



evergreen

Win

Two-night Classic
Lodges stay
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Inside

British Red Cross
Community Connectors

It's a gin thing

Cremation
without ceremony

Cut your energy bills

Building Co-op communities



Welcome

My name is Nick Brown and in Jackie's absence, while she recovers from a recent operation, I am the guest editor for this Autumn issue of *Evergreen*.

I have been with the Co-op for over 20 years, working in General Insurance, The Co-operative Bank, and latterly for the last 10 years or so, in Co-op Pensions, and yes, I am a pensioner!

When the opportunity arose to take up the Welfare mantle, along with responsibility for editing the *Evergreen* magazine, I thought it would be an experience too good to miss, and I was correct.

I can wholeheartedly say that I have thoroughly enjoyed gathering together all the articles, letters, photographs, competitions, prizes etc. and forwarding them on to our publisher Wordshop, who do such a tremendous job in putting together this lovely magazine twice yearly.

I sincerely hope you enjoy this issue as much as I have enjoyed putting it together.



Lastly, I am sure you will all join me in wishing Jackie a speedy recovery from her recent operation. As you read this issue, Jackie may well be back in situ.

May I take a moment to say a huge thank you to our recently retired Welfare Manager, Brian Green (who has kindly provided an article on volunteering in this issue) for his guidance and assistance, which have been invaluable. Mr Green, I'm not sure I could've done this without you. I'm sure you'll all join me in wishing Brian a long and happy retirement.

Winter well Evergreeners. Have a lovely Christmas and see you again in the Spring.

Nick Brown
Pensioner Welfare Assistant

Co-op pensioner opens new Co-op store

When the Co-op opened a new store on the site of the Double Top Pub in Bramcote Lane, Chilwell, Notts, they invited former Co-op employee Ted Perfect to visit on 28 June 2018.

Ted was under the impression he was invited because he was a former chair of the Central Midlands Area Committee, now disbanded - so it was a complete surprise when he was asked to cut the ribbon and officially open the new store.

Ted started working for Nottingham Co-op in 1956 and for many years was Vice-Chair of the Regional Board. He is also secretary/treasurer of the Nottingham REA.



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Hello

As winter approaches, the memory of the sweltering summer months is starting to fade. Even so, it was a remarkable period, and not just because of the weather and England's performance at the World Cup.

Our Co-op had an incredibly busy summer. Our food and logistics colleagues were working flat out to meet demand - taking us to the sort of trading levels we usually expect to see at Christmas. And, with our acquisition of Nisa, we're looking forward to an even bigger presence in the UK convenience market. We've also seen some great progress and real innovation in our Funeralcare and Insurance businesses too, with the development of simpler funerals and Which?-recommended travel insurance to name just two.

We've also seen some major developments on the pension front, with the creation of two separate sections within the Pace pension scheme - one section for the Co-op and one for the Co-operative Bank.

As a result, the Pace scheme reflects the fact that the Co-op and the Bank are now separately owned and distinct businesses.

It's been a long and complex piece of work by the Trustee, the employers and, of course, our brilliant Pensions Team here at Angel Square, all of whom were completely focused on ensuring members' benefits and pensions in payment remain secure for the future. And rest assured that we remain committed to continuing to provide a high-quality service for all pension scheme members.

I'm also pleased to say that all our pension funds remain in good health; please do look at our pensions website (<https://coop.pacepensions.co.uk>) for more information.



Finally, although a little early, I'd like to wish you a very happy and peaceful Christmas and best wishes for 2019. And please don't forget to stock up on some festive cheer at your local Co-op store. Not only will you get to enjoy some delicious own-brand produce but, as a Co-op Member, 5% of your spend will go back to you and 1% will go to a fantastic cause in your own community.

Gary Dewin
Director of Pensions,
Reward, Benefits and ER

Hello everyone,



Back in the spring issue I let you know about our five-year ambition: **Stronger Co-op, Stronger Communities.** I'm pleased to say that we've already made a great start in delivering this.

For our communities, we're tripling the number of Co-op Academies we support: increasing this to 40 over the coming few years. That'll make a real difference to the lives of approximately 40,000 students. We also continue to hear stories of the positive impact that our Local Community Fund is having on community causes up and down the country. You will see examples of these stories in the rest of this magazine. We know that this social purpose isn't just an add-on feature for our business; it's in our DNA as a Co-op. We exist for the benefit of our members, which is why strengthening their communities is integral to the success of our business, and vice versa.

That's why in turn, to strengthen our Co-op, we've bought Simplify Probate. The acquisition cements our

position as the UK's largest provider of probate services. Plus we launched travel insurance - a product that our members helped to design.

As a result of all of this activity and much more, you'll be pleased to see that our interim results demonstrate a fantastic start to the year and that we continue to make good progress towards bringing our society back to sustained profitable growth.

I value your ongoing commitment to our Co-op and our ambition to do business differently.

Steve Murrells
Co-op CEO

POST Bag



Star letter

Remembering the Co-op in Manchester

Thank you for the spring issue of *Evergreen* 2018. I enjoyed reading it and found it very interesting. When I read the article on page 14 about the history of the Co-operative, it reminded me of when I was very young.

My Mum took us to a Co-op building on Downing Street in Ardwick Green, Manchester. We went in some offices and they gave Mum some money. Then we went into the shop part and had a look round and Mum may have bought something, I'm not sure. But I remember thinking now nice it was that they gave Mum some money. It was in the late 30s or early 40s.

Some years later I asked my Mum, 'why do the Co-op give you money?' Then she explained to me about the Co-op divvy. We had a long number that we had to give them when we paid for our groceries and part of the money was paid to us after we had a certain amount.

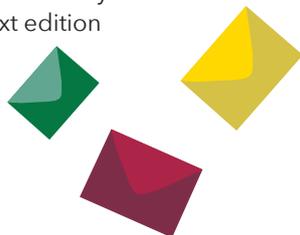
They don't have a divvy now, and now I'm grown up I still shop at the Co-op. The Co-op building isn't there now - it was pulled down years ago but I have never forgotten it.

When I was 15 or 16 years old, Mum took me dancing at the big Co-op building on Miller Street. The taxi drivers used to organise the dance nights and every year they took children to the seaside for the day. It's still there but they have a big new building now. When they were digging the ground for the foundations for this building they found a dead body.

My late husband worked at the Co-op Biscuit works on the corner of Pollard Street in Ancoats, Manchester.

Now after my bit of history with the Co-op, I will come and thank you and the Co-op for all that you do for me and I look forward to the next edition of *Evergreen*.

A Sutton - Manchester



A green birthday treat!

I just wanted to say thank you for the prize tickets for Gardeners' World Live which I won from *Evergreen*.

We went to the show a couple of days after my birthday and had a great day out viewing the display gardens and floral marquee, watching James Alexander-Sinclair interview Monty Don, eating ice creams whilst sitting in deckchairs and sampling things on offer in the Good Food show as well.

I managed to resist spending too much and only bought one plant for the garden which is full to bursting anyway and has been a tough job to keep watered in the heatwave!

Thanks again.

Sue Appleton

We're so glad to hear you enjoyed the prize, Sue. There are more prizes to be won in this issue of Evergreen - turn to pages 28, 33 and 43.



Talk about luck

What a surprise. When reading the feature in the Spring issue, I thought what a good idea for a door lock. It grabbed me as something different, so I entered the competition, with little expectation of any success. People like me don't win prizes but I've been proved wrong.

I took early retirement from the CIS at the age of 62 and am very lucky to still be enjoying life 24 years later. The icing on the cake is the fact that my wife and I have just celebrated our 61st wedding anniversary. Just how lucky can one person be.

R Grindle

Nurses & numbers



Thank you for the Spring copy of *Evergreen*. I was employed at London Co-op Southend area. I met my wife, a nurse, when she was shopping near to where she lived and that was 62 years ago, in October 1956.

My mother's Co-op number was 12101 London Co-op. My four brothers, who were all in uniform during WWII, said that was easier to remember than their allotted service numbers.

Thank goodness I married a nurse as I have certainly needed her over the last few years and long may it continue.

Thank you again for *Evergreen*.

A Hilditch - Suffolk

Hip hip hooray for the triplets

Delighted to hear from Steve Dickinson that the triplets are still with us (Letters, Spring 2018). I was working in the Order Department in Balloon Street when they hit the headlines in *Ourselves*.

Steve asks if anyone else is still going - well, he may remember Bill Ringrose and Brian Heath. Brian, my husband, is now deceased but Bill (his best friend) is still alive and kicking. I know they must have started in 1953 but Brian left to join the Lancashire Constabulary in 1958. I remained until 1960 after were married and moved to Coppull.

Bill also married a girl from the office called Barbara. We also remember Ken Jepson and Rick Greenhalgh and have very fond memories of our years in Balloon Street.

M Heath - St Asaph



Gardeners' World - then & now



As you know I was very excited to receive the prize of a visit to the show. I went with my husband yesterday, and as we are both keen gardeners it was a treat for both of us. Weirdly, I have remembered that I won tickets for this once before - it was quite some years ago, and may even have been the first one that they did. This gave us a good chance to make comparisons.

Firstly the scale of the show - it is vast now, and with the ticket also including the Good Food Show there was so much to look at.

We really enjoyed looking at the show gardens; they were a real highlight - the standard of all the gardens was top notch. We saw quite a few of the gardening celebrities who were appearing in shows there, and also walking around, we met some lovely people, both ordinary members of the public and creators of the show gardens, all of whom were very friendly. All in all it was a very inspiring and interesting day that I will remember for a long time to come.

Here are a few of my photos - the first one (top left) is myself with Peter Cowell, who is one of the Hairy Gardeners, and he invited me into their garden



for a photograph. The second one (above) is on a stand which was in the floral marquee called 'Flowers from the Farm' and the lady there had made the wreath of flowers which is on my head. The third one is just a view of one of the interesting gardens I saw.

S Mitford - Crewe

Co-op pensioner honoured for community service

Retired CIS financial adviser and Chair of the Crosspool (Sheffield) Forum, Ian Hague was truly proud and honoured to have been invited to attend the South Yorkshire Legal Service at the Sheffield Cutlers' Hall on Sunday 18 March 2018.

It was only the second time in the Legal Service's 1,000-year history that this has been a multi-faith event. All the major faiths in South Yorkshire were represented (Christian, Hindu, Jewish, Moslem and Sikh), adding to the day's splendid pageantry.

Stephen Ingram (Lord High Sheriff of South Yorkshire) presented his prestigious High Sheriff's award to Ian in recognition of the Crosspool Forum's exemplary service to the Crosspool community and its continuing objective to improve the life of residents through appropriate contacts, consultation and action.



Having only just recovered from this pleasant surprise, Ian then received an invitation to attend a reception in the Lord Mayor's parlour at the Sheffield town hall on Friday 6 April.

In recognition of his service to the community of Crosspool (Sheffield), Lord Mayor Anne Murphy presented him with the well-regarded Lord Mayor's Civic Award.

It was over 15 years ago when Ian first volunteered to be part of the Crosspool Forum and he was later elected as chairman. He could have never imagined that it would have had such a large impact on his life and on the lives of the people within the Crosspool community.

Ian has said that it is gratifying to know that the hard work and efforts of the Forum have been noticed, appreciated and applauded with respect to its community and inclusivity.

Ian's hopes and expectations are that, with the highly valued and continuing support of the Crosspool community, the Crosspool Forum would go on to improve the wellbeing and quality of life for his community in the foreseeable future.

Derek's long service bowls us over

Derek Holt JP from Lancashire, who enjoyed 43 happy years with the CWS, wrote in to tell us he has received Scouting's second highest honour - the Bar to the Silver Acorn.

The Silver Acorn is awarded for specially distinguished service to Scouting over a long period of time and the Bar is for a further period of service of at least 10 years. Derek will have served 60 years in December this year.

'My most memorable times in Scouting were when I was invited to Windsor Castle twice and on one occasion the Queen and Prince Philip attended. I have on two occasions been to the international Scout chalet in Kandersteg, Switzerland.'

His 45 years with the Co-op included 15 years with the No.1 Grocery Department, before he was appointed as a representative with the Irlam

Margarine works (subsequently Food Division) where he stayed until he retired in 1989.

He writes, 'I recently found a picture of the CWS Balloon Street Cricket Team taken at the Moston Sports Ground in 1947. I am the young man second from the left at the age of 16.'

In addition, Derek served as a magistrate for 32 years and was appointed bench chairman before retiring in 2003.

Does anyone recognise the other young men in the photo? We'd love to hear from you - Ed.



CWS Balloon Street Cricket Team, 1947.



Derek, pictured here with his youngest great-granddaughter (one of 11).

The Co-op takes a *bite* out of food waste

After successful trials in 50 branches, the Co-op is making it easier for stores to donate unsold food to local food charities and community partners.

Co-op CEO Steve Murrells said, 'It's unbelievable that over a third of the food produced around the world goes to waste. We're calling time on food waste and will take products off sale earlier to get fresh food with its use-by date to charities in time for them to cook or freeze.'

The Food Share programme will be phased in gradually during 2018 to support the 1,500 towns, villages and cities where our 2,500 stores are based.

Groups, good causes and charities who provide meals for people in the community on a not-for-profit basis can now apply online at coop.co.uk/foodshare



Award wins for our *amazing products!*



Co-op Food won an amazing 16 awards for product innovation and food quality at this year's Grocer's Own Label Awards! The awards celebrate the best of the best in supermarket and retail Own Label.

Game-changing charity event raises £250k for GroceryAid

Over 1,600 colleagues came together at Barcode, the first ever festival for the whole industry on 28 June 2018. This truly innovative event, with record-breaking attendance, marked a step change in charity initiatives. Baked in sunshine, Barcode Festival took place at Hawker House in London, opening its doors to a wide cross-section of industry colleagues from factories and stores through to CEOs. Guests were entertained by headliners Kaiser Chiefs who were joined on the Skittles Main Stage by Sigma, Greg James and Levi Roots.



Ed recommends

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

It seems barely a few weeks since I wrote my last Christmas wine recommendations for *Evergreen* and yet here we are again, gearing up for the big day. This year I am excited to be able to put forward two very special wines which are both remarkable in very different ways.

Co-op Fairtrade Pinot Grigio 2017, Argentina, £6.50

Forget all you know about bland, featureless Pinot Grigio and embrace this delightfully fragrant, tropical example from the north of Argentina. It has a lovely texture which will pair well with the festive roast and, in true Christmas spirit, its sales have helped others by providing clean water and education to some of those who need it most. As part of our range of sixteen Fairtrade wines it is really changing lives this Christmas.



Berton Vineyards 'The Black Shiraz', S.E. Australia, £8

I have known Bob Berton, the man whose passion created this wine, for several years and made it my mission to bring his wines to the Co-op one day. The 'Black Shiraz' is unmissable with its metal label and inky, dark appearance. It doesn't disappoint in the glass, with a rich - but not overpowering - fruity style which complements some of the heartier fayre that may be on offer this Christmas.



Whatever your tippie I wish you a very merry Christmas and a happy New Year.

Prices correct at time of printing.

Supporting people experiencing loneliness

Thanks to your fundraising efforts we have raised an incredible £6.7m and have changed the lives of 3,000 people so far through our British Red Cross Community Connector services.

Meet Bob. Bob is a retired marine engineer. He is currently being supported by Michael, who is one of our British Red Cross Community Connectors. With Michael's help, Bob is now involved in all things maritime in his local area, volunteering on the Tall Ships project in Blyth, working on traditional boats and engineering skills.

This is Bob's story:

'I was in hospital, I took a bad turn. I came out and they referred me to the Red Cross and then Michael became involved. We've had two or three months of chats. Michael's been very helpful.

'When I was working, all those years abroad, my wife Mary got involved with card classes; she's very good at crafting, jewellery making, card making, all that sort of stuff. So three days a week, she's not there. Those three days she's not there, I'm here.

'The Tall Ships project is getting me out into the community meeting new guys. It's enjoyable, getting to know different people. You're talking the same language. It's easier when people are involved in the same situation.

'Without this, life would basically be like what it was before...boring. You can only read so many books in a day.'



.....
"The Tall Ships project is getting me out into the community meeting new guys. It's enjoyable, getting to know different people"
.....



Michael, our Community Connector in Blyth, says: 'I see my role as connecting the dots in the community - bringing together all different agencies to help people who are lonely and isolated.'

'People come to me with various problems. For example, it could be they've lost all of their friends - their peers have died and they're literally in the house on their own and have forgotten how to socialise.'

'You find out what drives them, and then reintroduce them to that, by helping them to take small steps.'

'Once they realise no-one is going to make them do things they don't want to do, and it's going to work at their pace to help them succeed, you find that they open up. It's just wonderful to see people's lives change.'



John, the community partner on the Tall Ships project, says: 'The volunteers tend to be chaps of a certain age and to a certain degree they've experienced loneliness. Quite a few of them still have family, but they'll be retired, so we give them a little bit more purpose back in life. It works really well from that point of view.'

'They're a great help. We'd be lost without them. This project could not run without volunteers, there's too much to do.'

If you're experiencing loneliness and would like to find out what support may be available to you:

- Call the British Red Cross on 0300 456 1155 (lines open Monday to Friday, 9.30am - 5pm, standard call charges apply)
- Email: connect@redcross.org.uk
- Or visit: redcross.org.uk/lonely

If you're interested in becoming a volunteer for the British Red Cross, call the British Red Cross on 0300 004 0554 or email connectvolunteers@redcross.org.uk

Meanwhile, Co-op's charity, the Co-op Foundation, is continuing to fundraise for its expanding work tackling the widespread issue of youth loneliness. The Foundation currently funds 25 'Belong' projects across the UK that tackle youth loneliness at a community level after our research found that young people are more likely than any other age group to feel lonely. They hope to expand this network further this year to support more than 5,000 young people and you can keep up to date with their work by visiting coopfoundation.org.uk and subscribing to their blog.

If you would like to help further, you can tackle youth loneliness every time you shop at Co-op by choosing the Co-op Foundation's 'Belong' programme as your cause: <http://bit.ly/coopf-cause>



Thank you for *Being Co-op*



The judges have sifted through 1,859 incredible nominations and whittled them down to 100 finalists, to name the 12 inspirational colleagues who've been awarded the first ever Thank you for Being Co-op awards.

The winners

Community Star award

Joanne Bale

Store manager, Petrol Thorne, Doncaster

Co-op Magic award (chosen by Co-op members)

Michelle Benton

Store manager, Priorswood Place, Taunton

Store Colleague of the Year award

Samantha Peake

Customer team member, Cosby Main Street, Leicester

Legal Services Colleague of the Year award

Anezka Piska

Regional probate consultant, Bristol

Insurance Colleague of the Year award

Dee Germaine-Dibley

Supply chain manager, Miller St, Manchester

Logistics Colleague of the Year award

Barbara French

Warehouse operative, Plymouth depot

Support Centre Colleague of the Year award

Ian Rogerson

Technical manager, One Angel Square, Manchester

Funeralcare Colleague of the Year award

Vicky Walmsley

Funeral arranger, Pearson Collinson, Liverpool

Do what matters most award

Laura Tilbury

Funeral arranger, Windsor

Show you care award

Will Hall

Team manager, Birtley depot

Be yourself always award

Michael Pengelly

Regional manager, Central region

Succeed together

Team Adel

Leeds store



What have they won?

All of our winners have been working with us to create an experience that works for them.

For example, one winner went to the Latitude Festival as a VIP and another chose to visit the Coronation Street set to see the new Co-op store.

Be yourself always

Michael Pengelly

Regional manager



According to colleagues, Michael's always talking, listening and inspiring every colleague he meets.

His reaction to winning was one of surprise: 'I was shocked. You don't get up every morning and say: 'I'm going to win the Be Yourself Always award.'

Store Colleague of the Year Samantha Peake



Customer Team Member, Cosby Main Street, Leicester

Sam's work in the community is outstanding.

From annual events, village fun days and Christmas street fairs, to Co-op colleague football tournaments - she organises them all.

Bringing people together in the community is what she's all about, she said: 'I'm speechless to win this award. It's amazing. I've won Store Colleague of the Year! That's a bit 'wow' isn't it?'

Community Star

Jo Bale

Store manager, Petrol Thorne, Doncaster



Jo has worked for the Co-op since she was 16 and was nominated more than any other colleague. She's given her life to helping her

community, including helping raise funds to send a customer to Mumbai for pioneering stem-cell treatment to help her walk again.

Jo said: 'I'm absolutely blown away. I enjoy doing what I do so I don't feel I need thanks or praise. I couldn't do it without my team.'

Co-op Magic (chosen by Co-op Members)

Michelle Benton

Store manager, Priorswood Place, Taunton



Michelle raised money to buy 89-year-old regular, Ivor, a new bike. But one day he fell off, so Michelle decided to do everything she

could to get him a mobility scooter.

'My regional manager rang me up to say I was a finalist - I didn't even know I'd been nominated! He was so excited when he told me I'd won. I just said: 'But why?' Helping people in the community is just what we do,' said Michelle.

Logistics Colleague of the Year Barbara French

Plymouth Depot



Barbara's worked at our Plymouth depot for nearly 40 years. According to colleagues who've known her a long time, she works as hard now as she did the first day she set foot in the depot.

'It was fantastic when I found out I'd won - I had this big warm glow. The boys said to me: 'Good on you Barbara - you've put Plymouth on the map'. I felt ten foot tall. To think I can achieve something like that after all these years. I can't believe it's happened to little old me.'



Succeed together (team award)

Team Adel

Leeds store

Store Team Adel are an incredible bunch of people. A colleague lost her daughter and was seriously injured as part of the Manchester terrorist attack on 22 May 2017.

The desire from the whole team to pull together and do something was so strong. In only a week, after talking to their colleague about a tribute to her daughter, the team had raised £3,500 which went towards a garden and bench outside the store as a memorial.



Store Manager, David Brook, said: 'The team felt pretty unbelievable when they found out they'd won. It's given them a real boost in what has been a very difficult year.'

Show you care

Will Hall

Team manager, Birtley depot



Will was the first to stand in and help when his colleague, Phil Turner, had a stroke.

As well as visiting Phil's home every week, Will started

a collection box and arranged two fundraising walks to help pay for his ongoing physio - raising over £1,000.

Will said: 'Winning this award has made me feel proud to work for the Co-op. I got quite teary reading what people said about me. I don't think it's sunk in. I'm a bit overwhelmed.'

The *heart* of the community



Around the UK, hundreds of community initiatives are being supported by their local Co-op Members, who help out a little bit when they buy Co-op*.

A good sign

Siobhan Darian (pictured here with her son Nathaniel and his dad Medhi) tells us how Co-op Members' money* helped her start a desperately needed playgroup for deaf children in her community.

When Nathaniel was born profoundly deaf, it was totally unexpected. With no history of deafness in the family, Siobhan was keen to meet other families in the same situation but couldn't find a playgroup for deaf children anywhere in her local area in Cardiff. So, she decided to start one

herself and approached the Cardiff Deaf Centre who let her run a playgroup from the centre.

Now, 15 months on, Cardiff Deaf Creative Hands is helping 20 to 30 children a week. 'The money we've received from Co-op Members has helped us put on lots more activities, including music classes.' Siobhan says. 'It's a misconception that deaf children can't enjoy music. As well as the vibrations, they love the visual aspect and the performance. It boosts their confidence and playing instruments develops their fine motor skills.'

Siobhan also discovered that parents have to pay to learn British Sign Language, which made her determined to run free courses from the centre. The courses started and are now paid for with money given by Co-op Members - without it, some families wouldn't be able to sign with their children.

A lifeline for beating loneliness

Active and In Touch is a community project in Frome, Somerset, that helps match lonely people with volunteer befrienders, who help them find a new lease of life.

The volunteers, who all undergo training as part of the programme, are put in touch with people in the community who need some extra support. These may be people who are recently bereaved, isolated through having to care for someone else, new to the area - or who've just forgotten how to make new friends!

For example, one befriender - new to the project - was put in touch with an elderly man who'd just moved to the area. She accompanied him to a local lunch club - something he wouldn't have felt comfortable doing alone. Now he's made loads of friends and is happy to go to the meetings on his own.

Relying entirely on donations, the group has certainly appreciated the funds that have come through their local Co-op Members.



*The amount raised and given to local causes has been generated from the 1% our members earn for local causes when they buy selected Co-op branded products and services from selected Co-op Group businesses, proceeds from the carrier bag levy and profits from the sales of our reusable bags. This doesn't include independent Co-operatives such as Midcounties, Central England, Southern or Chelmsford Star. See Membership T&Cs at [coop.co.uk/membership](https://www.coop.co.uk/membership)

Picking your cause - how it works

As a Co-op Member, when you buy selected Co-op branded products, 1%* of the money you spend goes to local causes in your community. You can choose which cause your own 1% goes to.

- Simply log into your Membership account at coop.co.uk/membership and search for a cause you'd like to support
- You'll see at least three local ones with details of how much has been raised so far. Select the cause and your 1% will start to make a difference
- If you can't find a cause you want to support, don't worry - you can search for a different one within 15 miles of your home. You can select a new cause each year.

Member pioneers

Building relationships between local causes, Co-op Members and the wider community are Co-op's Member Pioneers, who bring people together to boost community life by arranging meetings and events, and getting people talking about what matters most to them.

There are currently around 200 Member Pioneers, but the aim is to recruit many more so that there are Member Pioneers supporting each of our 1,500 communities by 2020.



For more information about applying to become a Member Pioneer, visit: memberpioneer.coop.co.uk

Case study: *Meet Mariyam*



Mariyam has worked at the Co-op food store in Oakworth near Bradford since May 2013 and in early 2018, she took on the additional role of Member Pioneer.

She says, 'Being a Member Pioneer is about creating connections between groups of all sorts, not just the ones we're supporting through the local community fund. By keeping your eyes and ears open - not just in the store but everywhere - you can find out about all sorts of people and groups that would be stronger if they worked together.'

'Community has never been more important and the more bridges we can build, the more effective we can become. Recently, I helped to build a relationship between the Co-op Community Hub and our local community church. Whereas previously they worked in isolation, they are now working together, sharing resources, facilities and stock to provide a better service for people in our community.'

'We need communities to be stronger and work together for future generations. Co-op has certainly started doing that through our local community fund, and Member Pioneers like myself are there to bring those connections closer.'

To get in touch with your local Member Pioneer, visit: coop.co.uk/contact-a-member-pioneer

*The amount raised and given to local causes has been generated from the 1% our members earn for local causes when they buy selected Co-op branded products and services from selected Co-op Group businesses, proceeds from the carrier bag levy and profits from the sales of our reusable bags. This doesn't include independent Co-operatives such as Midcounties, Central England, Southern or Chelmsford Star. See Membership T&Cs at coop.co.uk/membership



“Getting this job was an extremely proud moment for me”

It's a gin thing

One of the world's few female master distillers, Joanne Moore helped develop Co-op Irresistible Gin using techniques that are over 250 years old. We find out what makes gin the tippie of choice right now.

It takes a very special team to produce Co-op's Irresistible London Dry Gin, one that's led by master distiller Joanne Moore, who has the distinction of being the seventh to be appointed to the role by Cheshire's G&J Distillers since 1761.

She's also the first woman to hold the title there, and one of the world's first female mater distillers.

'Getting this job was an extremely proud moment for me,' she says. 'I'm a local Warrington girl, and knew this distillery growing up.

There's a family atmosphere here that you just don't get in a lot of jobs, and I've been here 22 years, so it means a lot.'

In her role, Joanne oversees some of the UK's most famous gins. The distillery itself is a feast of sights, sounds and smells; hissing steam billows, stills gleam in the light that pours through huge windows, and the spicy, floral scent of botanicals fills the air. 'Oddly, you get the best aromas when we're emptying the stills,' Joanne says. 'By that stage, it just looks like brown sludge - but smells amazing.'

The key notes in Co-op Irresistible Gin are citrus and spice, but it contains 16 botanicals. 'That's a lot for a gin, but the end result really works,' Joanne tells me. 'We've included orange peel, nutmeg, ginger, black pepper and lavender. But we always start with juniper berries - without juniper, it's just not gin.'

Balancing act

Before today, I hadn't thought much about what goes into gin. G&J sources its ingredients from around the world - including oranges from Spain, cardamom from Brazil and cumin from India - which are balanced using Joanne's decades of expertise.

'Master distillers have to learn how each botanical distils down, so we understand how they work individually and their different levels of intensity,' she explains. 'Then we can consider how they'll work together, and start building a gin.'

'We balance the different flavours, aromas and notes, a bit like creating a perfume. That's the exciting part, and the bit I enjoy the most - I can still be surprised by what happens when different botanicals are put together.'

Women have more taste receptors than men, giving Joanne the advantage. 'But then, tasting is also very subjective,' she admits. 'What's important is being able to describe and remember the smells, so you can think about how they'd work together.'

The gin starts with a base spirit that's been distilled five times for purity and is 96% alcohol. It arrives at G&J to be mixed with demineralised water, before the hand-weighed botanicals are added to a huge, traditional copper still, called Gilbert after a grandson of the distiller's founder (its 'brother' is named after another grandson, called Edward). The mixture is then distilled again so that the alcohol takes on the flavour of the botanicals.



'The bits at the beginning and end of the process, which we call the heads and tails, aren't good enough to use,' Joanne says. 'We only take the best part - which we refer to as the gin's heart and soul - and put it into the Co-op's Irresistible Gin.'

Raise a glass

Co-op Irresistible Gin is particularly special, as our Members helped choose it from a shortlist of three versions.

'We sent out tasting kits, and Co-op Members decided which one they liked the most - the favourite became Irresistible Gin.' Joanne says, 'It made the gin that bit more personal. I think it was a wonderful way of choosing a recipe.'

The result is a premium spirit. 'Gin is incredibly popular - the UK exports more gin than beef, and Brits spent £1.4 billion on it in 2017,' Joanne says. 'At G&J Distillery we make 160,000 bottles a day, which is a lot of gin and tonic...'

So how does Joanne like hers? 'It's a great long drink, and you can make hot gin toddies in winter,' she says. 'But my favourite is a French 75 - a gin cocktail with Champagne, lemon juice and sugar.'

drinkaware.co.uk for the facts.
Please drink responsibly.

Words Rosie Mullender.
Photography William Shaw.



"Gin is incredibly popular - the UK exports more gin than beef"

Building a fairer world through *education*

The Co-operative College will mark its centenary year in 2019 with a special programme of events reflecting on its historical past and looking forward to an exciting future. At the heart of it all will be championing the importance of the Fifth Co-operative Principle of co-operative education and the Seventh Principle of Concern for the Community.

As far back as early co-operative thinker Robert Owen in the early 1800s and the Rochdale Pioneers in 1844, education has long been one of the cornerstones of the co-operative movement. The key message was that education should be for everyone, not just the privileged few who could afford to pay for it.

Records show that the idea of establishing a co-operative college was first mooted in 1830, with further discussions in 1914. The First World War meant the plans had to be placed on hold, with a decision taken afterwards to set up the college at Holyoake House, Manchester as a memorial to those who had lost their lives.



Co-operative spirit

Since our inception at Co-operative Congress in 1919, we have been dedicated not simply to developing thriving co-operatives, but to developing outstanding 'co-operators'. Steadfastly committed to being 'the educational life of the movement; and its academic and ethical centre' we are the 'strong force for the widespread dissemination of the co-operative spirit' that Fred Hall, founding Principal, had envisaged.

On the eve of this momentous next chapter in our history, we continue to ask:

What it is that co-operative education can do to build a fairer world?

We have evolved significantly over the years, being a residential college at Stanford Hall, Loughborough for over 60 years to becoming a registered charity in 1997. There is no doubt that the future of co-operative education, although integral for existing co-operative and co-operators, has much to offer in combating the challenges of the contemporary world.

We are committed to tackling this head on, with recent work, such as the publishing of the 'Working Together: Trade Union and Co-operative Innovations for Precarious Work' report. This publication addressed the scourge of zero hours contracts and insecure work that continues to blight society, and highlighted how co-operatives can offer a real alternative.

Centenary celebrations

It is this groundbreaking research that underpins many areas of our work, firmly putting people and communities at the heart of our life-changing UK and international projects. These themes will

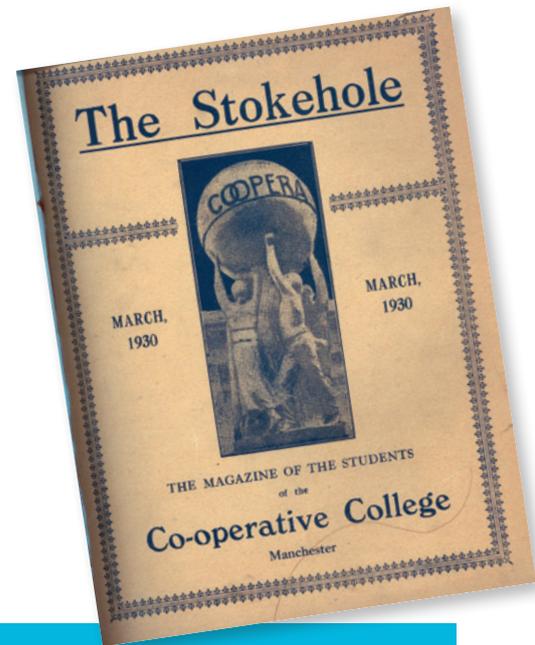
be centre stage during the college's centenary celebrations, with two major areas of focus:

- The co-operative university - since the days of the Rochdale Pioneers, the movement has shared the dream of a co-operative university, and we are confident that this will become a reality during our centenary year. We believe that the Higher Education system is broken: think soaring student debt, staff on precarious contracts and vice-chancellors taking home astronomical salaries. We know there's a different way. A more co-operative way. As a sign of our commitment, we have registered an expression of interest with the Office for Students, and plans for acquiring degree-awarding powers remain firmly on track.
- The UK programme - our international work has supported thousands of people experiencing poverty in Malawi, Rwanda and Sri Lanka and it is this expertise that we will be bringing to our growing portfolio of UK projects. One of our core aims is to work with the most disadvantaged groups who need our support the most, including:
 - Youth Co-operative Action - empowering care leavers to tackle loneliness in their community through co-operative value and principles.

- Together Enterprise - working with disadvantaged young people in Rochdale to develop employability skills and work experience by setting up their own co-op.
- Co-operative (ad)Venture - this three-year project is working in Manchester, the Midlands and Scotland to help groups of young people with learning difficulties become 'work ready' by gaining skills by exploring the co-operative difference.

Co-operation has been very good to many of us; we know what benefits co-operatives can bring to families and communities. They can provide an important opportunity for people to take control of their own livelihoods, gain decent work and live better lives, but a 'hand up' to the most disadvantaged communities in the UK and overseas is often required.

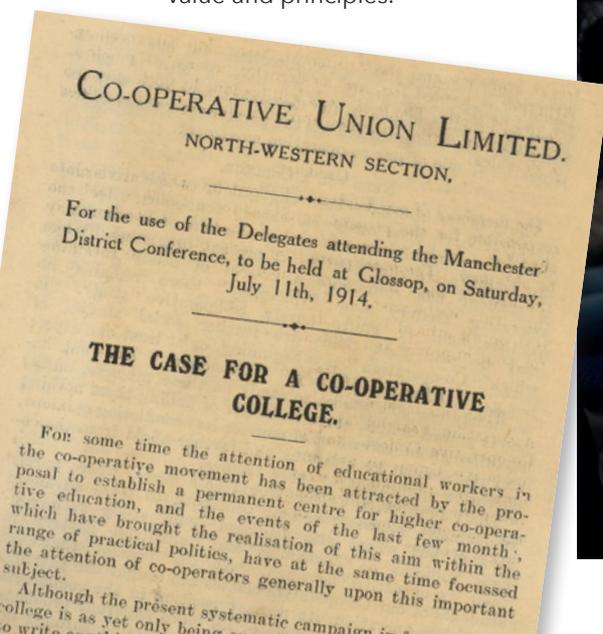
Our growing membership scheme allows those who join a real say in the future and direction of the college, with more details available at co-op.ac.uk/becomeamember



Get involved

We've also launched our Future Pioneers Fund to enable us to continue and grow our life-changing work, and we'd like to invite you to share our message far and wide. All donations will ensure that the value of co-operative education and the message of co-operation continues to reach communities here in the UK and across the world for years to come.

If you'd like to contribute to our centenary, or have any ideas or suggestions, then please get in touch. You can reach us directly via co-operativecollege@co-op.ac.uk. If you would like to learn more about the collections in the Archive, please email archive@co-op.ac.uk





1

Find out about upcoming events and activities. Turn to page 42.



2



3

Photos from the REAs Snapped

- 1. Manchester
- 2. Nottingham
- 3. Nottingham
- 4. Nottingham



4

CONTACT YOUR REA

Bradford Co-op Retired Employees
Treasurer Barbara Hammond
Tel 07745 736717

Bristol & South West
Secretary George Lewis
Tel 0117 924 3102

Enfield
Secretary Iris Jenkins
Tel 020 8804 8716

Greater Nottingham
Secretary Ted Perfect
Tel 0115 939 0562

Hull
Secretary Janet Slater
Tel 01482 655066

London Area Retired Co-op Friends
Secretary Pamela Board
Tel 020 8555 0136

Lowestoft
Secretary Don Powell
Tel 01502 566470

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

North Eastern
Secretary Mrs Lydia Humphrey
Tel 0191 410 4947

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.

April 2018

19/4/2018 Catherine Gay
23/4/2018 Ruby Singleton
30/4/2018 Dulcie Josling

May 2018

22/5/2018 Dorothy Allardyce
29/5/2018 Elizabeth Catterall

June 2018

03/06/2018 Arthur Brushfield
07/06/2018 Louie Duckham
11/06/2018 Charles Cain
25/6/2018 Margaret McStravick

July 2018

11/7/2018 Ethel Matthews
08/07/2018 Edith Wilson

August 2018

23/08/2018 Alice Johnson
31/08/2018 Evelyn Coward

September 2018

17/09/2018 Annie Crawford

Congratulations to Dulcie Josling, who recently celebrated her 100th birthday. Her son sent us the following photograph, saying Dulcie would be thrilled to see it in print. Dulcie's deceased husband Ronald was a retired member of staff. Dulcie is pictured here with the Mayor of Wokingham.



Annie (Nan) Crawford was 100 on Monday 17 September. Until nine months ago she lived on her own, in her own home in a sheltered housing complex. Then a fall meant a change to nursing care in Craigielea Court.

Her granddaughter visited her on the day and opened the card from Her Majesty the Queen. The care home arranged an afternoon tea in the common room, which was attended by her daughter Ann Nicholson, her minister and several close friends.

Nan has been a Co-op Member all her married life.

Anniversary



Audrey & Ken Fishpool celebrated 67 years of marriage in August 2018. Congratulations!

Making the world a *richer* place

Brian Green, our recently retired Pensioner Welfare Manager, hasn't let his retirement slow him down. As well as minding the grandchildren two days a week, volunteering with Age UK and doing retirement talks, he's also volunteered to be a room guide at Dunham Massey, a National Trust property.

Last year saw over 65,000 people, young and old, volunteer to work with the National Trust. They worked for over 4.7 million hours for free. Imagine a firm that size and how much they'd have to pay all those staff, even on the minimum wage.

Why volunteer? The simple answer to this question is that many things would close down and the world would be a poorer place.

I live about seven miles from Dunham Massey, a large National Trust house. I have visited it many times and love the house. I always enjoyed listening to the room guides telling tales about the past residents, visiting the gardens during each of the seasons to see what magic the gardeners had performed or just walking in the park watching the deer, ducks and other animals.

On my first day it was a little like being a new boy at school. I was told to go and explore - I got as far as the library where I saw a carving by Grinling Gibbons of the crucifixion which was carved in 1671 - it is amazing.

At Dunham Massey, at least 18 volunteers are needed each day to open the house five days a week. Altogether there are about 200 people who work in the house on different days - they may be room guides, involved in conservation or story-telling.

There are another 300 who volunteer to help manage the estate and gardens, either as gardeners or rangers in the park.

Each and every one of them is tasked with making visitors welcome and ensuring that they have a good time.

Room guides

The room guides start at 10.45am with a briefing from a manager, who tells of any changes and what groups are expected. The house opens to the public at 11am.

Guides spend an hour in different rooms with half-hour breaks between, so there's plenty of time for chats and coffee.

Each guide has their favourite room and tends to read up about it but most of the knowledge is gained in the first six weeks, when you spend time shadowing the more experienced guides. Some of them have been there for up to 25 years.

However, no matter how much you know, there'll always be the question you can't answer, like 'What's the name of the horse in that picture?' But there's always someone to ask.

My favourite room is the Great Gallery. It was the main gathering room in the 1650s and it was here that Lord Monmouth invited the ordinary people to join him in his rebel army to fight the King. In quiet moments you can imagine the peasants coming in one door, signing a paper they couldn't read and leaving through the other door as soldiers.

The house at Dunham opens in mid-March and closes at the beginning of November, although the park



remains open all year round. Even if the house is closed, there's still much work to be done - cleaning, conservation and preparing the new exhibitions for the next season.

I can definitely recommend volunteering as a way of making friends. It doesn't need to be the National Trust - there are thousands of charities and organisations crying out for your time.

Volunteering options

Here are a few websites that can help you find local volunteering opportunities near you:

National Trust: nationaltrust.org.uk/volunteer

Do-it.org: a database of more than a million UK volunteering opportunities

volunteermatters.org.uk: formerly called the Community Service Volunteers

sportandrecreation.org.uk/pages/volunteering: puts volunteers into community sport

beanstalkcharity.org.uk - volunteer as a trained reading helper in a primary school



Relax, you're covered with Co-op Travel Insurance

Whether you have a few holidays planned, or just one this year, Co-op Travel Insurance, underwritten by MAPFRE, offers multi and single trip policies you can rely on. Plus, retired colleagues can get **10% off** travel insurance with the code **Colleague10**.

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£7,193 or more: The true cost of not having a Lasting Power of Attorney

Not putting a Lasting Power of Attorney in place while you're able to could end up costing you and your loved ones a significant amount of time, money and stress.

Without a Lasting Power of Attorney, the only way that anyone can get legal authority to manage your affairs if you're no longer able to is by applying to the Court of Protection for a Deputyship Order - a much costlier option, as this table shows.

	Lasting Power of Attorney	Deputyship
Initial cost	£352	Circa £4,789
Ongoing annual cost	£0	Circa £2,404

So, how have we arrived at those figures - and actually, what are the key differences between a Lasting Power of Attorney and a Deputyship Order?

What is a Lasting Power of Attorney?

A Lasting Power of Attorney (LPA) is a legal document in which you can appoint one or more people to act as your 'attorney' should the need arise. This means that they have the legal authority to make crucial decisions on your behalf and take care of your affairs.

In England and Wales, there are two types of LPA available - one that covers decisions about your Health and Welfare and another that covers your Property and Financial Affairs. You can decide when you would like these documents to come into effect, giving you peace of mind that someone you trust would be able to step in immediately if needed.

What is a Deputyship Order?

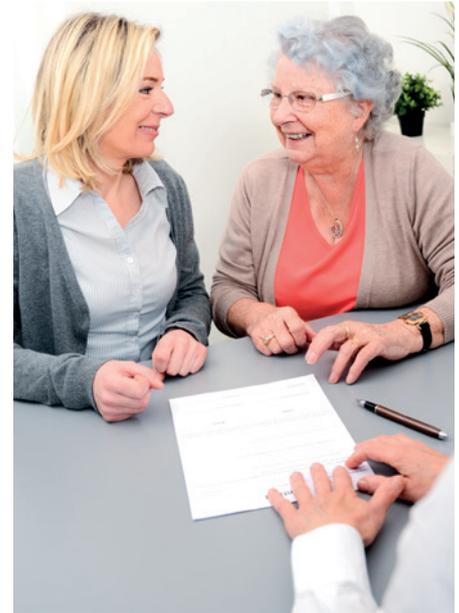
If you don't have an LPA in place today then, as matters currently stand, no one

can legally make any decisions for you or manage your financial affairs. If there's no LPA, and say you suffer an injury through an accident or illness that means you can no longer manage your affairs, the only option available for loved ones is to apply to the Court for a Deputyship Order.

This is where an application is made to the Court of Protection for a 'deputy' to be appointed. The deputy would be able to manage your affairs under the supervision of the Court, but the application process is long, complex and very costly. If no one suitable is available to be appointed as your deputy, then the law provides that the Local Authority will apply and take control of your affairs on your behalf.

There are two types of deputy that can be appointed by the Court of Protection. These are:

- Property and Financial Affairs Deputy
- Personal Welfare Deputy



However, it's important to note that the Court will usually only agree to the appointment of a Personal Welfare Deputy in specific circumstances. So, if you want to ensure that your loved ones have a say in your care, medical treatment and living arrangements, then you should put a Health & Welfare LPA in place.

While the deputy application is going through the Court process, which can take several months, your loved ones could find themselves having no say in your medical treatment or living arrangements. They may also find that they need to cover your living costs with money from their own pockets, as they will have no way of accessing your bank accounts.

The simplest way to avoid being the subject of a Deputyship Order is to put an LPA in place now, while you're able to.

Here's how we arrived at the rather scary number on the previous page:

Initial cost for one Lasting Power of Attorney - £352

Breakdown:

1. Professionally drafted LPA with Co-op Legal Services - £270 per LPA (£225+VAT)

This includes an appointment with a legal specialist who will discuss your circumstances in detail, explain your options and professionally draft an LPA that is tailored to your needs. This will also include all correspondence to register the LPA - see below.

2. Registration fee - £82

To activate your LPA it needs to be registered with the Office of the Public Guardian. A registration fee of £82 will be payable. If you are putting both types of LPA in place, this fee will need to be paid twice.

NB: These prices are for one LPA. The cost will vary if you or your partner want to put both types of LPA in place.

Lasting Power of Attorney ongoing annual costs - £0

There are no ongoing costs to pay once an LPA has been put in place.

Initial cost for setting up a Deputyship Order - £4,789

Breakdown:

1. Application fee - £385

When submitting the Deputyship application, an application fee of £385 will need to be paid directly to the Court. If an application is being made for both types of deputy, then this fee will need to be paid twice. This payment needs to be enclosed with the application form.

2. Medical fee - £300 average

A medical assessment will need to be carried out in order to determine whether the person who the deputy will be acting for is no longer capable of managing their own affairs. A medical practitioner will need to carry out this assessment and they will prepare a certificate of medical evidence. This certificate will need to be enclosed with the application form. The medical professional will charge a fee for this service, which varies, but this is likely to be around £300.

3. Management fee for the first year - £2,004

If a professional deputy is appointed, then they can charge a management fee of up to £1,670+VAT (£2,004 in total) for the first year. The fee then reduces very slightly for subsequent years (see below).

4. Hearing fee - £500

The Court of Protection may decide that a Court hearing is needed before the deputy application is progressed or after the appointment, when the Court's approval is needed for a decision that the deputy wants to make. If this happens, then a hearing fee of £500 will apply for each hearing.

5. Security bond - £500 average

The security bond is an annual charge that will apply on a property and financial affairs deputyship application. This bond protects the money and assets of the person the deputy will be acting on behalf of. The amount payable will depend on the value of the person's estate and how much of that estate the deputy will control.

6. Deputy assessment fee - £100

A new deputy will need to be assessed by the Court of Protection. The fee for this assessment is £100.

7. Legal representation - circa £1,000+

Given the complex nature of the application, it's very possible that your loved ones will require legal representation to assist them with the deputyship application, particularly if a Court hearing is required.

Deputyship ongoing annual costs - £2,404

Breakdown:

1. Annual supervision fee - £320

Once a deputy has been appointed, an annual supervision fee will need to be paid to the Office of the Public Guardian, who will supervise the activity of the deputy. The fee is £320 per year and will need to be paid on 31 March for the previous year. In certain circumstances where deputies are managing very small estates, this fee may be reduced to £35 per year.

2. Security bond annual fee - £500 average

3. Management fee for second and subsequent years - £1,584

This is the ongoing annual fee that can be charged by a professional deputy. From the second year onwards they can charge remuneration of up to £1,320+VAT (£1,584 in total).



Co-op Legal Services creates thousands of LPAs every year for our clients. If you have any questions or would just like to know more about our service and obtain an upfront, fixed-fee price, you can telephone us today on 0330 606 9422. Alternatively you can use our LPA online service via the Co-op Legal Services website co-oplegalservices.co.uk.

Want to be a master chef?

Become a star baker with these hot tips for choosing the right oven

It's estimated that we spend around three years of our lives perfecting our culinary skills, so whether you regularly cook meals for the family, spend your leisure time baking with the grandchildren or just like trying out new recipes, your oven is likely to be the heartbeat of your kitchen, writes Claire Cameron.



People spend time and money upgrading their kitchens, but with so many options available – built-in, built-under, freestanding and, if space allows, a range cooker – deciding on a new oven will largely depend on the size of your family, home and individual needs.

So, let this simple guide help take the heat out of choosing the right oven for you.

Choosing your oven

Depending on your personal choice and the power supply in your home, you'll need to decide on a single or double oven, freestanding cooker or range cooker.

When making your decision, you may want to consider where your new appliance will be positioned, how much you use your oven and the number of people you cook for.

Built-in single oven

A built-in single oven can be housed under the kitchen work top or fitted at eye level into a housing unit. Most are available with a full-sized multi-function or fan oven with an integrated grill.

Built-in double/twin-cavity oven

Designed to fit into a kitchen housing unit at eye level, a built-in double/twin-cavity oven offers the flexibility of two ovens and greater capacity so you can cook more food at the same time. Most double ovens are built-in with a full-sized multi-function or fan oven below a smaller conventional oven with integrated grill.

Built-under double/twin-cavity oven

Designed to fit under your kitchen worktop, a built-under double oven can either sit on the floor, if it comes with legs, or slot into your kitchen base unit. A built-under double oven retains the same flexibility of a standard built-in oven but will lose some capacity as the main oven is smaller.

Freestanding cookers

Available in three widths – 50cm, 55cm and 60cm – freestanding cookers usually feature a main oven with internal grill or a separate oven and separate grill/secondary oven. This all-in-one cooker can be placed anywhere in your kitchen as long as it's near a power supply.

Range cookers

With more oven cavities and plenty of burners for pots and pans, a range cooker is ideal for larger families or a serious cook. Available in 90cm, 100cm and 110cm widths, not only will it be the focal point of your kitchen, a range cooker will also allow you to rustle up more of your favourite dishes at the same time.

Choosing your cooking method

Single and double electric ovens are available as conventional, fan-assisted, multi-function or steam ovens.



While a thermostat-controlled conventional oven requires pre-heating before you start cooking, a fan-assisted oven has a rear-mounted fan that circulates air for rapid heat up and faster, uniform cooking.

A multi-function oven uses different combinations of fan, heating elements and grill to create different cooking environments for different types of cooking. Many models feature a defrost function, while others have special programmes for bread, proving dough, slow cooking and even settings for pizza.

Retaining more nutrients than regular ovens, steam ovens cook using water that is vaporised into steam to give your food a moist texture.

Giving you a helping hand

Do you find it difficult to add and remove dishes from your oven, struggle with basting, or does the oven door simply get in your way?

Many manufacturers have found ways to aid lifting heavy dishes out of the oven and help us get around the kitchen more easily.

Look out for Neff ovens with a Slide & Hide retracting door. The oven door fully retracts underneath your oven cavity to maximise the space in your kitchen. This means you can easily monitor food and safely add or remove trays without manoeuvring around an open door. Samsung's easy-glide shelf allows you to check and season your food more easily, while Rangemaster's adjustable Handyrack is attached to the range cooker door so you can easily tend to your roasts.

Reduce your cleaning

The worst part of preparing lots of food for a dinner party or cooking for the family is cleaning the oven at the end of the evening.

However, with many modern ovens having easy-clean surfaces you can save on elbow grease, do away with expensive oven cleaners and reduce your cleaning time too.

Here's what to look out for:

Easy-clean enamel

Easy-clean enamel interiors stop grime from sticking to oven walls so you can simply wipe clean.

Catalytic liners

Catalytic, grease-absorbing liners on the interior walls of your oven break down spills while you cook, for a hassle-free wipe clean.

Pyrolytic self-cleaning programme

Often found on top-of-the-range models, the Pyrolytic self-cleaning programme setting heats your oven to around 500°C turning grease and spills into fine ash, so all you need to do is wipe clean.



Choose the right hob

If you decide on a built-in or built-under oven, you may also want a new hob. You can choose from gas, electric sealed plates, ceramic electric or ceramic induction hob. Many models have digital displays, touch controls and timers so you can effortlessly monitor your food.

Gas hob

Fast and easy to control, gas hobs are popular because the heat is visible. Some built-in hobs have a specialised wok burner, ideal for stir frying.

Electric sealed plates

Providing excellent heat distribution across the base of the saucepan, electric sealed plates are cost effective to run.

Ceramic electric

With a tough glass surface, ceramic hobs are stylish, easy to clean and have 'hot hob' indicator lights.

Ceramic induction

Featuring residual heat safety indicators that let you know when your hob is too hot to touch, a ceramic induction hob cooks quickly and evenly via magnetism. While cheaper to run than other electric hobs, they are more expensive to buy and require special saucepans.

Extract unwanted odours

To complete the look, you'll also need a chimney hood to help remove unwanted odours from your kitchen as you cook. Choose from a filter hood that recirculates air or an extraction hood that removes air via ducting through an outside wall. Available in different sizes and styles, many models include an LED display, lighting and dimmer function so you can choose the hood that best fits your hob and the style of your kitchen.

At Co-op Electrical, we sell ovens, cookers, hobs and chimney hoods from all of the big brands including Neff, Belling, Stoves, Bosch and Smeg. View our range online at <https://electrical.coop.co.uk/cooking/>



Funeralcare

No mourners present, no funeral service.
An alternative to a traditional funeral.

Introducing Cremation Without Ceremony

At Co-op Funeralcare, we know that every funeral is different, and every person unique. So we've launched a new service that gives families the freedom to remember someone in their own way.

A Cremation Without Ceremony, sometimes known as a direct cremation, is for those who would prefer a simpler choice for their funeral. It's different to a traditional funeral as there is no funeral service and no one present at the cremation.

The new service costs £1,395 in England and Wales, and £1,230 in Scotland*. All the cremation costs and fees are included, unlike other providers who may charge extra for the services such as collecting your loved one out of hours, from a home or a nursing home. The ashes can either be collected from the crematorium, delivered to you or scattered at the crematorium's garden of remembrance.**

Cremation Without Ceremony gives families the chance to remember their loved one in their own way, at a location of their choice. Whether that's at a memorial service at a later date, a family get-together or scattering the ashes at a meaningful place.

Caroline Jones, Head of Propositions for Co-op Funeralcare and Later Life Planning, said:

"We've seen an increased demand for this simpler service and our priority is always to do right by the families in our care. We're expecting the demand for this offering to continue to rise, by introducing Cremation without Ceremony we're ensuring that we're offering choices to our families when the time comes to say goodbye."

Regardless of how you'd like to say farewell, the caring team treat everyone with the same level of professionalism, integrity and care you'd expect from Co-op Funeralcare.

To find out if Cremation Without Ceremony is right for you



Visit coop.co.uk/cremation



Call us on **0800 029 4590**



Pop into your local Co-op Funeralcare

*Prices are inclusive of third party costs. Price in Scotland reflects the laws around doctor's certificates.

** An additional cost of £95 applies for the hand delivery of the ashes if required.



Here's what our clients had to say:



"Mum had said 'I don't want any fuss, I just want to be cremated and you can scatter my ashes with dad'. The Co-op listened... it was simple, tender, caring, thoughtful and speedy. It couldn't have been more appropriate."

Kathy, Colwyn Bay

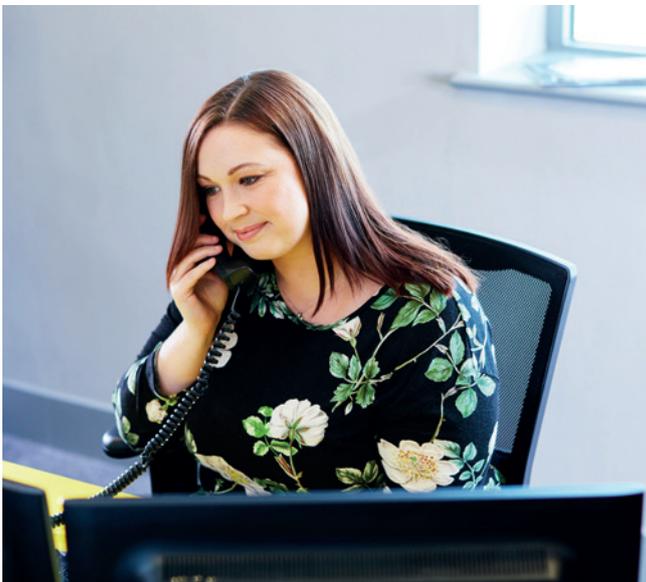


"It was just a god send to know that the Co-op could do exactly what my husband wanted. The funeral directors were excellent and kept me in the loop. I'd certainly recommend it if you only have a small family or no family."

Lynne, Sheffield

"The Co-op talked me through all of the options and I was so relieved when they offered a cremation only, it was exactly right for my partner and the family. We were able to celebrate his life together, without the stress of a funeral."

George, Nottingham



Exclusive member prices at Co-op Funeralcare*

£50 off

for Co-op Members, colleagues and retired colleagues

To find out more visit coop.co.uk/cremation

* Exclusions and restrictions apply, please see Membership T&Cs at coop.co.uk/membership.

For more information

 Pop into your local Co-op Funeralcare

 Call us on 0800 029 4590

 Visit coop.co.uk/cremation



Real Good

Our friends at On the Menu have a giveaway treat for you this autumn. The Hampshire-based family food business has launched a new range of delicious reduced-sugar and low-salt table sauces, starting with two award-winning 'Real Good Ketchups' - a classic Tomato and a new Smokey BBQ.

When the team at On the Menu discovered that regular ketchup has the equivalent of 1 sugar cube per 15g serving, they decided something had to be done.

'We were shocked by the sugar and salt content. You don't link savoury food with high sugar, do you? Just think how many children eat a dollop of ketchup daily and the sugar impact,' says On the Menu founder, Elizabeth Jones.

'We are thrilled the Co-op is launching our fully recyclable squeezey Real Good Tomato Ketchup into the Free From aisle at the end of October. It took over a year to develop a recipe without using refined sugar and reducing the salt. All our ingredients are derived from plants, nothing is artificial, and they are naturally free from the 14 listed allergens.'

Importantly, all the Real Good packaging, both glass and plastic, is 100% recyclable.

Real Good Ketchup won the Best New Reduced Sugar or No Sugar Product last year - awarded by Public

Why not take a look at some wonderful recipes using Real Good Ketchups, at: realgoodketchup.com/food-inspo

Or find a local stockist: realgoodketchup.com/find-your-local-store

Health England and Dietitians; the Food Talk Clean Eating Gold Award this year; a Gold Free From Food Award and is Sugarwise-certified Free From Added Sugar.



As delicious as sugar is, we all know how easy it is to eat more than is good for us. The British Dietetics Association advises avoiding frequent sugary drinks and snacks for your teeth and your overall health.

'A limited intake of sugar is not harmful. However, many people in the UK have too many high-sugar foods and drinks in their diet too often, which is a risk to their dental health and, alongside an excess in total energy intake, has been linked to diabetes, heart disease and weight gain.'



Giveaway

Ten *Evergreen* readers will be selected to receive a pair of On the Menu's beautiful glass Real Good Ketchups (Tomato & Smokey BBQ). To be in with a chance, simply answer this easy question:

How many sugar cubes are typically in a 15g serving of regular ketchup?

Send your answer by email or post, together with your name and address, quoting 'On the Menu Competition', to: Pensioner Welfare team, Co-op Pensions Department, Dept. 10406, 1 Angel Square, Manchester M60 0AG. Email: evergreen@coop.co.uk

The winners will be the first 10 correct entries drawn from a hat. The closing date is 4 January 2019.

Find it in your local Co-op's Free From aisle





Home insurance from as little as £124

10% of our new customers paid £124 or less
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of your home's energy carbon emissions for the
first year of your policy at no extra cost to you.

Based on the average UK home emitting 4.4 tonnes of CO₂ through energy use annually.*

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*Carbon offset is calculated from the average UK home emitting 4.4 tonnes of CO₂ through energy use, based on 2017 - published typical household energy consumption from Ofgem and 2016 DEFRA conversion factors. Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from UK landlines and mobile phones. Lines are open from 8am- 8pm weekdays, 8am-5pm Saturdays and 9am-4pm Sundays. Co-op Insurance is a trading name of CIS General Insurance Limited; registered in England and Wales under company number 299999R. Registered Office: CIS Building, Miller Street, Manchester M60 0AL. CIS General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 435022.

We're here to help you stay well this winter



The cold and damp weather, ice, snow and high winds can all aggravate any existing health problems and make us more vulnerable to illnesses. That's why Co-op is supporting NHS England and Public Health England on their latest campaign to help you stay well this winter.

Are you entitled to a FREE flu jab?

The flu virus strikes in winter and it can be far more serious than you think. Flu can lead to serious complications such as bronchitis and pneumonia, and it can be deadly. That's why the flu jab is free if you're 65 and over.

Is your medicine cabinet ready for the winter?

Ask your pharmacist what medicines should be in your cabinet to help get you and your family through the winter season.

To manage symptoms at home:

- rest
- drink plenty of fluids
- have at least one hot meal a day to keep your energy levels up
- use over-the-counter medications to give relief
- make sure you get any prescription medicines before the Christmas break or if bad weather is forecast.

Feeling unwell?

Don't wait – get advice from your pharmacist.

Winter can make existing health problems worse. So if you feel like you're coming down with something, even if it's just a cough or a cold, don't wait until it gets worse. The sooner you get advice from a pharmacist the better.

Pharmacists are fully qualified to advise you on the best course of action. So as soon as you start to feel unwell, speaking to your pharmacist can be the best and quickest way to help you recover and get back to normal.

Find out more

You can also find plenty more information and advice on how to stay well this winter on the NHS website. Simply visit: nhs.uk/staywell

**HELP US
HELP YOU**

STAY WELL THIS WINTER

Over 50? Under 150?

Interested in paid, flexible work?

Try Bluming!

Blume finds paid flexible work for over-50s who are looking for ways to use their skills and experience - and it's completely free to join and use.

The work includes things you can do from home - professional services such as accounting and HR, virtual assistant tasks, writing and social media management - and more physical tasks like DIY, gardening, dog walking and much more besides.

You decide what you want to do and when you want to do it. You also decide how much you want to charge, as long as it's above the National Living Wage. If you don't need the money then the site allows you to donate what you earn to charities.

Blume then goes out to organisations and individuals who are looking for help in these areas and - hopefully - finds a match!



Blume was started by Alexander Stevenson in response to four trends:



1. We are living longer. In the next 20 years, the number of over-65s in the UK will grow by six million to 17 million. Or, to put it another way, within the next 20 years almost a quarter of the population will be over-65.
2. We are rubbish at employing older people... 80% of 50-year-olds are in work but this declines to 60% of 60-year-olds and just 30% of 65-year-olds.
3. ...but the economy needs older people. At current rates older people will vacate 14.5 million jobs by 2022 but just seven million new people will enter the workplace. There are huge gaps to be filled!
4. ...and surveys suggest that many older people want to carry on working (but preferably part time). For example, 4.8 million 65-to-70-year-olds would like to be working but just 1.2 million currently are working.

To find out more and become a Blumer, visit the website blume.life and get bluming!

Or get in touch with Alexander at alexander@blume.life.

blume
FLEXIBLE WORK FOR EXPERIENCED PEOPLE
GREAT RESULTS FOR EVERYONE

There's no place like *home*

As we grow older, we may reach a point at which we, or our loved ones, can no longer fully support ourselves without additional help. At such a time, difficult decisions are faced regarding the best, most appropriate way to obtain the care needed to maintain a desirable quality of life.

Research by the charity Age UK reveals that the majority of people wish to remain in their own homes, living independently for as long as possible, yet many people still regard relocation to a residential nursing home as the only option for full-time care.

Moving to the often unsettling, unfamiliar surroundings of a care home can be upsetting, depressing and even frightening.

Making choices in a crisis

Unfortunately, many people purchase care in a crisis, brought about by a major change in their lives. However, the problem with making decisions in a crisis is that they are invariably hurried with little time allowed to review the various options available. There are issues around the personal wishes of the individual, their capacity to make decisions, and whether such decisions are actually in their best interests.



The consequences of getting it wrong can be long reaching and time consuming to change. As such, people should be encouraged to plan ahead, as making informed early choices regarding care can reduce stress and improve outcomes later.

Live-in care

Receiving 24-hour live-in care in your own home is a popular, financially viable alternative to care homes for individuals or couples wishing to stay in familiar settings, surrounded by memories, beloved pets or gardens, treasured possessions, relationships and community ties. This can be very beneficial.

The service includes support with care needs like washing, dressing, mobility and medication management and also practical help with cooking, housekeeping and shopping.

More complex care needs relating to dementia, Parkinson's, stroke or MS can also be successfully met at home. Also, don't underestimate the value of companionship; someone to chat to, share stories and enjoy life together.

A bespoke care plan is delivered by professional carers according to your wishes and preferences; there are no institutional routines. Live-in carers can help people reignite old interests or take up new hobbies: baking, trips out, visiting friends, participating in local clubs or simply walking the dog.

One-to-one care at home provides a better alternative to care homes for those who need consistent support to live comfortably and maintain a good quality of life. Live-in care has many proven health benefits, including reducing falls and accidents, providing peace of mind and decreasing the need for stressful hospital admissions.

How does live-in care work?

As they can be living-in for several weeks at a time, carers need to be provided with their own bedroom, internet access and three meals a day. Most companies will expect the carer to have a couple of hours off during the day and get a reasonable night's sleep, albeit that night-time support will be provided when necessary.

The cost of live-in care

Care fees are dictated by the level of care required; a companionship service will undoubtedly be cheaper than care for those with more complicated conditions.

The cost of live-in care is certainly comparable to care home fees and significantly less for couples.

The Good Care Group

The Good Care Group is the most awarded national live-in care company dedicated to providing managed live-in care services. It is rated outstanding by the Care Quality Commission (CQC).

Call one of our expert care advisers today: 08000 234 220

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[@goodcaregroup](https://www.instagram.com/goodcaregroup)

the Good
Caregroup

Win a Classic Lodges two-night stay



the sign of a great hotel

Classic Lodges is a nationwide collection of 16 exclusive hotels that all have their own exceptional and charming character, whether that's a peaceful country getaway or a city-centre stay.



Each of the hotels provides a friendly, relaxing atmosphere and excellent facilities while maintaining Classic Lodges' signature style, comfort and luxury. Steeped in history, all of the hotels within the collection have a certain tranquillity and splendour.

Dining is at the forefront of the Classic Lodge's collection, with a core focus on local sourcing of produce. All of our chefs aim to deliver a personalised dining experience.

The winners of this fantastic prize will enjoy a three-course dinner for two at a hotel of their choice*, before a good night's sleep in a deluxe double or twin bedroom, and a full English breakfast in the morning. After exploring the countryside or city that surrounds each of these hotels, the winner can relax before enjoying another hearty breakfast the next day.

Enter now

For your chance to win this fantastic prize, just tell us:

What's the name of the female master distiller who has created the Co-op's Irresistible London Dry Gin?

Send your answer by email or post, together with your name and address, quoting 'Classic Lodges Competition', 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 4 January 2019.



Terms and conditions

* Offer excludes Charingworth Manor. The dinner, bed and breakfast prize is based on two people sharing a Double/Twin Room, and can only be booked via Central Reservations line - 08456 038892.

The prize must be redeemed before 5 April 2019 and is subject to availability on selected dates.

The prize is not transferable and cannot be exchanged for a cash value.

Shop safely online this Christmas



This year, mega shopping event 'Black Friday' falls on 23 November and is closely followed by 'Cyber Monday' on the 26th. At this time of year, with Christmas on the horizon, retailers tempt online customers to their websites with bargain offers and special deals.

Shopping online can be a quick and convenient way of bagging a bargain, but while we're busy shopping, criminals are even busier taking advantage of the sales frenzy. As a result, we often see an increase in crafty phishing scams, fraudulent websites and other tricks designed to line fraudsters' pockets.

Don't let a cyber-Scrooge ruin your festive season - here's our lowdown on three common online shopping scams.

Scam 1: The offer alert - SPECIAL OFFER! AMAZING DEAL! ACT NOW!

You might receive an email or text message with details of an amazing bargain to be had, an e-voucher, or this year's must-have gift. Resist the temptation to click on the link, and instead make sure you close the email or text, and look for the offer details on the official retailer's website. Similarly, if you receive an email about any of your online accounts - perhaps warning you about an unusual transaction or saying there's something wrong - open your internet browser and go to the genuine log-in screen to access your account. Don't log in straight from the email.

Scam 2: 'Sorry we missed you...'

Beware of emails, messages and even cards through your letterbox appearing to be from the post office or delivery firms in relation to packages you're not expecting. It might tell you that you've missed a delivery or there's been a problem with your order, and ask you to enter some personal details, open a document about an order or call a telephone number (which could be charged at a premium rate). Use the retailer's website to track your orders and monitor deliveries, and never open documents in emails that you aren't expecting.

Scam 3: The fake website

Cyber criminals are experts at creating websites that look identical to your favourite retailers. Hackers can also manipulate search engines (Google, Yahoo!, etc.) to place their own dodgy links near the top of the search results, so keep an eye on the website address you are clicking on if you are searching for items through a search engine. Don't enter your personal details or payment information if you see any signs that the site isn't trustworthy, for example:

- The site looks poorly designed, unprofessional or contains broken links
- You can't find the business address or the usual sales, returns and privacy policies
- The back button is disabled - in other words, you get stuck on a webpage and can't go back
- The site doesn't show a padlock icon in the address bar and the website address doesn't start with 'HTTPS' - meaning the website doesn't use an encrypted or secure connection.



****Golden Rule**** If the offer seems too good to be true, it probably is. So, if you've found the latest trendy gadget but for a fifth of the normal selling price, it's likely to be a scam.

If you think you've fallen victim to fraud, act fast and report it to the police, to your bank or credit card provider, to the retailer you thought you were buying from and ActionFraud.

Action Fraud
actionfraud.police.uk
0300 123 2040



Funding support for home improvements

Your house should be a place you call home. It keeps you sheltered, warm and offers somewhere for you to put your feet up after the day. But sometimes, things in our houses can go wrong. Boilers break, electrics can become faulty and issues like damp can cause real problems. While we all want to get these issues fixed, it can be very complex, often costly to arrange and difficult to know where to turn next.

Did you know that across the UK, help is available from organisations called Home Improvement Agencies (HIAs)?

Each local HIA has been set up to help people find solutions to problems in their property. HIAs come in a variety of shapes and sizes; some are run by local authorities and social landlords, while others are standalone charities. They're often a big part of the local community, highly valued and trusted by their clients. HIAs act as a single point of contact, addressing a range of concerns such as cold homes or trip hazards and can bring in support from other agencies, rather than tackle just the issue at hand.

Foundations, the National Body for Home Improvement Agencies, can signpost you to your local HIA, so it's a good idea to speak to them first about what you might need. Their website findmyhia.org.uk provides a searchable directory of all HIAs in England. Here, you can find a contact telephone number, so you can speak to someone straight away.

I can't afford the work in my house

It can often be expensive to carry out major works in your home, but in some cases there are grants available to help with the costs. Disabled Facilities Grants, also known as DFGs, fund a whole range of changes to people's homes, such as widened doors, ramps, improved access to rooms and facilities, enhanced heating systems and more.

These grants have been set up with the aim of reducing the risk of people being admitted into care or hospital, as well as allowing them to remain independent, which has been proven to improve wellbeing. Adaptations also allow family members or friends to cope better, so they can continue to support the people in their care.

All funding can be accessed through your HIA or you can also have a look at our 'Adapt my Home' website, where you can find out more about DFGs available in your area: adaptmyhome.org.uk

Keeping your home safe and warm this winter

As the leaves begin to fall and the days get shorter, we begin to start feeling the cold creeping into our homes. During this time, it's crucial to be able to keep homes warm, so problems with your heating are the last thing you need. Foundations Independent Living Trust (FILT) is the charitable arm of Foundations that distributes funding to HIAs so they can support people to keep their homes safe and warm. FILT funding is only available through your local HIA, so it's a good idea to speak to them first about what you might need.

Over the years FILT have supported thousands of people. Have a read of Mr and Mrs T's story to see how a couple received support through their HIA from the charity FILT.

Mr and Mrs T's story

Mr and Mrs T's boiler broke down and they were left with no heating or hot water. Mr T has prolapsed discs, arthritis and suffers from severe mobility issues, being also diabetic. Mr and Mrs T said they had been worried about funding a new boiler, as they didn't have the income or savings to pay for one, and they'd been without heating and hot water for ten months.

The couple own their property, are on a low income and have limited savings, so they contacted their local HIA to apply for funding for a new boiler.

A caseworker from their local HIA visited their home and after assessing their situation, she decided to apply for funding from two programmes run by Foundations Independent Living Trust: npower Health Through Warmth Crisis Fund and Gas Safe Charity Hardship Scheme, as well as two other charitable funds.

"They'd been without heating and hot water for ten months"

The caseworker successfully obtained funding to cover the boiler replacement and soon after a contractor, inspected by their local HIA, installed the new boiler.

Mr and Mrs T are very pleased with the work done and the support received from their HIA. The new boiler has improved Mr T's health as he's now able to keep warm and no longer needs to worry about this.



HMRC provides clarity for ebayers, carbooters and Airbnb hosts



The deadline for submitting a Self-Assessment tax return for the 2017/18 tax year is 31 October 2018 (for paper submissions) or 31 January 2019 if you're doing it online. Given that, this article looks at two allowances which were new for 2017/18 - the Trading Allowance and the Property Allowance. These new allowances won't be relevant to everyone, not even to all those with trading or property incomes, but where they apply they will be quite useful.

Trading Allowance

For some years there has been debate about what might constitute 'trading' (or self-employment) to the extent that the activity needs reporting to HMRC. It had been something of an urban myth that low levels of trading (or 'hobbying' as some people might call an activity producing a small income) need not be disclosed to HMRC. As more and more people indulge in online trading via internet sites like Ebay, or sell at car boot sales, HMRC has felt that clarity around modest activity would be useful so that people wouldn't have to decide for themselves.

The Trading Allowance establishes that trading activity in the year up to a turnover value of £1,000 is now tax exempt and not reportable via Self-Assessment (but records should still be kept). This is referred to as 'full relief'. Where turnover exceeds £1,000, a Self-Assessment tax return will be needed and the taxpayer has the option to deduct actual allowable expenses to arrive at the profit figure for tax purposes, or deduct a flat £1,000 via the Trading Allowance. In essence, therefore, anyone trading where allowable

expenses are under £1,000 would now sensibly deduct £1,000 via the Trading Allowance to arrive at the taxable profit figure - a process referred to as 'partial relief'.

The Trading Allowance clearly means that anyone trading with turnover above £1,000 (remember - this is a turnover threshold, not a profit threshold) should be informing HMRC of their activity via the Self-Assessment process. This applies even if total income across all sources is low enough to mean that no tax would actually be due.

Property Allowance

The Property Allowance follows the same basic principles but is a separate allowance for rental income. If you have rental income in the year above £1,000, you must inform HMRC (usually via Self-Assessment) and you have the choice of deducting either actual allowable expenses or a flat £1,000, whichever would produce the lower rental profit figure.

There are a few things to bear in mind:

- These allowances are per person, not per trade/property.
- The Trading Allowance cannot be used for partnerships, or if any of the income is derived from an employer, spouse or civil partner.

- The Property Allowance cannot be used for partnerships, but where a property is simply jointly owned (e.g. husband and wife) each owner should qualify for it.
- The Property Allowance doesn't apply where relief is being claimed under the Rent-a-Room scheme.
- Some individuals who are exempted from Self-Assessment may anyway elect to submit tax returns to, for example, pay voluntary National Insurance Contributions (to obtain State Pension credits) or to preserve a self-employment record to support other relevant future benefit claims.

This article is by Tax Help for Older People, registered charity no. 1102276 (Scotland no SC045819), offering free tax advice to older people on incomes below £20,000 a year. The Helpline number is 0845 601 3321 or geographical 01308 488066.

TAX HELP
FOR OLDER PEOPLE

Cut your energy bills with LEAP

If you're struggling to pay your energy bills, it doesn't take a leap of faith to save money. Actually, it's a very straightforward process. All you have to do is get in touch with LEAP.

The Local Energy Advice Partnership (LEAP) is a national support service, funded by major energy companies, which offers a comprehensive, free-of-charge package of help to households who might be struggling with their energy bills up and down the country.

Your local council and other local and community-based organisations, such as Citizens Advice or local food banks can refer you to the LEAP service, or you can apply yourself via the dedicated website (applyforleap.org.uk).

If you qualify, a LEAP Home Energy Adviser (HEA) will visit your home to take a look at your current heating and warmth levels. If possible, the adviser will then fit a variety of energy and water-saving measures, such as draught-proofing, low-energy LED lightbulbs, radiator panels and shower savers, which can save households around £30 a year on their energy bills.

The LEAP HEA will also be able to give free energy efficiency hints and tips and, if they have a heating controller, advice on how to set it to save energy. The resident's energy tariff will be checked and, if they are not on the best tariff, the LEAP HEA will help them to change to a cheaper one. On average, a household can save over £200 a year by switching their heating and electricity supply to the cheapest tariff.

Where funding is available, the HEA visiting your home may be able to make arrangements for larger-scale measures

such as loft insulation. The HEAs can check if your property has uninsulated cavity walls or an uninsulated loft - if there is no insulation, the HEA can find out if this can be installed for you.

However, LEAP goes far beyond looking at energy efficiency. The service offers advice on reducing your overall household bills, maximising income and available benefits. LEAP can also



organise for a follow-up telephone consultation with a money advice specialist from IncomeMax. IncomeMax helps householders to access millions of pounds of unclaimed benefits, grants and other financial help. IncomeMax advisers know what help is available for priority bills like energy, water, rent, mortgages and council tax, and can also help deal with any debt problems.

Case study

Mr P was referred to the LEAP scheme by his District Nurse after she observed his cold living conditions when carrying out a home visit. Mr P is elderly and suffers from long-term health conditions, which are exacerbated by living in a very cold home heated by a 30-year-old boiler. He's on a very low income and receiving Pension Credit.

The LEAP home assessor carried out an in-depth assessment of his situation and living conditions. A number of improvements were made there and then during the visit, and some key onward referrals were made that will make a significant difference to Mr P's quality of life and health in his home.

The assessor installed reflector panels behind three radiators to reflect the heat back into the room, rather than it being absorbed in the house's solid, uninsulated walls. A new aerated head was fitted to the shower so that less hot water is used in every shower. Together these measures are likely to save Mr P around £30 a year.

The assessor also helped Mr P to search for a new gas and electricity supplier using the LEAP Ofgem-approved switching site. Mr P switched immediately, saving nearly £280 a year on his gas and electricity bills.

Mr P is now having a boiler replacement organised by the LEAP team, using ECO funding. The boiler will be replaced with a A-rated condensing boiler with a room thermostat and heating controller. This will mean he will have a much warmer home as well as lower energy bills.

So what are you waiting for?
Call LEAP for free on
0800 060 7567 or apply
online at applyforleap.org.uk



Doctor's Corner



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.

The topic of cancer

Every two minutes someone in the UK is diagnosed with cancer. Here our resident medic, Dr Nicolle Green, explains what causes it, how it is treated and, even more importantly, how to prevent it.

What is cancer and how is it caused?

Cancer is caused by uncontrolled growth and replication of cells, which then form a tumour. Normally, this development process is strictly controlled, so that cells form nicely organised tissues, and tissues then form the organs of the body; but without this regulation, an overgrown mass of cells can continue to grow and then spread.

How does cancer cause problems?

The growth of a tumour eventually starts to affect the surrounding healthy

tissues, putting pressure on them and causing pain and other symptoms. For example, a tumour growing in the bowel can cause abdominal pain but also symptoms such as diarrhoea or constipation, and rectal bleeding. The next way that cancer causes problems is by its spread to other organs of the body. So, when a tumour grows through the wall of the bowel, for example, it is able to enter the lymph and blood systems, which then carry tumour cells around the body, where they may then be deposited and start to grow. The original tumour is called the primary and the new areas of spread are called metastases.

What are the most common cancers?

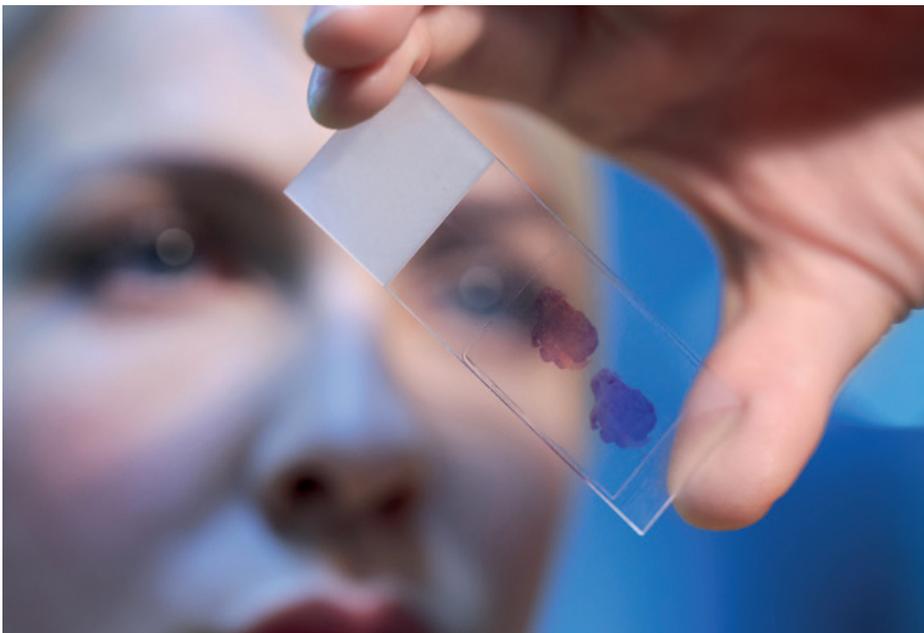
The most common cancers in the UK are breast, prostate, bowel and lung.

Can cancer be cured?

Yes, sometimes. Certain cancers, if found early, can be completely removed and may never come back. If the cancer has spread to other parts of the body, however, then it can be more difficult to get rid of.

How may cancer be treated?

Each type of cancer has its own ways of being treated. The main three ways of treating cancer are surgery, radiotherapy and chemotherapy.



Both surgery and radiotherapy act on the original site of the tumour, directly removing or irradiating the offending cells. Sometimes this is curative, but it's also often done to reduce the size of the tumour, even if it doesn't get rid of it completely, to reduce symptoms.

Chemotherapy, on the other hand, is designed to mop up tumour cells around the body that have already spread. It can either be given intravenously via a drip or in tablet form. Once administered, it is carried around the bloodstream and kills the cells it encounters. Unfortunately, chemotherapy can't distinguish well between good and bad cells, and so a lot of good cells are affected by this treatment. It's this phenomenon that causes side effects such as hair loss, for example.



What important symptoms should I look for that might suggest I have cancer?

Different cancers will logically cause different symptoms. Here are some of the most important early signs of some cancers that are easily spotted and about which you should see your doctor:

- a cough that has persisted for more than four weeks
- unexplained blood in the urine that is not due to a known cause such as infection

- a change in bowel habit and/or rectal bleeding
- a new breast lump
- unexplained, unintentional weight loss
- a persistent hoarse voice or sore throat that lasts for more than four weeks.

This isn't an extensive list, but it includes some of the more common symptoms. If your GP is concerned that your symptom may be a sign of cancer, then he or she will be able to arrange a form of fast-track referral that allows you to be seen by a consultant within two weeks.



How can I prevent cancer?

There are two main ways to prevent cancer: screening and a healthy lifestyle.

Screening

In the UK, we currently have screening programmes for breast, cervical and bowel cancers. These use a mammogram, cervical smear and a faecal blood test respectively. These programmes are all designed to catch cancer very early, when it's often still treatable. It's therefore really important to respond to invitations to attend for such examinations.

Lifestyle

It's a truly shocking fact that over a third of cancers are preventable. This is mainly due to smoking, which not only causes lung cancer but also increases the risk of 14 other cancers such as bowel, bladder and pancreatic.

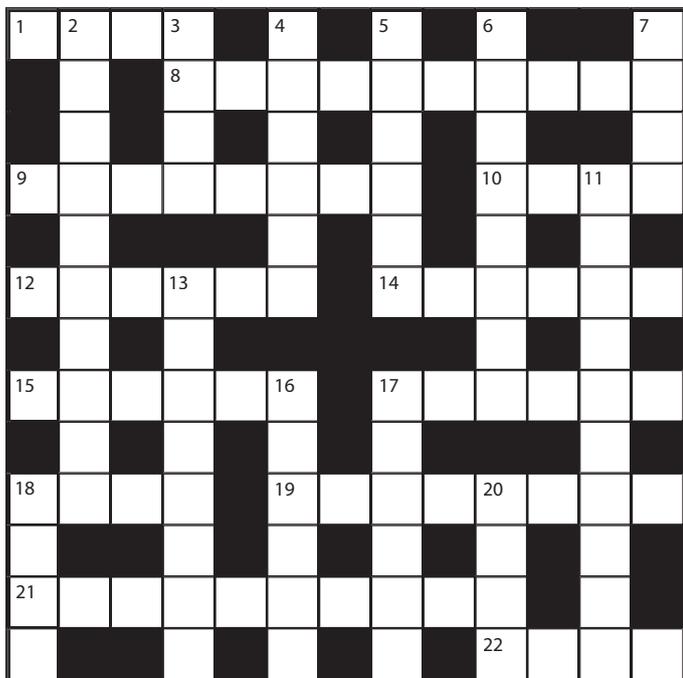
Obesity also causes cancer, particularly of the breast, bowel and womb; and alcohol causes breast, bowel and mouth cancer. However, the good news is that a lifestyle that is smoke free, with a healthy diet, low alcohol intake and increased physical activity, significantly reduces our risk of cancer. It is astonishing that the most effective way of beating cancer is to prevent it through lifestyle change.

Of course, the same lifestyle changes will reduce the risk of heart disease, stroke and many other diseases, so we can't underestimate the power that we have over our own health.

Do see your doctor if you would like to modify any of the above lifestyle factors but are struggling to do it on your own. Do also be alert to any new symptoms that persist and do not feel right, for example, those mentioned in the list above. Prevention and early detection are our weapons in the fight against cancer.

Puzzle time

Exercise your grey matter with our fun puzzle page.



Win
BaByliss 5513U
Velvet Orchid
Hairdryer

Across

1. Group whose songs feature in the musical 'Mamma Mia!' (4)
8. British golfer who won a gold medal at the 2016 Olympic Games (6,4)
9. Capable of bending easily without breaking (8)
10. Destiny (4)
12. Large hollow forming the mouth of a volcano (6)
14. A tarantula is a large, hairy one (6)
15. 'Night At The _____', a Ben Stiller movie (6)
17. Tool which is struck with a hammer to cut stone (6)
18. Volcano in eastern Sicily (4)
19. Treat a piece of clothing with an organic solvent without using water (3-5)
21. Television programme hosted by Caroline Flack (4,6)
22. Toy featuring a string that unwinds and rewinds (2-2)

Down

2. Item of clothing worn by people doing messy, physical work (10)
3. Greek hero of the Trojan War (4)
4. Line on a map connecting points with the same atmospheric pressure (6)
5. Large muscle in the upper arm (6)
6. Writing sprayed illegally on a wall (8)
7. Tong, the famous disc jockey (4)
11. She succeeded David Cameron as the UK's Prime Minister (7,3)
13. Person aged from 13 to 19 years (8)
16. In Greek mythology, the Gorgon killed by Perseus (6)
17. George Town is the capital of the _____ Islands (6)
18. Fitzgerald, the famous jazz singer (4)
20. The Tramp's Disney partner (4)

Win

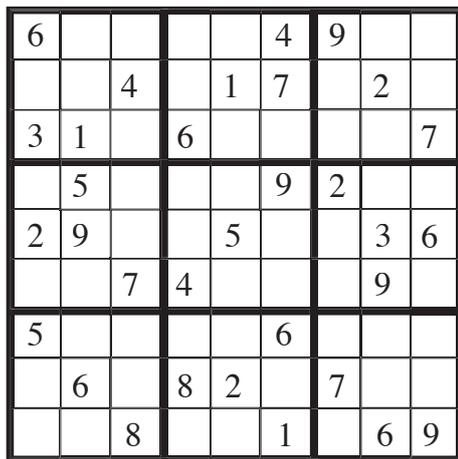
Dreamland
Heated Velvet
lap blanket



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.

Name

Address

Tel no.

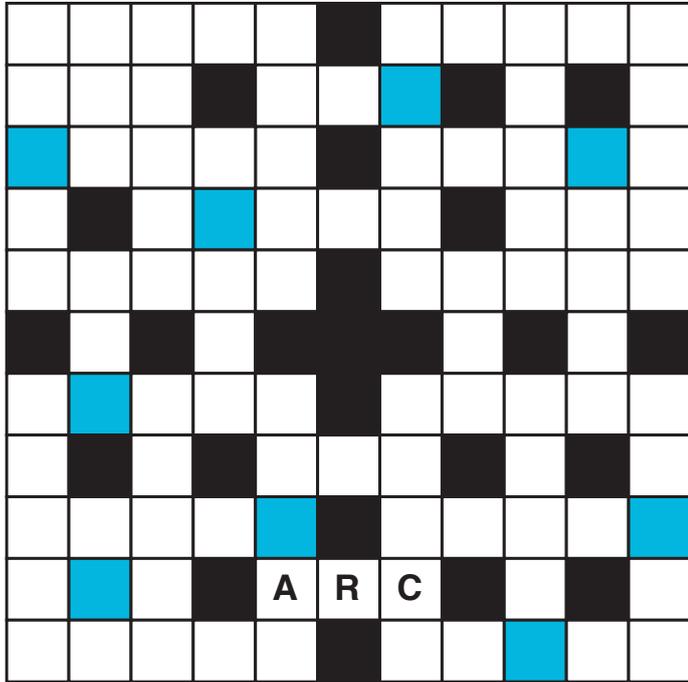
Answers to the last issue's crossword

Across: 6. Arsenal; 7. Arson; 9. Sweep; 10. Iron Man; 12. Rag'n'bone Man; 14. Darkest Hour; 18. Frances; 19. Jimmy; 21. Milan; 22. Magenta.

Down: 1. Brown; 2. Geneva; 3. Dan; 4. France; 5. Mo Farah; 8. Brioche; 11. Gnasher; 13. Bahrain; 15. Kansas; 16. United; 17. Smith; 20. Sam.

Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in blue squares to form the name of an Island Country.



- | | | | |
|------------------|------------------|-------|-------|
| 3 letters | 5 letters | | |
| AXE | ALIEN | HOOTS | STEEL |
| EEL | AMIGO | KENYA | SWOOP |
| HOP | APPLE | LIANA | TOTAL |
| LOP | APPLY | LIONS | TREES |
| OPT | CHASM | MAYOR | TREAT |
| PAR | CLASS | ONION | TRESS |
| ROW | EVICT | PANDA | UNITE |
| TUT | EXILE | SPEAR | YEAST |
| VET | GUSTO | STACK | YOUTH |

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 4 January 2019.

Tel no.

Scribble space

Competition winners

- | | | | | | | | | | |
|---|-------------------------|------------------------|----------------------------|-----------------------------|-----------------------------|---------------------|-----------------------------|---------------------------|---------------------|
| BBC Gardeners' World Competition | Mrs S Mitford - Crewe | Mr D Hill - Nottingham | Mrs B Colling - Darlington | Mrs S Appleton - Manchester | Mr B Clatworthy - Doncaster | Mrs P Rigby - Wigan | Mr M Braden - Wolverhampton | Mr R Grindle - Nottingham | Mr J Prime - Bolton |
| Classic Lodges Competition | Mr R Philpott - Hants | | | | | Crossword | Mrs L Weldon - Devon | | |
| Patlock Competition | Mr K Harding - Carlisle | Mr D Walford - Exeter | | | | Word Fit | Mrs S Lewis - Cheshire | | |
| | | | | | | Coopdoku | Mr R Haughton - Lancashire | | |



Access for all

Evergreen is available in large print, tape or CD.

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



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Noticeboard

Diary dates and useful information

REA events

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

ENFIELD REA

It has been a busy year for the club, with some excellent entertainers at our meetings. Arrangements have been made to go to Hunters Meet in November for a luncheon followed by entertainment. In January 2019 we will be holding our Annual Dinner.

We now have 43 members, five of whom are over 90 years of age.

HULL & EAST RIDING REA

Thursday 3 January 2019 - Christmas lunch. The Kingston Theatre Hotel, 12 for 12.30pm

MANCHESTER REA

Theatre Code: PAL = Palace Theatre, Manchester, OPH = Opera House, Manchester, LOW = The Lowry, Salford Quays

2018

- 22 & 29 November - Kinky Boots (OPH)
- 22 November - Matthew Bourne's Swan Lake (LOW)
- 24 November - London (subject to Virgin Trains seat sale)
- 29 November - Benidorm (PAL)
- 5, 6 & 20 December - Wicked (PAL)
- 12 December - Cinderella (OPH)
- 13 December - Dr Doolittle (LOW)
- 14 December - Christmas Party at Mercure Piccadilly Hotel

- 29 December - An Evening of Eric & Ern at Christmas (LOW)

2019

- 3 January - Dr Doolittle (LOW)
- 17 January - Rocky Horror Show (OPH)
- 17 January - The Band (LOW)
- 24 January - Saturday Night Fever (PAL)
- 6 & 7 February - Jersey Boys (PAL)
- 7 February - Annie (OPH)
- 20 & 21 February - The Full Monty (OPH)
- 28 February - Les Miserables (PAL)
- 14 & 28 March - Les Miserables (PAL)
- 7 & 21 March - Motown the Musical (OPH)
- 3 & 4 April - The Girl on the Train (LOW)
- 10 & 11 April - Blood Brothers (LOW)
- 18 April - Ghost the Musical (Pal)
- 25 April - Dirty Dancing (PAL)
- 25 April - Harrogate and The Flower Show

As well as all the above, we will also arrange a further three or four lunches, either in the city centre or out of town. Full details of all activities are sent to REA members who have registered with us. If you're NOT registered, and want to receive detailed information, please send an email to harold.linton@coop.co.uk, asking to be included on our mailing list for events.

NOTTINGHAM REA

The Club meets on the fourth Tuesday of each month, with the exception of the Christmas lunch.

We meet from 12.30pm from lunch at The Stadium Leisure Club, Nottingham Road, New Basford, Nottingham.

Lunch is followed by a speaker, raffle and bingo until about 3.30pm.

- Wednesday 19 December - Christmas lunch. Tickets (£8pp) are available at the monthly meetings.

SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 17 January 2019 - New Year's lunch, Venus Restaurant, Dinnington
- 7 February 2019 - Lunch at Pastures Lodge, Mexborough
- 7 March 2019 - Lunch at Acorn, Burncross, Chapeltown
- 4 April 2019 - Lunch at Pastures Lodge, Mexborough
- 2 May 2019 - Lunch at Acorn, Burncross, Chapeltown
- 6 June 2019 - Lunch at Pastures Lodge, Mexborough
- 20 June 2019 - Evening meal, Venus Restaurant, Dinnington
- 4 July 2019 - Lunch at Acorn, Burncross, Chapeltown

SOUTH MIDLANDS REA

- 15 November - Outing to Webbs Garden Centre, Worcester



Unfortunately, both the **Brighton REA** and **Co-op Retirement Fellowship** (Cambridge) have announced their closure.

Win a VQ Digital Radio & Speaker in your choice of Emma Bridgewater patterns

Value £129.99

British audio brand VQ has an award-winning collection of digital radios all designed and engineered right here in the UK, including the super and multi-functional Retro Mk II.

Retro Mk II features DAB Digital and FM Radio, as well as Bluetooth and an Apple Lightning Dock, giving you complete flexibility to enjoy live radio or listen to your own music, podcasts and other on-demand content.

In addition to a range of standard colour finishes, VQ also works with iconic pottery and homewares designer Emma Bridgewater, to bring some of her most iconic patterns to this radio.

We're offering two lucky *Evergreen* readers the chance to win a VQ Retro Mk II digital radio and choose any pattern from the Emma Bridgewater collection:

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- Rose & Bee
- Blue Daisy
- Marmalade
- Pink Hearts
- Wallflower

40% discount for *Evergreen* readers

If you're not a lucky winner don't worry - as VQ have generously offered readers an exclusive discount: simply use code **EVERGREEN** on check out at MyVQ.co.uk to save 40%, meaning you can get your radio for just £77.99, saving you over £50!



Reader offer
40% off

Enter now

For your chance to win this fantastic prize, valued at £129.99, name one of the available Emma Bridgewater patterns.

Send your answer by email or post, together with your name and address, quoting 'VQ Emma Bridgewater', 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 4 January 2019.

Emma Bridgewater



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