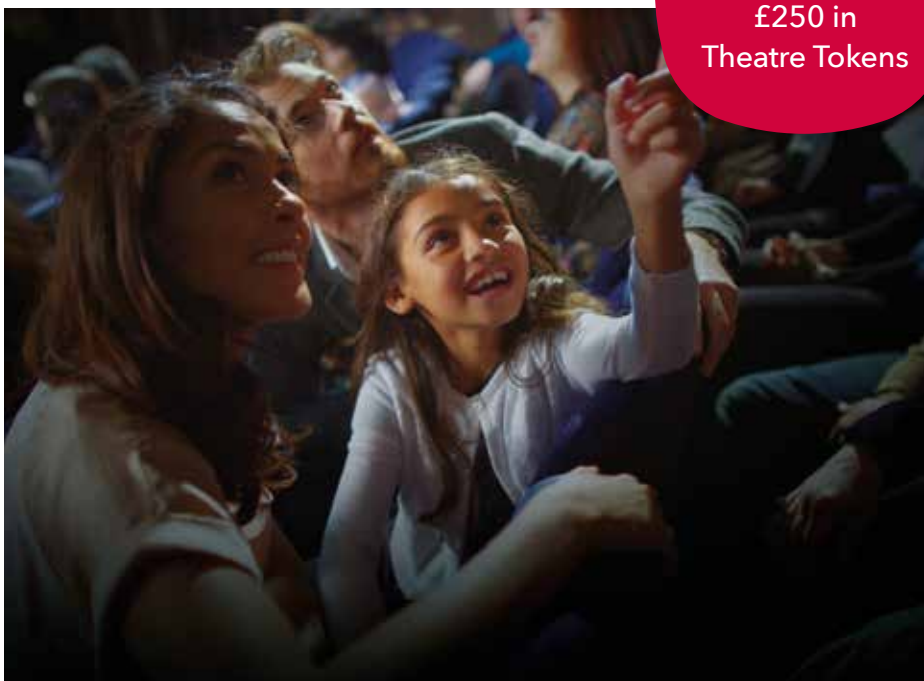
**Our
prize**

£250 in
Theatre Tokens

Give the gift of theatre

Evergreen readers can get 10% EXTRA FREE with Theatre Tokens. So, for every £10 of Theatre Tokens ordered you get £1 extra free. So, buy £50 and get £5 free, or buy £100 to get £10 free! Simply quote Evergreen by 1 June online from www.theatretokens.com or over the phone on Tokenline 020 3011 0755.

T&Cs: Offer is available until 1 June 2017. Only available on Theatre Tokens in multiples of £10. Max £500 per household. Full terms and conditions at www.theatretokens.com/terms



Sharing *homes* and *lives*

Shared Lives is a little-known alternative for adults in need of social care support. For some years now, it has been providing adults with learning disabilities and mental ill health the opportunity to live their lives within a family setting with a Shared Lives carer.

Shared Lives is now widening its offer to older people and those living with dementia.

Shared Lives carers share their lives and their homes with those they support. While many people live as part of the family in a permanent arrangement, older people are more likely to use Shared Lives as day support, as short breaks or as home-from-hospital care. The person using the service has choices about their care and who they are matched with, having the opportunity to meet and get to know the Shared Lives carer, their family and friends before deciding whether to enter into an arrangement.



George's story

George is an older person living with Alzheimer's and being cared for by his wife. George was matched with a Shared Lives carer whom he visits on two days each week. When his wife needed emergency respite care for him, George felt comfortable staying with his Shared Lives carer at short notice and has been able to do this on two more occasions.



A lifelong relationship

People using Shared Lives enter into a family relationship with their carers rather than an institutional association. These relationships can be lifelong. Shared Lives carers often say, 'She/he is just one of the family.'

Many older people find it difficult to stay connected to their wider communities, especially after a bout of ill health or a fall. Shared Lives encourages people to continue to be involved in their hobbies and interests and to stay in touch with families and friends, as well as getting to know their Shared Lives carer's friends and neighbours.



Harold, who has dementia, and his Shared Lives carer Karen

Shared Lives carers are recruited, trained and approved by one of the UK's 152 local Shared Lives schemes, regulated by the government's care inspectors. Shared Lives carers are self-employed; they are paid a modest amount to cover some of their time and expenses but are not paid by the hour. They provide much that is unpaid and encourage friends and family to get to know the person they support.

SharedLivesPlus
THE UK NETWORK FOR SHARED LIVES AND HOMESHARE

Shared Lives is growing as an option for older people needing support. For more information, visit www.sharedlivesplus.org.uk or contact your local scheme.

Making tax digital

TAX HELP
FOR OLDER PEOPLE

As businesses look for ways to reduce their costs, we're all being put under pressure to engage with them online. Her Majesty's Revenue & Customs (HMRC) is no different and 'making tax digital' has become a slogan.

At the forefront of change is the personal tax account, where you can log into your own account and access information regarding your own tax affairs, much as you would with your bank. The system is expanding daily but the main advantage is that you can check what information HMRC holds on you, including your income, work-related benefits, tax codes, State Pension/forecast and your National Insurance record. It is possible to notify HMRC of changes such as your income or address or to track a letter you have sent. You can also complete an online form to claim a tax refund or apply for the Marriage Allowance.

How to create a personal tax account

You can access your personal account in one of two ways, via the

1. Government Gateway, or
2. GOV.UK Verify

Government Gateway

If you already complete a self-assessment tax return online, you can use your existing Gateway details to access your personal tax account. You can also use this route if you can't use GOV.UK Verify (see right).

To create your account via Government Gateway, visit www.gov.uk and then

- type 'personal tax account' into the search bar
- click on 'sign in or set up your personal tax account' and again on the next screen
- click on 'don't have Government Gateway account' under 'problems signing in'
- enter your details

Once you have entered your name and email address and created a password, you will be issued with a 12-digit user ID. You will need both of these to return to your account so keep them safe.

GOV.UK Verify

To create an account, visit www.gov.uk and then

- type 'personal tax account' into the search bar
- click on 'sign in or set up your personal tax account'
- click on 'sign in with GOV.UK Verify'
- click on 'this is my first time' and follow the subsequent prompts.

You will be given a list of companies who can 'verify' you and if you have everything to hand, it takes around 15 minutes to set up an account. Depending on your answers and the company you choose, you may need your passport, driving licence, bank details and mobile phone close by.

Next time you visit your account, follow the first three bullets and choose, 'I have used Verify before', then choose the same company and enter your user name and password when prompted.

Both routes have an added level of security for future access where you will be sent a 'one time only' code (OTP) to your mobile phone or landline. Entering this code will gain you access to your account.

Security is tight but I think we all welcome our personal information being protected. Remember, HMRC will never send you emails or phone you asking for personal information. If this happens to you, forward any emails to hmrc@phishing.co.uk



Not for you?

You can still contact HMRC on **0300 200 3300**.

Make your claim

Are you a couple? Have you checked to see if you can save £230?

The Marriage Allowance was introduced in April 2015 but uptake has been low; in fact, millions of people who are eligible to claim it haven't done so. How to claim is explained below and for most people, it is quite an easy process. It was worth up to £212 in 2015/16, £220 in 2016/17 and up to £230 this year, so it's well worth the effort.

Marriage Allowance is available for married couples and civil partners who were both born after 5 April 1935 (if at least one of you was born before this date, see below), where one is a basic rate (20%) taxpayer and the other has unused personal allowance. Most people will receive the basic personal allowance of £11,500 (2017/18) and if your income is below this figure, some of your allowance will be unused. The good news is that from 6 April 2015, the non-taxpaying spouse can transfer a fixed 10% of their personal allowance (£1,050 in 2015/16, £1,100 in 2016/17 and £1,150 in 2017/18), to their taxpaying spouse. Ideally, the person transferring needs to have an income of less than £10,350 in the current tax year.

If the non-taxpayer decides to transfer the allowance but does not have the full allowance available, it means they will become a taxpayer even though, as a couple, they will be better off.

This is better explained as an example: in 2017/18, if the person transferring has an income of £11,000, £500 of their personal allowance is unused. If they go ahead and

transfer 10% of their personal allowance, then their tax allowance will reduce to £10,350 (£11,500 - £1,150) and they will pay tax on £650 @ 20% = £130. Their spouse's tax allowance will increase to £12,650 and they'll pay £230 less tax; so as a couple they are £100 better off.

Once transferred, the recipient of the allowance will find their tax code adjusted, which will backdate the claim to the previous 6 April and result in a refund through their wages or pension. The recipient should be sent a new tax code with the prefix 'M'; the transferor should have an 'N' prefix. If you haven't claimed for the 2015/16 tax year you must do so by 31 March 2020. If you are claiming for three years, it could be worth up to £662, a nice New Year's present from HMRC.

It's worth remembering that you have to claim this allowance - it isn't given automatically and it must be claimed by the non-taxpaying spouse/civil partner.

HMRC prefer that the application is made online at www.gov.uk/marriageallowance. You will need your personal details, both National Insurance numbers and the transferor's bank details.

Alternatively, you can call HMRC on 0300 200 3300 or write to HM Revenue & Customs, BX9 1AS requesting the transfer. Remember to include names, dates of birth and National Insurance numbers for both of you.

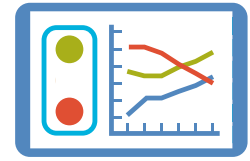
Born before April 1935?

If one of you was born before the 6 April 1935 and you are married or in a civil partnership, then you may be better off claiming the married couples allowance (MCA). MCA is a more generous allowance which can reduce tax liability by up to £844.50 (2017/18), although those on incomes above £38,070 will find the allowance is restricted. MCA is normally claimed by the spouse with the highest income but can be shared if requested.

Tax Help for Older People is a registered charity (no 1102276), offering free tax advice to older people on incomes below £20,000 a year. You can call them on 0845 601 3321 or 01308 488066.



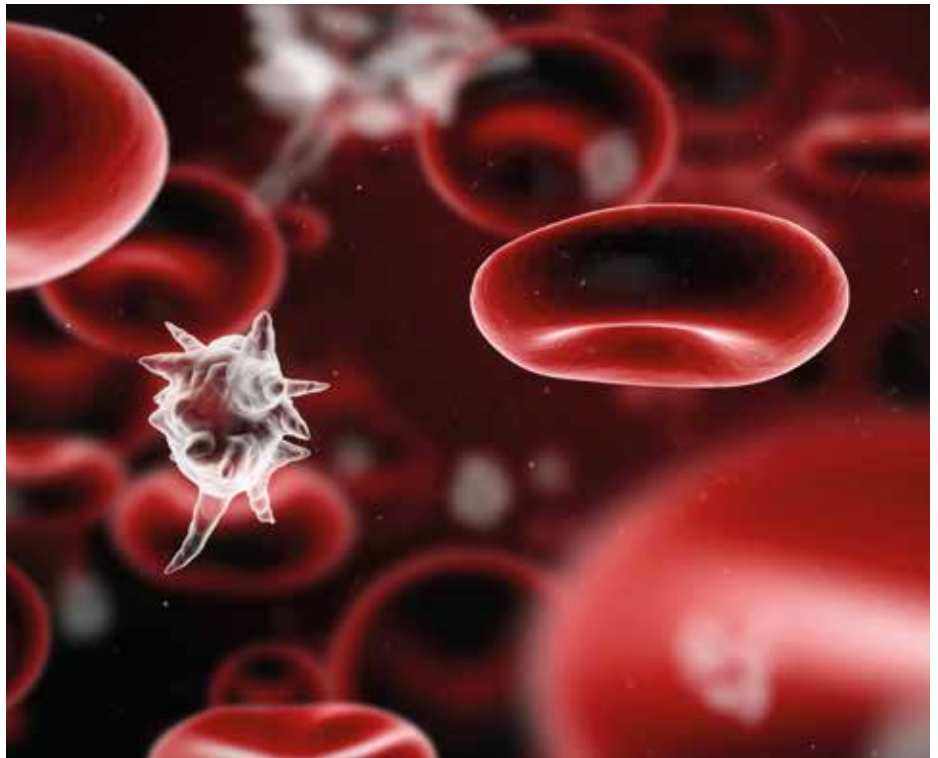
Doctor's Corner



In every issue, our resident medic looks at how to deal with some of those common health complaints.

Dr Nicolle Green, MBChB BSc (Hons) is a partner at a surgery in Walkden.

Although Dr Green can't reply to personal requests for information, if there is any subject you would like to be covered in future articles, please contact the Welfare office who will be pleased to pass on any correspondence.



Sepsis

There has been much talk in the press recently about sepsis and a great push for medical professionals to be more alert than ever to its signs and symptoms. But what exactly is it? Here, our resident medic Dr Nicolle Green explains.

What does sepsis mean?

Sepsis can be caused by any kind of infection, where the body mounts an overwhelming response to combat it. The body's response is so aggressive that it then becomes damaging to itself. The chemicals released can damage organs such as the liver or kidneys, for example by lowering blood pressure or causing the blood to clot. Both of these processes mean that delivery of oxygen and nutrients to certain organs is hampered, and therefore their functions are impaired.

The terms sepsis and septicaemia are often used interchangeably. However, septicaemia is a narrower term which means poisoning of the blood by bacteria. Septicaemia is a possible cause of sepsis; the latter is a broader term which can involve organs as well as the blood.

The key signs of sepsis that your doctor will identify are a high temperature, fast heart rate, low blood pressure and fast rate of breathing.

What causes sepsis?

Any infection can cause sepsis if it is allowed to progress. This includes infections of the lungs, skin and urine ('water' infections), amongst many others. It can start from something as trivial as a scraped knee. Although it can happen to anyone, it is more likely to happen in someone who is less able to fight off infection, such as the elderly, newborn babies, pregnant women and diabetics.

What symptoms should I look for?

Sepsis will usually be preceded by symptoms of an infection such as a cough, or diarrhoea, for example. If this infection takes hold before it is treated, its progression to sepsis may cause



quite non-specific symptoms, such as lethargy, malaise, fever, shivering and nausea. As this worsens, it may also cause confusion or even decreased consciousness.

What signs will my doctor look for?

The key signs of sepsis that your doctor will identify are a high temperature, fast heart rate, low blood pressure and fast rate of breathing. These are all caused by the body's exaggerated and harmful reaction to the infection.

What treatment can be given?

The main way to manage sepsis is to treat the underlying infection, for example with antibiotics. This may be all that is needed to reverse the process. However, severe infection may require hospital admission. 'Septic shock' is where the blood pressure decreases to a degree that requires hospital treatment and intervention with fluids through a drip, and special drugs. A blood pressure that is too low means that there is not enough force within the blood to adequately carry oxygen and nutrients to tissues and organs.

How can I prevent sepsis?

The main way to prevent sepsis is to be vigilant to the signs of infection. So, for example, if you develop a persistent chesty cough and feel unwell with it, or signs of a urine infection such as

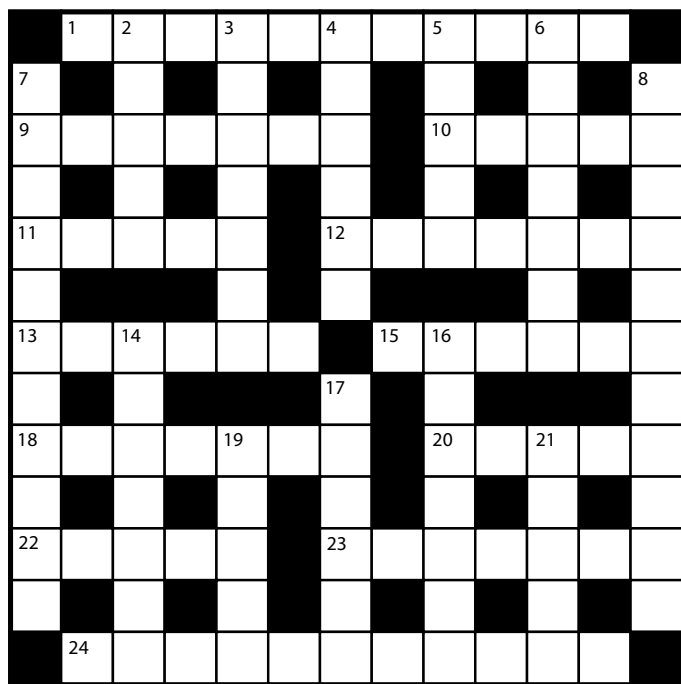
stinging on passing urine, it is important to see your GP so that this can be tackled. Of course, you may not always require antibiotics for such symptoms, but it is important to seek advice if you feel unwell.

Although worrying cases of sepsis have appeared in the news recently, it is not a new condition. However, in many cases it is preventable, and it is for this reason that it is currently the subject of an NHS drive to reduce its occurrence. It is wise to be alert to new signs of infection and consult your doctor if you are concerned. Of course, if you are not sure if your symptoms warrant this, it is an excellent idea to visit your pharmacist for advice first.



Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

1. Something done successfully by effort, courage or skill (11)
9. Run-down movie theatre (7)
10. Type of language that consists of words and phrases that are regarded as informal (5)
11. In Greek mythology, the underworld (5)
12. The name of three kings of England (7)
13. Five-cent coin in the USA (6)
15. Make someone a priest or minister (6)
18. Aromatic plant related to marjoram (7)
20. Beaver-like rodent, native to South America (5)
22. '____ On A Scandal', a psychological movie starring Judi Dench and Cate Blanchett (5)
23. Official residence of the Pope (7)
24. Thin, loosely woven cloth of cotton (11)

Down

2. 2015 movie in which Sylvester Stallone reprises the role of Rocky Balboa (5)
3. Situation in which no progress is possible (7)
4. In November 2016, American ones elected Donald Trump to be US President (6)
5. Madonna album which features the singles 'Don't Tell Me' and 'What It Feels Like For A Girl' (5)
6. River which forms part of the USA-Canada border (7)
7. Tall, hunting dog of a breed with long, silky hair (6,5)
8. Kate Atkinson won the Costa Novel Award in 2016 for this book (1,3,2,5)
14. Fastest animal on land (7)
16. Performance of music by a solo instrumentalist (7)
17. Parisian museum which houses the 'Mona Lisa' (6)
19. Passage between rows of seats in a theatre (5)
21. Medium-sized sailboat used for cruising (5)

Win

Retro Mini
DAB Radio &
Bluetooth
Speaker



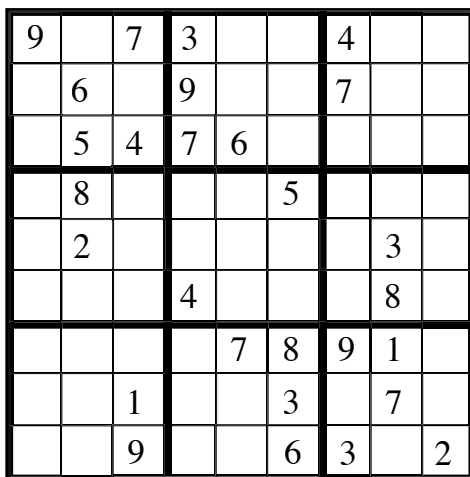
Win

Breville
Family
Blender



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

Coopdoku



Name

Address

Tel no.

Answers to the last issue's crossword

Across: 1. Album; 4. Chablis; 8. Estonia; 9. Babel; 10. Iona; 11. Brooklyn; 13. Cole; 14. Lisa; 16. Narcotic; 17. Swot; 20. Hyena; 21. Iron Age; 22. Zip Code; 23. Brass.

Down: 1. Alexis Sanchez; 2. Baton; 3. Mona; 4. Chairs; 5. Ambrosia; 6. Lobelia; 7. Silent Witness; 12. El Dorado; 13. Carve Up; 15. Simile; 18. What A 19. Tomb.

Name

Address

Tel no.

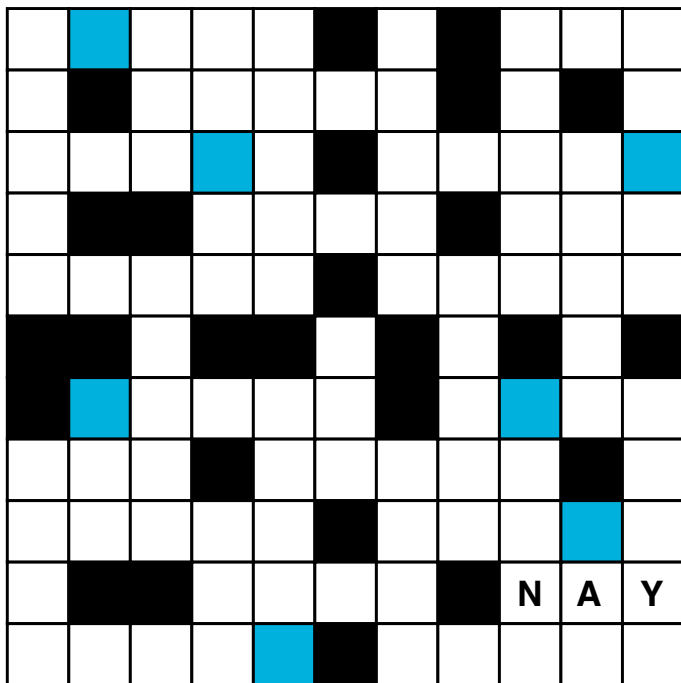
Word Fit

You must fit all the words into the grid. Once the grid is complete, re-arrange the letters in blue squares to form the name of a vegetable.



Win

Crockpot
3.5l slow
cooker



Name

Address

Tel no.

Scribble space

Competition winners

Bournemouth Carlton Hotel

G North, Monmouthshire

Classic Lodges Hotel

A Bell, Northants

Crossword

D Street, Somerset

Wordfit

S Grant, Fordingbridge

Coopdoku

V Fitzsimmons, Plymouth

3 letters

BAN
CAN
ERA
EYE
HAS
JAM
ONE
VIA

4 letters

APEX
BUNG
RAGA
RUNG
VOTE

5 letters

ABYSS
ADMIT
ALPHA
ALONE
ASSET
CURRY
EERIE
EMAIL
GROAN
MAJOR
MEANT
MOUND
OLIVE
PEONY
REMIT
RERUN
ROTOR
SEVER
TIMER
UNDER
UNITE
VENOM
VENUS
X-RAYS

N A Y

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 2 June 2017.

Data Protection

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Noticeboard

Diary dates and useful information

REA events 2017

Why not come along to one of the following REA events and meet friends old and new. All welcome.

BRIGHTON REA

- 8 May - Let Me Entertain You. Enjoy a happy afternoon with Geoffrey James and his pianist Jean, and sing along with some of the good old songs
- 12 June - California Dreaming. Neil Sadler is back again with tales of his travels from Alcatraz to the Grand Canyon via Route 66
- 10 July - The Life of the Majors. Meet Major Mike Lloyd and Major Elizabeth Lloyd who run the Brighton Salvation Army Centre
- 25 July - Day trip
- 14 August - Art Deco. Ian Gladhill talks about the style that defined the jazz era and the golden age of pre-war Hollywood musicals
- 22 August - Day trip

BRISTOL REA

- 20 April - Lunch, Whitegates Garden Centre, Whitchurch
- 18 May - Lunch, Failand Inn, Failand

- 22 June - Lunch, The Talbot, Keynsham
- 20 July - Lunch, The Priory, Portbury
- 17 August - Lunch, The Lamplighters, Bristol
- 21 September - Lunch, Harvester, Frenchay
- 19 October - Lunch, Bird in Hand, Saltford
- 16 November - Lunch, Kings Head, Whitehall
- 6 December - REA Christmas lunch, Filton Golf Club
- 13 December - Lunch, Wackum Inn, Whitehall

NOTTINGHAM REA

- 25 April - Claire and Jane Variety, 'Doing 50 & 60 Act'
- 23 May - Paul Newsham, 'Biometrics No 2'

CO-OP RETIREMENT FELLOWSHIP (CAMBRIDGE)

- 4 May - Meeting. Singer/comedian, Mike Gee
- 1 June - Meeting. Talk by Dave Drewry - 'Doing His Own Thing'
- 8 June - Day visit to Felixstowe
- 6 July - Meeting. Talk by Andrew Doherty - Home Fire Safety
- 3 August - Meeting. Talk by Arthur Rank - Hospice Charity

- 7 September - Meeting. Singers, Jukebox Legends
- 29 September - 2 October. Weekend break at Eastbourne
- 5 October - Meeting. Musician/singer, Dave Parry
- 2 November - Meeting. Talk tbc
- 7 December - Meeting. Bingo with Trevor
- 14 December - Christmas lunch

SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 4 May - Lunch tbc (contact Secretary)
- 1 June - Lunch at the Millstone, Tickhill, Doncaster
- 6 July - Lunch tbc (contact Secretary)
- 3 August - Lunch at the Millstone, Tickhill, Doncaster
- 7 September - tbc (contact Secretary)
- 5 October - Lunch at the Millstone, Tickhill, Doncaster
- 2 November - Lunch tbc (contact Secretary)
- 14 December - Christmas lunch, venue tbc (contact Secretary)
- 15 January 2018 - Evening meal at Venus Restaurant, Dinnington

PLYMOUTH REA

- 2 May - Sue Hooper (Talk)
- 6 June - Pauline Kadoche



- 4 July - Freewheelers (Talk)
- 1 August - Bob and Ken
- 9 September - Harvest Sale
- 3 October - Donkey Sanctuary (Talk)
- 7 November - Diane Lawer
- 5 December - Christmas Draw

Half-day trips:

- 9 May - Lyme Regis
- 13 June - Fowey
- 11 July - Ilfracombe
- 12 September - Exmouth
- 12 December - Christmas lunch

MANCHESTER REA

Theatre Codes: PAL = Palace Theatre, Manchester

OPH = The Opera House, Manchester

LOW = The Lowry, Salford Quays

- 20 April - Harrogate, The Flower Show and Ripon Races
- 4 May - Committee meeting
- 11 May - Morecambe and Lancaster
- 19 May - AGM & lunch, Mercure Piccadilly Hotel
- 25 May - Not Dead Enough (OPH)
- 31 May - Out of Order (OPH)
- 1 June - Out of Order (OPH)
- 1 June - The Buddy Holly Story (PAL)
- 7 & 8 June - The Play That Goes Wrong (LOW)
- 15 June - Lunch at Sheldon Arms, Audenshaw
- 20 June - Stratford upon Avon and the Races

- 21 & 22 June - Shirley Valentine (LOW)
- 14 July - York and the Races
- 19 & 20 July - Dirty Dancing (PAL)
- 22 July - London by Virgin Trains (subject to availability)
- 26 July - The Railway Children (LOW)
- 26 & 27 July - Sister Act (PAL)
- 3 August - Lunch at a Manchester city-centre restaurant
- 17 August - Llandudno
- 6 & 7 September - The Addams Family (LOW)
- 14 September - Durham
- 5 October - Lunch at a Manchester city-centre restaurant
- 25 & 26 October - Slava's Snow Show (LOW)
- 29 & 30 November - Crazy for You (OPH)
- 8 December - Christmas party lunch
- 15 February 2018 - Flashdance (PAL)
- 14/20/28 June 2018 - Warhorse (LOW)
- 5/6/19/20 December 2018 - Wicked (PAL)

LEEDS REA

- 4 July - Annual trip, venue to be decided
- 5 December - Christmas lunch, Cosmopolitan Hotel, Leeds

Meetings are held the 3rd Wednesday in the month in March, June and September.

About Enfield Co-op REA

The Enfield Highway Co-op REA was formed in 1980 and this year, we will celebrate 37 years. After this date, the Enfield Highway Society merged with the St Albans Society and our name was changed to Enfield & St Albans Co-op REA. After we became part of the Co-op Group and had no members from the St Albans Society, we changed our name to the Enfield Co-op REA.

Our officers are:

- Barbara Bowmen - President
- Bob Chalkley - Chairman
- Jim Venn - Treasurer
- Iris Jenkins - Secretary
- Hazel Venn - Committee Member and Outings Organiser

Our meetings were originally held in the Co-op Hall, Hertford Road but after this was sold, we moved to Kettering Hall, Ordnance Road. However, this was closed in 2014 and we moved to St Peter & Paul Church Hall, Ordnance Road EN3 6AB, our current venue. We meet on the second Monday of each month from 1pm to 4pm. We have entertainment most months and always celebrate with a birthday party in May and an annual dinner, both of which are very popular with the members. Hazel usually arranges an afternoon outing in the spring, a trip to the seaside in the summer and a dinner with cabaret in the autumn. Again these are well supported by the members.

Unfortunately we are getting older and our numbers are depleting, but we are always delighted to welcome new members. If you live in Enfield and the surrounding area, please contact Iris on 0208 804 8716 and if you can attend we will be delighted to welcome you.





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