

The magazine for retired Co-op pension scheme members

Spring 2020



# evergreen

**Win**

Two-night Classic  
Lodges break  
page 37

## Inside

| Your stories: travels  
with Nessie

| Keeping our  
colleagues safe

| Silver Sunday 2020

| Furry-tail endings

## Ease into Easter

# Welcome to the spring issue of *Evergreen* magazine.



As I write, the snowdrops are looking a bit battered by the storms we've endured so far this winter - but the daffodils are starting to brighten up the verges near where I live.

I'm certainly looking forward to the brighter weather and getting out more. It's important to try new things, as it can have a beneficial effect on our mental health - so why not look at our article about angling to see if this is something you might enjoy. And it's not just for the gents - anyone can fish!

This issue has the usual selection of great competitions and prizes, including a two-night stay at a Classic Lodges Hotel, which is always one of our most popular prizes. Get your entries in by 12 June for a chance to win!

Please do keep your stories, letters and photos coming in - we love to hear your Co-op stories from back in the day.

Have a great summer and see you again in the autumn.

*Jackie*

**Jackie Carr**  
Pensioner Welfare Officer  
0330 606 9470

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# Hello

**Although my role here at our Co-op has expanded over recent years, pension scheme management is still central to what I do and the security of members' benefits will always remain a top priority.**

Now that all of our Defined Benefit pension schemes are closed and no new members can join, protecting the benefits built up is also the critical focus for our pension scheme trustees and of course our terrific Pensions Team.

However, in order to ensure we are all doing the best job we can, it is important to regularly review our approach and not just keep doing what we've always done because it has worked well in the past.

So, for our Pace scheme, we decided to make some changes to the Trustee Board structure. This involved reducing the size of the board to four professional independent trustees. All of those chosen have been

involved with the Co-op's pension schemes for a number of years, and, as you would expect, have significant expertise and experience. Further details are available on the Pace website.

With these changes we were mindful not to lose the voice of our pension scheme members and so we have set up a Members' Consultation Committee. This is made up of two of our former Member Trustees, John Buckingham and Geoff Hayzelden, together with representatives from the Trustee Board and Co-op senior leadership. This Committee will meet throughout the year. The Trustee Board is also committed to hearing the views of Pace members through various colleague and pensioner focus groups. It would also be remiss of me not to reiterate my sincere thanks and gratitude to all of the Pace Trustees whose efforts and dedication have enabled us to get to this position.

It felt right to make this change now because of the stable investment and risk profile and very healthy funding position that Pace is currently in – all of which enables us to consider taking further steps to maximise benefit security.



And on this front, you may have seen in the media that we recently secured insurance for £2bn of our Pace scheme liabilities (again, further information is available on the Pace website). Members will see no change in the amount of their benefits or the way in which they are paid as a result of the transaction. But it is another example of how we keep moving forward with benefit security at the heart of our thinking.

Very best wishes to you all and have a great summer.

**Gary Dewin**

People Director (Pensions, Reward, Wellbeing & ER)

# Hello everyone,

**At the Co-op we care about the world we share and we always have done. We didn't have to wait for David Attenborough's call to take action on the climate emergency! We have a long legacy of doing the right thing for both people and the planet.**

Our food stores and funeral homes have been powered by 100% renewable energy for many years and I'm sure you'll have used one of our infamous green compostable carrier bags by now! But we're going further. In fact, at our AGM last May, our members committed us to 'accelerate our action'. And that's just what we're doing. Last September, our Co-op became the first retailer in the UK to sign up to the UN's 'Our Only Future Campaign' and to cap



our own greenhouse gas emissions in line with the UN's targets by 2050.

We're also minimising the environmental impact of our products through responsible sourcing and by phasing out single-use plastic in our packaging. By this summer, we'll be using far less plastic and all of the plastic we do use in our own-brand packaging will be easy to recycle.

Helping our customers to adopt a diet less dependent on meat and dairy is

another initiative we're taking which will benefit the planet. At the start of this year we launched Gro – our new vegan range. If you haven't tried it yet, I can highly recommend you do!

Our commitment on climate change is just one example of how we're cooperating for a fairer world, for our children and grandchildren. I know you would expect nothing less of your Co-op.

Thank you for standing with us, for your years of service and for working with us to create a fairer future for us all.

**Steve Murrells**  
Co-op CEO

P.S. You can read more on page 7 where we have an update on our 'Future of Food' work.

**A**s chair of the Crosspool Forum, in a village suburb to the west of Sheffield, he helped set the ball rolling with the production and sale of an annual calendar, with pictures depicting local scenes sent in by residents.

A favourite with the younger residents was the annual Christmas party on the first Sunday in December, where parents and grandparents sat back and relaxed while their offspring enjoyed the antics of a children's entertainer, munched through nibbles, drank pop and

enthusiastically anticipated the arrival of Father Christmas - who gave a special gift to every child as they left, grinning from ear to ear.

To encourage the community to support local businesses and to shop local, the Crosspool Forum puts up illuminated Christmas trees in the shopping precinct.

On the first Saturday in December, volunteers gathered on the piazza to trim up 29 Christmas trees with shimmering lights and help erect them throughout the precinct.

As the 12 days of Christmas drew to a close and the Christmas trees in Crosspool precinct came to meet their end, the trees were taken down to be recycled.

Residents are encouraged to take this opportunity to bring their real Christmas trees, stripped of their baubles, tinsel and twinkling lights to the piazza on the first Sunday in the year, to be recycled for a suggested donation of £2.

With the bright yellow chipper cordoned off and happily rumbling away, it managed to gobble through some 300 Norway spruce and Nordmann fir in just over two hours, sending the scent of pine into the air and a pile of woodchips into the waiting flatback van. The chippings were destined to be used as an economical alternative to straw bedding for cattle, and the base trunks from the bigger trees put to good use.

Money raised from the generous donations goes to help improving and promoting the wellbeing of the community and to provide hanging baskets, floral tubs and a flag display in the Crosspool precinct. All in all it added up to a very successful event for the community, shops, businesses and the environment.

# A Crosspool Christmas

**Retired CIS employee Ian Hague is always very busy just before and after the Christmas festivities, and last year was no exception.**





# Travels with *Nessie*

by Gillian Lonergan, former librarian at the National Co-operative Archive

**'You need a plan', people kept telling me, when they realised I was nearing retirement. With two years to go before hitting 60, I thought it was about time to put my thinking cap on.**

When my parents retired, they spent half the year on a narrowboat exploring the canal system – a lifestyle I always hankered after, but all those locks are very hard work when travelling alone. My thoughts turned to alternative transport and the idea of a campervan took root.

Something small, just the right size for me and the dog I planned to get, easy to manoeuvre and unique. Once the plan was in place, it was so attractive that I ended up retiring a year early.

Even before deciding on what van to get, I had spotted a mention on Twitter of 'Adventures' – a small business converting campervans, based near Loch Ness. Looking at the website, I was captivated by their work. They have a range of vans that they rent out, each very different, with wood interiors that made me think of boats. Discussions followed as I built up a 'wish list' of things I needed to have. New windows were added in the side and back doors and an amazing pop-up roof means I can stand up inside.

The van, the smallest of the Nissan range, had to be red, the colours of my team – Wigan Rugby League. Nessie, as she has become known was ready to set off in July.

Sammy the collie had joined me a couple of weeks after I retired. He was almost two years old and took to van life like a veteran. He sits on the passenger seat, with his own seatbelt, looking around until we get to boring

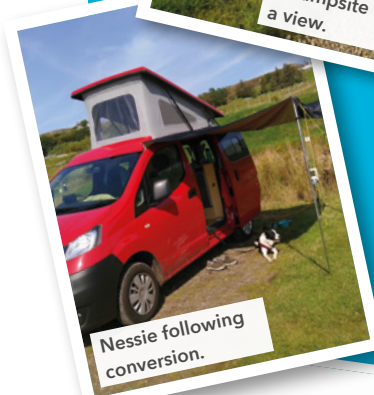
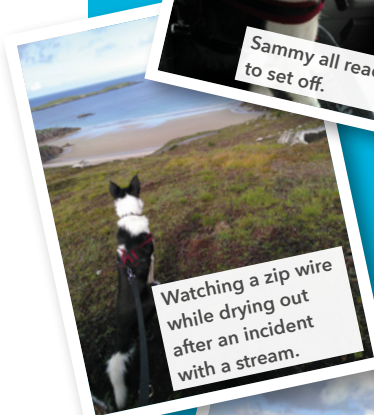
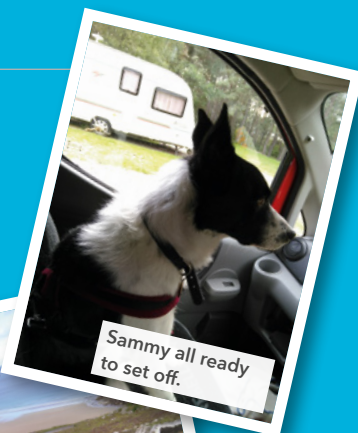
bits like motorways, when he curls up and goes to sleep.

Our first trip involved 10 days around the Loch Ness and Glencoe area. It was my first visit to the area. One of the great things about travelling in Scotland is that as long as you behave responsibly, you can walk anywhere. You find somewhere to stop and just head off into the hills. Sammy and I particularly enjoyed the Forestry and Land Scotland woods.

At the end of August, we set off for five weeks further north in Scotland. At Durness, as far north west as you can get on the mainland, the campsite is at the top of a cliff above a beach. I was glad we were not too close to the edge as it got very windy while we were there.

There are some lovely walks, though Sammy and I needed to improve our communication when approaching hazards. Up one hill we came to a stream, which Sammy decided was safe to cross, but I had decided that it wasn't. Sammy's beautiful leap was rather hampered by his lead going taut halfway and he landed with a huge splash. Hearing 'He's fallen in the water' in a Goon Show voice in my head didn't help me to keep a straight face. It was a good job it was a sunny day as it helped with the drying out.

It was with reluctance that we headed home, although the prospect of cold dark nights didn't appeal. Now to think about next year – no firm plans though, as my aim for retirement is not to have to plan anything anymore.



# Rethinking packaging

Product packaging is an inherent part of modern retail. It increases shelf life, accelerates speed to market and limits damage in transit. All these factors help to significantly reduce the cost of food and minimise food waste.

The Co-op accepts packaging as a beneficial necessity for our operations and therefore our challenge has been to improve recyclability, increase the recycled content we use and change materials to remove plastic altogether.

The Co-op has led the retail industry in this area, already making 77% of our own-brand packaging easy to recycle and pioneering innovations such as our compostable carrier bags, which allow customers to reuse them to collect food waste at home where their councils collect it.



We believe we need to do more, so in December last year we announced our commitment to ensure that 100% of Co-op brand packaging will be easier to recycle by the summer of 2020, either at home or through the collection of plastic film in selected Co-op stores.

This is a significant and complex project. We're developing new packaging materials (a good example being our cardboard-based pizza bases replacing the industry-standard polystyrene solution), redesigning packaging to remove dark colours which contaminate the recycling process (the equivalent of putting a red sock in your whites wash), trialling water refill stations in stores and developing a new recycling loop to collect and recycle plastic film, which currently can't be recycled at home by our members and customers.



There is still more for us to do.

We have to make it easier for consumers to recycle on a national basis. Whilst all our packaging will be easier to recycle, it is not always easy at a local level to understand which packaging items go into each bin as Local Authorities don't collect the same materials and don't use the same colour coding for their bins. We know this is frustrating, and we see it as a priority of ours to address – so we're working with the UK Plastics Pact to achieve it.

We also believe the government needs to do more to encourage manufacturers to switch to recyclable alternatives. The Sugar Tax is a great example of government adopting a similar approach to address the issue of unhealthy drinks. In a very short time, the vast majority of unhealthy drinks were reformulated to avoid paying the tax.

It's incredibly important that we address packaging recyclability but in doing so we will not lose sight of the bigger challenge of climate change. We have made commitments to reduce our carbon emissions by 50% and those of our own-brand products by 11% by 2025. We're actively working to understand how to further reduce our emissions and bring forward the timing of those reductions. Watch this space!

At Co-op we've always cared about the world we share, and on behalf of our members we'll continue to demonstrate leadership in the areas that matter most.

## We're GRO-ing green

Early January saw the launch of Co-op's new plant-based brand – called GRO. We know people want to improve their diets and change their eating habits. That's why we've developed GRO – which gives customers access to more plant-based choices, whether they're following a vegan or vegetarian diet, or just looking to reduce the amount of meat they eat.

The range has been carefully crafted to provide customers with a mix of vibrant dishes alongside meat replacement products to suit any type of diet and eating habits.

We have Vegan Sausage Rolls, Hoisin Du'k Wraps and Meat Free Popcorn Chicken, plus so much more to choose from across our Food to Go, Frozen and Chilled range. We can't wait for you to try them.





# Our Academy students have made a little bit of Co-op history

**Saturday, 21 December 2019** marked a key date in the Co-op story: we've been spearheading co-operation for 175 years!

In the essence of co-operating, and to celebrate 175 years of the co-operative movement, the next generation of co-operators have created a mural that will stand in Angel Square for years to come.

From the Rochdale Pioneers and the Co-op Values, to our Fairtrade pledge, the academies embraced the design brief and delved into the history of Co-op to create an eye-catching mural which represents what the Co-op means to them.



Our CEO, Steve Murrells joined students from Co-op Academies Stoke, Priesthorpe, Manchester, Woodslee and Friarswood to unveil the mural created to represent 175 years of being Co-op.

Not only was the project a fantastic way of involving our academies in our 175th anniversary but it has also allowed us to support the Co-op Academies Trust in

promoting a rounder curriculum where art and design is embraced.

Co-op Academy Stoke said: 'What a piece of work - the whole timeline is amazing and our students are incredibly proud that their work is displayed. Thank you to the team at Co-op and Steve Murrells for making this happen. Our students feel 10ft tall!'

## The Future of Food is in our hands

Our Co-op Future of Food ambition launched in 2018, defining our sustainability plan until 2030. In it, we outlined the simple goals we wanted to achieve as a business by then. We want to: source and create with care, treat people fairly, and learn and celebrate together.



So far through our Future of Food ambition, together, we've:

- Made outstanding progress in our Action on Plastic plans - removing black plastic, moving our packaging to 76% recyclable packaging by line to reflect what customers see in store (95% by weight).
- Rolled out compostable carrier bags across the UK to stores in areas where food waste is collected, and lobbied local councils that don't to change their position.
- Continued to strengthen our Fairtrade commitments.
- Committed to reducing our greenhouse gas emissions in line with limiting global temperatures to 1.5°C, pledging a move to net-zero by 2050.

More recently, our Future of Food ambition was awarded the IGD Sustainable Futures award and commended for being 'the blueprint that others should follow', which is something we're hugely proud of.



To find out more about everything we have to be proud of, we've created a booklet that summarises all our highlights and achievements. You can download it from [coop.co.uk/environment/sustainability](https://coop.co.uk/environment/sustainability) or phone 0330 606 9470 to request a copy.



# A crime against colleagues

The Co-op has a zero-tolerance policy towards violence and abuse directed at our colleagues, and is putting millions into protecting them and our communities from crime.

.....  
'As a store manager, I've been punched in the face, threatened with a dirty needle and spat at more times than I can remember. Recently a man threatened to bite my nose off. You become accustomed to it, think it is part of the job, but why should it be?'  
.....

.....  
'They held me hostage. The safe was open, but they wanted more. I have nightmares still to this day and I'm close to losing my family because I'm not the same person anymore.'  
.....

.....  
'I've witnessed many horrific incidents. The worst was when a masked criminal fired a sawn-off shotgun because we couldn't open the safe. On another occasion, a colleague was struck in the face with a medieval mace. She lost her sight in one eye.'  
.....

These are just some of over 600 personal testimonies submitted by Co-op colleagues to a Home Office call for evidence last year into violence and abuse towards retail staff in England and Wales. Research sponsored by the Co-op showed that this type of abuse can have lasting effects on the lives of shop workers, both mentally and physically - with some even suffering from PTSD (Post-Traumatic Stress Disorder).

The Co-op is focused on changing the conversation on retail crime, moving it from being a crime against business and financial losses to powerfully describe it as a crime against our colleagues.

We have been at the forefront of raising awareness of retail crime and shop worker violence with local and national politicians - speaking at both the Labour and Conservative Autumn Party conferences last year - and supporting Usdaw's Freedom from Fear campaign.

In November 2019, we launched Usdaw's Respect for Shopworkers week

with a joint summit in London. We were joined by the Mayor of London, Sadiq Khan and over 30 other businesses who are following our lead to prioritise shop worker violence.

At our 2019 AGM, we committed to maintaining our investment of £70m into colleague safety over the next three years and, as part of this, in 2020, we will be investing in new technology and support in the stores that are most affected by crime.

As a member-owned organisation with a presence in nearly every community in the UK, we see first-hand every day the problems that communities face. It's right that we have to try and do something to support these communities, to keep them safe. We don't have all the answers, but our community partnerships will help.

Since the launch of our Local Community Fund, we have provided significant levels of community investment to local causes directly targeting crime or supporting activity that we know addresses its causes. To date, we have given over £5.5m to over 1,600 causes across the UK who are tackling the causes of crime.

We believe that businesses have assets that can be used to address the issues faced by our communities. Those may be financial, professional expertise, leveraging supply chains or advocacy support. Alongside the Local Community Fund, we're supporting





skills-based activity projects with the Damilola Taylor Trust, the Archway Project and the Edge Theatre Group. These activities aim to tackle the root causes of crime, by helping people who have a range of complex needs and moving them away from the potential route into crime.



We're doing all we can to help our colleagues feel safer. We've conducted listening groups across the country to understand what colleagues want and the issues they face in relation to crime and violence. This has led us to understand what our colleagues want to feel safe.

As part of our £140m financial commitment between 2017 and 2022, we have invested £4.5m to ensure every single colleague has access to a headset. These headsets enable our colleagues to feel more connected to each other – they can talk to each other when they're in different parts of the shop and can call for help if needed.



**Damilola Taylor trust**

We have one of the most sophisticated and leading-edge approaches to protecting our colleagues through our intelligent CCTV (iCCTV). We've developed a partnership with a third-party supplier that specialises in technological innovation in security. Stores are monitored by a central monitoring station that colleagues can talk to, and can talk to potential offenders live in-store.



We have put eye-catching point of sale in prominent places in all our shops. This makes it clear to everyone who visits that verbal and physical abuse towards colleagues won't be tolerated.



Our campaign is moving forward and gaining momentum, but there is still so much to do. We will continue to campaign for shop work safety because violence and abuse is **Not Part of the Job.**



## Ed recommends

Dear wine lovers,

With Christmas behind us and lighter evenings beckoning, it is time once again to write to you with recommendations for your dinner table. Fortunately, the Co-op's elite squad of wine buyers have been as busy as ever, emerging from their secret underground bunker only to highlight some of their gems for the benefit of Evergreen readers.

### Co-op Fairtrade Sauvignon Blanc 2019 (£6, all stores)

A wine which has been in our range for many a year – and the 2019 vintage is a real beauty. It may have been a difficult year for the winemakers, with significant drought-related problems, but the wine itself is stunning. Sophisticated mineral, flinty aromas (normally found on wines costing much more) are clearly evident on the nose, whilst ripe citrus fruits and glorious, thirst-quenching acidity dominate the palate. More significantly, perhaps, this is a Fairtrade wine which benefits hundreds of people in a community in South Africa through the funding of a community centre and crèche facilities. Together we are changing lives.



### Villa Longobardi Chianti 2018 (£8.75, most stores)

Crafted by the renowned John Matta of Castello Vicchiomaggio, a stunning estate in the Tuscan hills just a short drive from Florence, this is a serious Chianti – available here at a relative bargain. Lovely ripe cherry and strawberry aromas fill the glass, whilst the palate is well-structured yet relatively light and moderate in alcohol. Ideal for those tomato-based pasta dishes or pizzas, and the perfect antidote to those heavier, stronger New World reds.



*Prices correct at time of printing.*

# Placing our stores at the *heart* of their communities

The Co-op is at the heart of communities across the UK. One of the ways we serve local people is by opening the right stores, in the right places, selling the right things.

**W**e've been growing fast over the last few years, opening new stores everywhere from the Isle of Skye to central London.



## Three important ingredients

Opening a new store doesn't just happen overnight. Hundreds of people are involved in making sure that our new stores get us closer to our customers and members – closer to where they live and work, closer to what they need and closer to what they care about.

How we do that is different every time, and no two new stores are ever the same. Here are a few things we consider when deciding where to open a new Co-op:

### 1. Location, location, location

We want to be as close to as many potential customers as possible, so a great location is important. We want our stores to be in highly populated areas, visible from the road and close to schools, transport hubs or other shops. We analyse lots of data to help us decide on the best locations for our stores; we know there are still many more communities that we could serve.

### 2. It's what's inside that counts

Someone in central London will be looking for something different from a convenience store than someone, say, in rural Scotland. That's because what our customers need from us depends on several different factors including the time of day, location and what they're shopping for. City centre stores, for example, will stock a good selection of sandwiches and ready meals, with a lot of self-scan tills for people who want to get in and out in a hurry.

### 3. Doing the right thing

Whether it's stocking 100% British fresh meat, using compostable carrier bags or supporting local causes, we do the things that matter to local communities.

We know we can give people what they need, when and where they need it. The feedback from customers, members and colleagues has been great, and sales are on the up.

We've opened more food stores than anyone else for a good few years now, investing millions of pounds and creating thousands of jobs for local people in the process. And we're going to do it all again in 2020 and beyond.

## We need your help

We're always on the lookout for fantastic new store locations across the country, and we want *Evergreen* readers to help us find them. You could get £500 worth of Co-op vouchers if you suggest a site and we take it forward. Find out more at [coop.co.uk/suggestasite](https://coop.co.uk/suggestasite)





# Picturing a Pioneer:

## The scrapbooks of George Healey

The Co-operative Heritage Trust Archive was delighted to receive a new and exciting donation to its collections in the autumn of last year.

Common to most archives, we are always looking to grow our collections and never stop learning about the history of the co-operative movement, so we can pass this information on to our researchers and museum visitors.

A few days after accepting the items, two unassuming but well-preserved bound volumes arrived at our offices in Manchester. The scrapbooks belonged to George Healey (1817-1899) who was one of the last surviving members of the 28 Rochdale Pioneers.

Healey was a silk manufacturer by profession but also had an interest in the social movements of the time.

The scrapbooks were donated to the Archive by a member of the public. The Archive already holds related materials, including letters from Healey and a handwritten account of his journey from Rochdale to New York in the 1830s, as well as Healey's corrections and notes on the first history

of the Pioneers written by George Jacob Holyoake in 1859 (who was also a personal friend of Healey).

The scrapbooks contain items that range in date from the 1850s to the 1890s and contain letters from key figures of the time such as John Bright, Richard Cobden and the leader of the Italian social movement, Giuseppe Garibaldi. Evidence in the scrapbooks suggests that Healey was involved in the Italian co-operative movement and the efforts of the UK movement to assist Garibaldi. Closer to home, he took an active role in his local Rochdale community, serving as a local councillor and alderman.

The scrapbooks contain items that have never before been seen by Heritage Trust staff, including invitations to the opening of Rochdale Town Hall and Rochdale Infirmary and an image of Healey himself as he appeared in an article written by an Italian newspaper. This was a particularly interesting find, as there are few photographs of the Pioneers that still survive.

The books provide a fascinating window into the life of someone who helped to begin the modern co-operative movement. Without these items being preserved there would be little evidence of Healey's life and his part in shaping a global movement.

Interestingly, the scrapbook contains a newspaper clipping containing a letter disputing that Healey had been one of the original 28 men who set up the

Rochdale Pioneers Co-operative Society. The writer claims to have known Healey. However, subsequent articles disprove the writer's assertion, including a letter written to the *Co-operative News* in Healey's defence by George Jacob Holyoake.

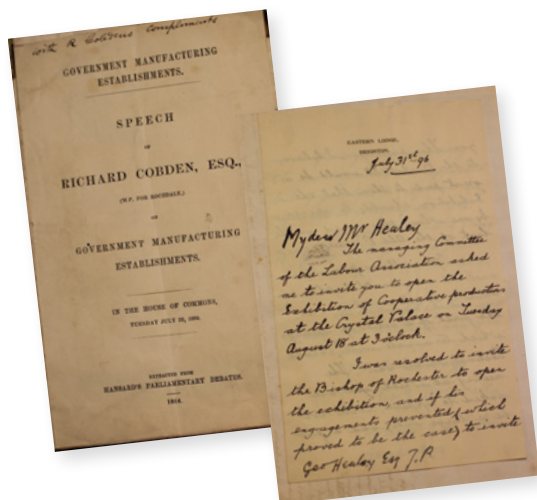
Healey eventually left Rochdale in 1864 to live firstly at Sedbergh in Yorkshire then Bowness, Windemere where he lived for the rest of his life.



The Co-operative Heritage Trust Archive is based in central Manchester. We are open to the public Tuesday-Friday 10-4.30 by appointment.

If you are interested in donating any archive materials, please use the contact details below.

Email: [archive@heritagetrust.coop](mailto:archive@heritagetrust.coop)  
Telephone: 0161 214 0861



# Do you have the right Will for you and your family?

So you've made a Will (or are thinking about making a Will), but do you fully understand what level of protection it can offer the family home? Even if you have a Will in place, without the right advice, your home could still end up in the wrong hands after you die.

Not all Wills are the same, and different Wills protect assets in different ways. This is why it's important to understand how your Will works, so you can effectively protect your wealth for the next generation.

## Leaving your home to your spouse? Protect it

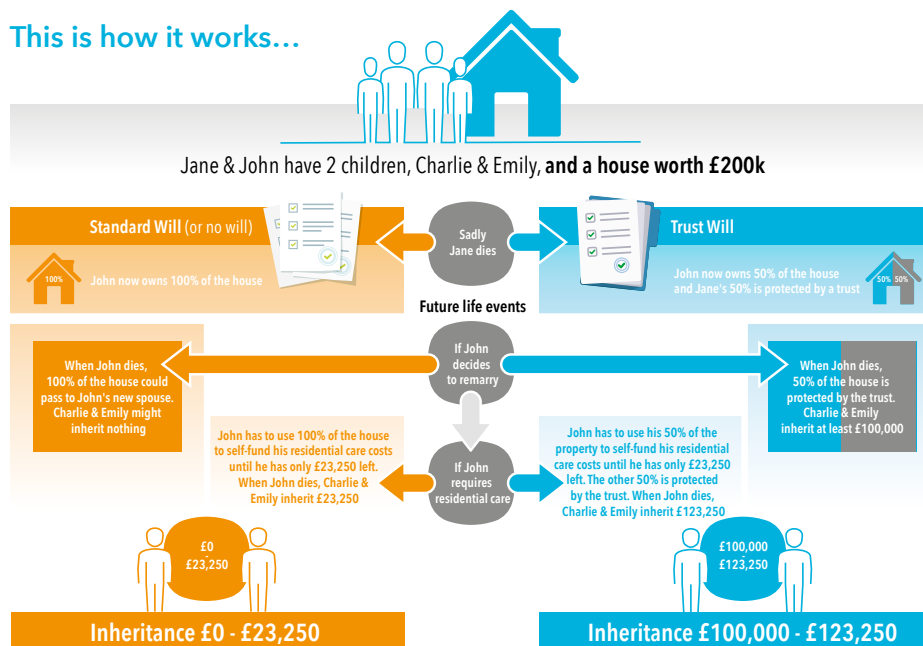
If you are married, in a committed relationship or own a property jointly with someone else, it's likely that you'll want to leave your share of the property to this person when you die. Often this is done on the understanding that the property will then be passed onto an agreed set of beneficiaries, such as your children, when the other person dies.

But if you die without a Will - or if you have a standard Will leaving everything to your spouse or partner - your share of the property (or the value of it) might never reach your children.

This is because after you die, your spouse or partner will own 100% of the house. So if they require care in the future, the local authority may take the whole property into account when assessing their personal finances. It also means that if they remarry, the Will they wrote with you is automatically revoked and the property could pass to their new spouse when they die.

With Trust Wills, however, it's possible to protect your share of the home (or its value) from these threats, leaving significantly more for your children to inherit.

## This is how it works...



So, as you can see, in the case of Jane and John, putting in place Trust Wills instead of a standard Will could make a significant difference to their children's financial future.

As an *Evergreen* reader, you can benefit from a 15% discount on our telephone and online Will services. Simply quote 'Evergreen' when booking your Will-writing appointment. (This discount does not apply to our home visit service.)

**15% discount**  
until 30 June 2020

The discount of 15% will be applied once per sale. Offer only available to permanent residents of England & Wales. This offer cannot be used in conjunction with any other discount offer. We always conduct checks for conflicts of interest before offering legal advice. Terms and conditions apply. Co-op Legal Services is a trading name of Co-operative Legal Services Limited. We're registered under Company Number 05671209. Our registered office is 1 Angel Square, Manchester M60 0AG and we're regulated by the Solicitors Regulation Authority (567391).



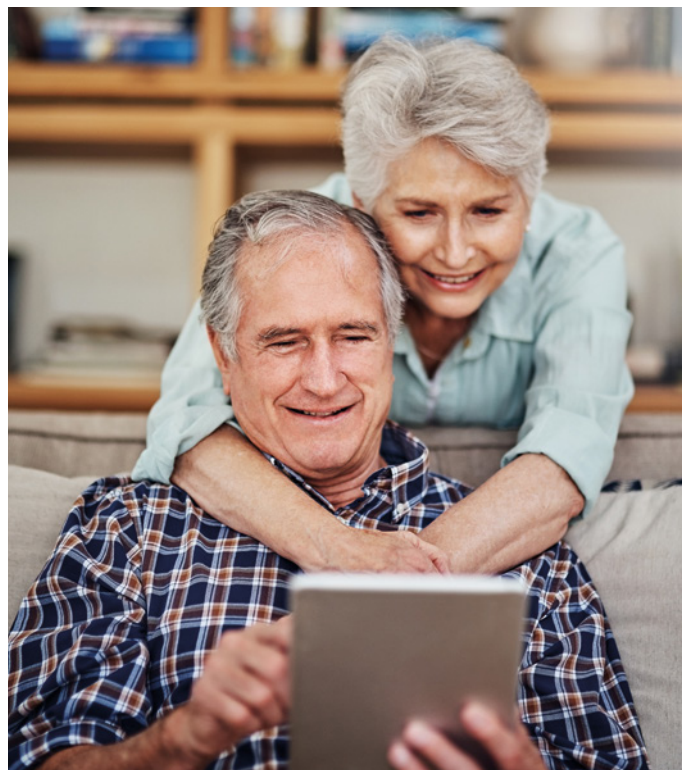
## How does a Trust Will work?

In this example, the Trust Wills work by placing Jane's share of the property into a Trust. This means that John will not own 100% of the property when Jane dies, but instead he will only own his 50% share. The terms of the Trust can permit John to continue living in Jane's share of the home for the rest of his life. So practically, it's very similar to John inheriting it outright, in that John gets to enjoy living in the property even though he doesn't technically own the whole property.

This means that John can keep his home and continue to live there, but Jane's 50% share of the property will be ring-fenced and protected in the Trust. Jane's 50% share will not be taken into account if John is financially assessed by the local authority for care fees and if John remarries, Jane's share will still be protected for her ultimate beneficiaries.

So when John eventually dies, the Trust will be distributed in line with the terms of Jane's Will. In this example, Jane has chosen to leave her share to the two children. John is, of course, free to leave his share of the property to whomever he chooses, but he cannot direct where the Trust assets go as this has already been predetermined in the Trust from Jane's Will.

John could also have made a Trust Will himself, which would have dealt with the family home in exactly the same way if he had died before Jane.



## Making your Will with the Co-op

With many types of Will available, we would always recommend that you speak to a Will-writing specialist to establish which option is best for you.

At Co-op Legal Services, we offer three Will-writing services, offering different levels of support:

- Our **online Will service** is perfect if you have a good idea of how you want to distribute your estate but would still benefit from some help and guidance. You can start making your Will online at [wills.coop.co.uk/wills](https://wills.coop.co.uk/wills)
- With our **telephone Will service**, a specialist Will writer will discuss your needs and make recommendations based on your circumstances. They can then draft a Will that's specifically tailored to your needs. Call us on 0330 606 9422 to arrange a telephone appointment.
- Our **home visit Will service** is perfect if you want a comprehensive face-to-face conversation with a Co-op Estate Planning Consultant. We can visit you at home (within England and Wales) to discuss your circumstances and explain your options. Once you've reached a decision, we'll work with you to get everything in place. Call us on 0330 606 9422 to arrange a home consultation.

Once we have drafted your Will, we can store this securely for you, free of charge, for the rest of your life.

# Women of substance

To celebrate Women's Day on 8 March, we met some of the inspiring women transforming the world of Co-op...

**E**ver wondered what International Women's Day really means? We spoke to some of the women who are at the heart of Co-op to see why this day should be marked in everyone's diary.

From Sarah Wakefield who flies the flag for Fairtrade, impacting communities around the globe, to Jo Whitfield, Britain's first ever female food retailer CEO and founder of The Grocery Girls – an initiative that helps empower women into senior leadership roles within the world of groceries –

we meet just a handful of women at the top of their game and integral to changing the lives of others.

Here, they talk to us about the importance of mentorship for the next generation of women, personal achievements and why we all have a role in creating gender equality.

## The game-changer

**Sarah Wakefield is Co-op's sustainable sourcing and Fairtrade manager. She ensures ingredients are sourced with care for people and the planet.**



**International Women's Day is...** a chance to take stock of what's going on for women all over the world, in our businesses and communities, and to ask questions like where do we want to be, why do we still have inequality, and what can we do to improve it?



Sarah (centre) with cocoa farmers on the Ivory Coast.

**Fairtrade standards are designed to improve gender inequality.**

**Fairtrade helps to empower women...** Its standards are designed to improve gender inequality and increase female participation. For example, when we visited Fintea Growers Union in Kenya (Fintea is one of our tea partners), we heard from women who were part of a Fairtrade committee. One woman told us that, because of the confidence she'd gained from being part of the committee, she was able to take over running the family tea farm when her husband died. In the past, the job may have gone to a male relative, but this way the woman was able to remain independent and provide for herself and her children.

**One of the best parts of my role is...** seeing the impact I can have on how a business is run. We've had a very positive relationship with Fintea, for instance, and helped establish them as a co-operative union in 2012. During our visit there, when we walked into the office, the first thing I saw was a photo of our head office in Manchester. It was incredibly moving, as we have pictures of Fairtrade producers in our offices too. To see how the connection goes both ways gave me goosebumps.

**The most inspiring woman I've met in my career is...**

Anne-Marie, who runs the Women's School of Leadership on the Ivory Coast (see page 15). She used to have low self-esteem, but a mentor told her, 'You have potential, you're good enough, you can make a difference.' Anne-Marie is now empowering women in other communities the same way. She's a real force of nature and I've learnt so much from her about lifting people up.



## The linchpin

Sam Teare is Co-op's store manager in Oswestry, and a local volunteer. She's worked with Co-op since 2002



Whether it's in her role as store manager, or volunteering at a local support group, Sam is proud to support the Oswestry community.

### International Women's Day...

is an opportunity to think of all those great women who have inspired or touched our lives, and to contemplate how we can do better for women – like my daughters – in the future.

**The most inspiring woman in my career is...** area manager Lucy Crane. She started at Co-op aged 24 and has gradually worked her way up; Lucy taught me that I was capable of doing the same.

Over the last few years, she's believed in me and supported me on my journey to store manager. I really admire how Lucy dedicates time to ensure everyone in the team is supported and given the opportunity to grow to their full potential. I owe a lot to her.

**I've worked for Co-op...** for 18 years now! I was always determined to become a store manager one day; I worked my way up from customer team member.

**The best part of my job is...** the sense of community I feel with customers, my team and the wider local causes supported by the Co-op Membership scheme. I volunteer every week with my local dementia group, Connect For Life – it's really touched my heart and I feel very grateful that I'm able to work with the service users and their families, with support from Co-op. It amazes me to be surrounded by so many inspiring people.

## The trailblazer

Jo Whitfield is Co-op chief executive, food, and the first female CEO of a British food retailer.



Jo was winner of the 2019 Veuve Clicquot Business Woman Award.

### International Women's Day is...

really important. The theme this year is #EachforEqual – it's all about how we're responsible for our individual thoughts and actions, and how, collectively, we can make real change.

### I'm an ambassador for...

Girls Out Loud, an organisation that aims to support and inspire teenage girls in the UK.

My proudest moment was being a 'Big Sister' to some of the 'Little Sisters' in the organisation's mentoring programme. The experience and knowledge that I gained from having sessions with them was unbelievably valuable to me. It reminded me just how clever and curious young people can be.

**I'm really passionate about...** supporting women at all levels to help them achieve their dreams, so I think it's vital to mark International Women's Day each year. Together, we can create a gender-equal world.

**I recently launched The Grocery Girls...** a non-profit network focused on empowering women into senior leadership in the grocery industry. Over the past 18 months, the community has grown to nearly 1,000 members, who then go on to share their experiences at events and online.

## Empowering women around the world

**The Women's School of Leadership is helping to shape future generation of cocoa farmers on the Ivory Coast. Here's how...**

As Co-op continues to support Fairtrade producers the world over, we have committed to providing a second year of funding for the Women's School of Leadership on the Ivory Coast.

The school is currently training women from seven groups of farmers in the area, enabling them to build their skill sets and future-proof themselves in the cocoa industry. The students will learn business skills such as managing resources, decision-making and leadership, so that they can go on to take up more important roles in their farming organisations and communities.

With continued funding for initiatives such as the school, we can empower Fairtrade farmers with more opportunities, and ultimately make a huge change.





# Ease into Easter

*Make the menu one to remember this bank holiday with a spectacular but stress-free Sunday lunch (that doesn't rely on a meat centrepiece), and a simple but delicious fish dish for Good Friday*

## IN THE DIARY

Easter break,  
10-13 April

### SARTU DI RISO

### CAPER ROAST POTATOES

### SCRUNCHED KALE SALAD

[drinkaware.co.uk](https://drinkaware.co.uk) for the facts Please drink responsibly





**POTATO  
DAUPHINOISE  
TARTS**



**VEGAN SPIRAL  
TART**

**SPRING  
VEGGIES WITH  
TAPENADE  
CRUMB**



## CAPER ROAST POTATOES

A tasty twist for your roasties

Feeds 6 • Ready in 50 mins  

1kg Co-op British white potatoes, unpeeled, cut into 2cm chunks  
2 tbsp Co-op olive oil  
50g Co-op unsalted butter, cubed  
2 tbsp Co-op white wine vinegar  
3 tbsp drained jarred capers, chopped  
½ small onion, finely chopped  
½ x 25g pack flat leaf parsley, chopped

1 Preheat the oven to 200°C/fan 180°C/ Gas 6. On a large baking tray, toss the potato chunks with the oil and season. Spread in an even layer and roast for 30 mins, tossing halfway through.  
2 Add the butter, vinegar, capers and onion, tossing again. Return to the oven for 10-12 mins more, until the potatoes are golden and tender. Serve scattered with the chopped parsley.

Approx per serving


Energy	Fat	Saturates	Sugars	Salt
976kJ 233kcal	12.0g	5.0g	1.7g	0.54g
12%	Med 17%	Med 25%	Low 2%	Low 9%

% of an adult's reference intake. Carbohydrates per serving: 27g



## VEGAN SPIRAL TART

Once you've prepped the veg, this showstopper is simple

Feeds 8 • Ready in 2 hours, plus resting 

375g pack Co-op ready-rolled shortcrust pastry  
2 tbsp Co-op olive oil  
1 tbsp maple syrup  
1 tbsp Co-op cider vinegar or white wine vinegar  
4 garlic cloves, finely crushed  
1 tsp chilli flakes  
2 carrots  
2 large Co-op British courgettes, halved lengthways  
2 aubergines, halved lengthways  
400g sweet potatoes, peeled and cut into 2cm chunks  
8 spring onions, finely sliced

1 Preheat the oven to 180°C/fan 160°C/ Gas 4. Use the pastry to line a 22-23cm diameter, 3-4cm deep, loose-bottomed fluted tart tin, leaving some overhang.  
2 Transfer to a baking tray, then prick the base with a fork. Line with baking paper and baking beans, then bake for 25 mins, until the edges are golden. Remove the paper and beans and cook for 10-15 mins, until the base is light golden. Trim and discard the overhanging pastry.  
3 While the pastry is cooking, mix the olive oil, maple syrup, vinegar, garlic and chilli flakes in a large bowl. Use a vegetable peeler to cut long strips from the carrots, courgettes and aubergines. Add them to the bowl, season and toss together.  
4 Put the sweet potato in a saucepan of cold water and bring to the boil. Cook for 10-12 mins, until tender. Drain, then mash until smooth. Stir in the spring onion and season, then spread into the pastry case.  
5 Starting from the centre of the tart, add alternating strips of veg in a spiral shape, working your way to the outside edge until the case is filled. Spoon over any leftover oil mixture and bake for 1 hour, until the veg is tender. Leave to rest for at least 10 mins before serving.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1299kJ 311kcal	17.5g	5.9g	8.8g	0.22g
16%	Med 25%	Med 30%	Low 10%	Low 4%

% of an adult's reference intake. Carbohydrates per serving: 33g



## Raise a glass

Serve the multi-award-winning **Co-op Irresistible Valley Pinot Noir** lightly chilled for something a little different with your lunch.





## Raise a glass

Velvet-smooth, with notes of vanilla and dark fruit, **Co-op Irresistible Montepulciano d'Abruzzo** is a fine example of this renowned Italian red.



## SARTU DI RISO

Be inspired by this Italian risotto cake

Feeds 12 • Ready in 2 hours 20 mins, plus resting and cooling

- 4 tbsp Co-op olive oil
- 2 x 200g packs Co-op chestnut mushrooms, quartered
- 100g Co-op dried red split lentils, rinsed well
- 2 onions, finely chopped
- 1 large carrot, diced
- 2 Co-op celery stalks, finely chopped
- 2 Co-op British courgettes, diced
- 6 garlic cloves, crushed
- 2 x 400g cans Co-op peeled plum tomatoes
- 2 x 25g packs basil
- 2 tbsp Co-op reduced salt light soy sauce

### FOR THE RICE

- 30g Co-op unsalted butter, chopped, plus extra for greasing
- 75g breadcrumbs
- 500g Co-op risotto rice
- 1 litre vegetable stock, made with 2 stock cubes
- 100g Co-op Parmesan wedge (or vegetarian alternative), finely grated, plus extra to serve
- 2 Co-op British free-range eggs, beaten

**1** Start with the filling: heat 3 tbsp of the olive oil in a large, heavy pan over a high heat. Fry the mushrooms for 12-15 mins, then remove with a slotted spoon. Add the lentils, onion, carrot, celery and courgette, cover and cook over a medium heat for 5 mins. Remove the lid and cook for 10-12 mins, until softened.

**2** Stir in the garlic and tomatoes – half-fill each can with water and add that too. Stir in the basil, reserving a little to garnish, along with the mushrooms and soy. Season and simmer, stirring often, until thickened. Discard the basil.

**3** Grease a bundt tin (about 2.5 litres) with butter and coat with the breadcrumbs. Chill until needed. Put the rice in a pan with the stock. Bring to the boil, then cover and simmer for 15 mins, stirring halfway through. Remove the lid and leave for 10 mins to cool. Stir in the cheese and egg. Set aside.

**4** Preheat the oven to 200°C/fan 180°C/Gas 6. Spoon two-thirds of the rice into the tin and press into the sides. Spoon in the filling, then cover with the remaining rice. Sprinkle with any remaining crumbs and dot with the butter.

**5** Bake for 30-35 mins, until golden on top. Leave to rest for 10 mins, then turn out. Top with the extra cheese and the reserved basil.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1460kJ 347kcal	11.4g	4.2g	5.9g	1.10g
17%	Med 16%	Med 21%	Low 7%	Med 18%

% of an adult's reference intake. Carbohydrates per serving: 48g



## SCRUNCHED KALE SALAD

This robust salad is bursting with flavour and texture

Feeds 4 • Ready in 20 mins **V GF**

- 50g blanched hazelnuts
- 160g pack Co-op sliced kale, tough stalks discarded
- 1½ tbsp Co-op extra virgin olive oil
- Zest of 1 lemon, juice of ½
- 1 tsp Co-op Dijon mustard
- ½ tsp Co-op clear honey
- 2 Cox apples, sliced

**1** Preheat the oven to 200°C/fan 180°C/Gas 6. Spread the nuts out on a baking tray and bake for 8-10 mins, until golden.

**2** Meanwhile, massage the kale with a pinch of salt for a few minutes, to soften. Whisk the olive oil, lemon, mustard and honey together, then season. Toss with the kale and apple. Chop the nuts and scatter over to serve.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
712kJ 173kcal	14.1g	1.5g	7.5g	0.12g
9%	Med 20%	Low 7%	Med 8%	Low 2%

% of an adult's reference intake. Carbohydrates per serving: 8g





## POTATO DAUPHINOISE TARTS

These puff pastry tarts are a new way of enjoying a creamy classic

Feeds 8 ● Ready in 1 hour  
5 mins, plus resting **V**

375g pack Co-op ready-rolled puff pastry, cut into 4 rectangles  
1 Co-op British free-range egg  
180ml Co-op double cream, plus 1 tsp  
4 garlic cloves, crushed  
2 tsp dried thyme  
3 tbsp Co-op Greek-style natural yogurt  
2 Co-op Maris Piper potatoes, unpeeled, thinly sliced  
1 tbsp chopped flat leaf parsley

- 1 Preheat the oven to 200°C/fan 180°C/ Gas 6. Put the pastry pieces on a baking tray in a single layer. Score a 1cm border around each one and prick the middle with a fork. Beat the egg with the 1 tsp cream and brush over the edges. Bake for 12-15 mins, until golden.
- 2 Meanwhile, warm the remaining cream in a small pan with the garlic and thyme. Stir in the yogurt and season.
- 3 Press the centre of each pastry case inside the border, using the back of a spoon. Layer up the potato slices in the tart shells, then pour in the cream mixture. Bake for 25-30 mins, until the potato is golden and tender. Leave to sit for a few minutes, then scatter over the parsley. Cut each tart in half to serve.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1432kJ 344kcal	24.1g	13.8g	3.5g	0.33g
17%	High 34%	High 69%	Low 4%	Low 5%

% of an adult's reference intake. Carbohydrates per serving: 26g



## SPRING VEGGIES WITH TAPENADE CRUMB

Elevate green veg the easy way

Feeds 6 ● Ready in 25 mins

6 tbsp Co-op extra virgin olive oil  
2 garlic cloves, finely chopped  
4 Co-op anchovies in olive oil, drained  
1 tbsp drained jarred capers, chopped  
100g Co-op pitted black olives, chopped  
100g breadcrumbs  
170g pack fine green beans  
200g pack Tenderstem® broccoli  
120g pack Co-op trimmed mangetout  
2 tsp Co-op red wine vinegar  
1½ tsp Co-op Dijon mustard

- 1 Heat 4 tbsp of the oil in a frying pan over a medium-high heat. Fry the garlic and anchovies for 1-2 mins, until you have a paste. Add the capers, olives and breadcrumbs and cook, tossing often, for 12-15 mins. Season and set side.
- 2 Meanwhile, steam the fine green beans and broccoli for 5 mins, then add the mangetout and steam for a further 2-3 mins, until tender.
- 3 Whisk the remaining oil with the vinegar and mustard, then season. Toss with the steamed veggies and serve scattered with the tapenade crumb.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1056kJ 253kcal	18.8g	2.8g	2.7g	1.08g
13%	Med 27%	Med 14%	Low 3%	Med 18%

% of an adult's reference intake. Carbohydrates per serving: 15g

### TOP 'TABLESCAPING'

- Nothing welcomes guests more warmly than a beautiful table. Start with a crisp white cloth and a colourful runner in a springtime shade, such as blue or pink
- Add a few fun flourishes to your tablescape, from mini porcelain eggs to ornamental rabbits and chicks – they'll help set the scene
- Complete the look with a couple of displays of bright, seasonal flowers in vases of different heights and styles



# A very Good Friday!

*Take your cue from the Mediterranean, with a simple seafood special that tastes as good as it looks*



## GREEK STYLE COD STEW

Feeds 4 • Ready in 1 hour 5 mins **GF**

2 tbsp Co-op extra virgin olive oil, plus extra to serve  
1 large onion, finely sliced  
6 garlic cloves, finely sliced  
2 tsp dried oregano  
½ x 25g pack flat leaf parsley, stalks finely chopped, leaves roughly chopped  
500g cherry tomatoes, halved  
500g pack Co-op Irresistible Celandine baby potatoes, halved  
150g pack Co-op mixed olive trio, roughly chopped  
Zest of 1 lemon, juice of ½  
360g pack frozen Co-op Atlantic cod fillets  
80g Co-op Greek feta cheese, crumbled

**1** Heat the oil in a large, heavy pan. Cook the onion over a medium heat for 12-15 mins, until starting to caramelise. Stir in the garlic and fry for 2-3 mins, then add the oregano, parsley stalks and tomatoes. Turn up the heat and cook for 4-5 mins, until the tomatoes start to burst, scraping the pan base as you go.  
**2** Add the baby potatoes, along with 500ml cold water. Season well and bring to the boil, then simmer, partially covering the pan. Cook for about 20 mins, stirring occasionally, until the liquid has thickened and the potatoes are tender.

**3** Stir in the olives, most of the lemon zest and all the juice. Nestle the frozen cod into the stew, cover and bring to a simmer. Cook for 8-10 mins, until the cod is cooked and just starting to flake.  
**4** Top with the feta cheese, parsley leaves and the reserved lemon zest. Serve the stew at the table so your guests can help themselves.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1642kJ 392cal	20.1g	5.6g	7.8g	1.68g
20%	Med 29%	Low 28%	Low 9%	Med 28%

% of an adult's reference intake. Carbohydrates per serving: 27g



## Raise a glass

Full of clean, aromatic flavours, **Co-op Irresistible Explorer's Sauvignon Blanc** from New Zealand is a fantastic match for white fish.



# Support for as long as you need us

Bereavement is one of the biggest triggers leading to isolation and loneliness in the UK.\*

That's why bereavement support is important to us at Co-op Funeralcare. We support people dealing with grief every day.

## No one should go through bereavement alone

A bereavement is never easy to bear. So it's good to know that when you need advice and care, there are local people who can help guide you step by step.

At Co-op Funeralcare, we've been caring for the needs of families for over 100 years and it doesn't stop after the funeral. We're here to support you for as long as you need us afterwards, helping you through bereavement.

### Bereavement Groups

We're home to over 90 bereavement groups across the UK. These groups provide a safe environment for people to talk openly about how they're feeling and create opportunities to make new friends with others experiencing loss. Our bereavement groups play an essential part in the communities they serve.

### Bereavement Books

We're proud to support Brake's "Someone Has Died Suddenly" children's books and adult guides.

The books are available (free of charge) across all our funeral homes and are designed to help children understand death, what happens when someone dies, and the emotions they may be feeling.

We helped Julia Samuel (Co-Founder Patron of Child Bereavement UK) reach more people in need, through her book "Grief Works". We funded the distribution of 1000 copies of her book to local communities and shared a host of blogs, all to help people cope and deal with grief.

### Bereavement Notification Service

For support with some of the more practical things following the loss of a loved one, we offer a free bereavement notification service through Co-op Legal Services^ to all our families and clients. We can help you with:

- Notifying financial institutions
- Stopping unwanted mail
- Managing social media accounts
- Notifying insurance providers
- Initial identification of family law issues
- Initial inquest guidance

### Youth bereavement

We're working in partnership with Co-op's charity, the Co-op Foundation, and the **#iwill Fund** to help young people going through bereavement. We'll fund projects where young people can support each other and advocate for better help from places like schools and colleges. Read more at [www.coopfoundation.org.uk](http://www.coopfoundation.org.uk)





It's what we do



For more information visit  
[coop.co.uk/bereavementsupport](https://coop.co.uk/bereavementsupport)



Visit your local **Co-op Funeralcare**  
You can find your nearest Funeral Home  
online or by calling us

<sup>^</sup> The Co-op Bereavement Notification and Advice Service is provided by Co-op Legal Services. Co-op Legal Services is a trading name of Co-operative Legal Services Ltd which is authorised and regulated by the Solicitors Regulation Authority. All paid-for legal advice will be subject to our terms and conditions.

\* Based on Co-op's 'Trapped in a bubble' report 2015, conducted by Kantar Public on behalf of The Co-op and British Red Cross.

# Win a Mavala beauty bundle worth over £150!

**Win**  
Over £150  
worth of beauty  
products

Leading natural nailcare and Swiss skincare brand, Mavala, is giving one lucky reader a skincare and nail bundle.



Created in 1958 by Madelaine Van Landeghem and with the introduction of Scientifique Nail Hardener which remains one of its best-selling products to date, Mavala is available globally in over 100 countries, with stockists ranging from small independent salons to large department stores.

Over the years, Mavala has become synonymous with quality, thanks to its specific and effective professional standard and world-leading products. The results-driven range includes nails, hands, feet, face and make-up, all manufactured in the company's Geneva factories.

With skincare products infused with Pure Alpine Water, sourced over 1,800m high up in the Swiss Alps, the ingredients are of the highest Swiss quality and pollution free.



Included with the prize bundle (worth over £150) is a range of Mavala's skincare favourites to try, from the Aqua Plus Multi-Moisturising Sleeping Mask to the Skin Vitality range offering a renewed and luminous complexion.

The winner will also receive a range of nailcare products, including the 002 protective base coat, signature Red Diamond Mini Colour, Colorfix Topcoat and Cuticle Oil.

## How to win

To enter, simply answer this easy question and send your answer, together with your name, address and telephone number to:

Pensioner Welfare Team  
Co-op Pensions Department  
Dept. 10406  
1 Angel Square  
Manchester M60 0AG  
Email: [evergreen@coop.co.uk](mailto:evergreen@coop.co.uk)

**What milestone anniversary did the co-operative movement recently celebrate? (Clue - see page 7.)**

The closing date is 12 June 2020. The winner will be selected at random from all the correct entries received.



# Working together to make our communities safer

Co-op Insurance started over 150 years ago when a group of co-operators lost all their stock in a fire. At the time, the local Co-ops all clubbed together to help them get the business back up and running. This got them thinking about how they could protect their businesses and communities and Co-op Insurance was formed.

Since then, we've helped people protect what matters most to them and worked hard to make communities safer. One of the ways we've done this is through partnerships with organisations. Over the last two years, we've partnered with Neighbourhood Watch. We're aiming to help make our communities safer and better places to live by supporting individuals and communities to be more connected, active and safe.



Nilesch Chohan

For more information about joining or setting up a Neighbourhood Watch scheme, visit: [ourwatch.org.uk](https://ourwatch.org.uk)



Our partnership with Neighbourhood Watch helps us achieve this because:

- We know that active neighbourhoods, where people talk to their neighbours, check in on them and keep a look out for each other are far less likely to be a target for crime.
- Figures show that in areas where a Neighbourhood Watch scheme is in place, there is an average reduction in crime of 11%.
- Neighbourhood Watch has a vision of a society where neighbours come together, to make sure that fewer people feel afraid, vulnerable or isolated.

We've already taken a number of steps to achieve this including:

- We've helped Neighbourhood Watch to support their 99,000 co-ordinators who cover over 2.3 million households across England and Wales.
- We've worked with Neighbourhood Watch and the police force to give advice on home security to Co-op Food customers in Leicestershire.
- In 2019 we crowned our second 'Neighbour of the Year'. Co-op and Neighbourhood Watch members nominated their star neighbours for the award. Nilesch Chohan from Headingley, Leeds has been crowned this year's Neighbour of the Year, thanks to his dedication to bringing his neighbours together.

# TIME TO

# CELEBRATE



## Happy 100th birthday, Bob!

Dronfield resident of 40 years, Bob Stopford-Taylor was born in Sheffield in November, growing up in Norton Hammer.

Whilst a teenager, he met his wife, Joyce in Meersbrook Park.

Leaving school at 14, he commenced work for Sheffield & Ecclesall Co-operative Society in the grocery department, with whom he enjoyed a career until his retirement. He enlisted at the start of World War 2, serving in the Western Desert - Tobruk and El Alamein, with the Desert Rats, and later Italy.

At the end of the war, he returned home to marry his sweetheart Joyce, who had waited patiently for his return - despite having been informed of him being missing in action in June 1942.

Denied a honeymoon, due to being despatched to Norway only days after his wedding, they raised a family of three daughters and remained happily married for 57 years, until Joyce's passing in 2003.



Bob celebrated his special birthday with a family party including, amongst others, his three daughters, five grandchildren and seven great-grandchildren. He also received a card from the Queen, was surprised when shopping in Aldi with a card and gift from the store's staff (thanks to his mischievous friends Wendy and Jean) and another party was held by his local residents' association, where he was informed that a magnolia bush would be planted in his honour.

## 100TH Birthday

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

Mrs M Ridgway

Mr R E Stopford-Taylor

Mrs K M Peters

Mrs V Burton

Miss B Dorr

Mr T Best

Mrs S M Page

Mrs J J Scott

Mrs E E Smith

Miss N Malloney

Mrs R E Jones

Mrs M Milloy

Mrs D E Hillier

Mrs B Broughton

Mrs M A Gordon

## Anniversaries



Congratulations to Pat and Clifton Baglow, who celebrated their Diamond Wedding Anniversary in October 2019 with their family and friends at the Carlyon Bay Hotel, St Austell.

They both worked for the St Columb Road & District Co-operative Society and later Clifton worked for the CIS and was the South West & South Wales Area Council Chairman from 1983 until he retired in 1994. Clifton's total service was 41 years.

Congratulations to Frances and Jim Pilling, who celebrated their Sapphire Wedding Anniversary on 30 November 2019. Frances and Jim celebrated their special day whilst cruising the Mediterranean.







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



# Photos from the REAs Snapped

1. Manchester
2. Manchester
3. Nottingham
4. Nottingham
5. South Yorkshire and North Midlands
6. South Yorkshire and North Midlands



## CONTACT YOUR REA

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Tel 020 8804 8716

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

Lowestoft  
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Manchester  
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North Eastern  
Secretary Mrs Lydia Humphrey  
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South Yorkshire & North Midlands  
Secretary Clive Swallow  
Tel 0114 246 4235  
or Roy Rich Tel 01709 863514

# The nation's biggest celebration of older people

Silver Sunday is an annual day of free and fun activities for older people, which aims to bring people together to help tackle loneliness.

Now in its ninth year, Silver Sunday takes place every October and celebrates the value and knowledge which older people contribute to our communities. Everyone is welcome to take part – whether that's organising an event, spreading the word, attending an activity or simply doing something kind for an older neighbour.

In 2019 more than 1,200 Silver Sunday events took place across the country, including walking football, art classes, tea parties, dances, tai chi, boat rides and cultural experiences. To find out which events are happening in your local area, you can search their online map at [silversunday.org.uk](https://silversunday.org.uk) a little closer to the time.

Hosting your own Silver Sunday activity is also a great way to get involved. Events can be big or small, for example,



'Everyone is welcome to take part – whether that's organising an event, spreading the word, attending an activity or simply doing something kind for an older neighbour.'

a Tea Dance in your local town hall, or simply doing something kind for an elderly relative. It doesn't matter what type of activity you host – as long as it is fun, free and sociable.

Silver Sunday is a fantastic way to bring generations and communities together. If you are thinking of organising an event, try getting in touch with local youth groups such as the Scouts

(who have launched a special Silver Sunday badge), schools or Volunteer Cadets to see if they could help out on the day. You could also try contacting local entertainers and supermarkets to see if they would be able to offer their support.

Alternatively, if you already organise activities for older people you could simply add a 'Silver Sunday twist' to your scheduled October events – so your monthly health walk in the park or weekly Sunday lunch could have a Silver Sunday theme, or you could bake a special Silver Sunday cake.

This year Silver Sunday takes place on **Sunday, 4 October**.

To find out how you can take part please telephone 07890 380 238, email [info@silversunday.org.uk](mailto:info@silversunday.org.uk) or go to [silversunday.org.uk](https://silversunday.org.uk).



# Volunteer for St John Ambulance

You might have seen St John Ambulance volunteers in their unmistakable green and black uniforms providing first aid at a wide range of events across the nation, but volunteering for St John is so much more than just that.

If the thought of providing first aid on a patient makes you squeamish, then some of the other roles that you could do include training the next generation of life savers, fundraising for vital equipment or raising awareness of the importance of first aid in your local area.

St John's traditional model of volunteering has served the charity and our communities very well for many decades, but we are developing new ideas aimed at enabling many more people to be part of our organisation.

St John people range from children to pensioners, including everyone from



office workers and checkout operators to doctors and nurses. Anyone can bring something to St John and give something back to their communities, whatever their skills.

Volunteering benefits communities as well as giving individuals greater self-esteem, an opportunity to meet new people and learn life-saving skills.

We want the number of St John people to grow and include volunteers who can give just a few hours of time, alongside those who devote many hundreds of hours to our amazing cause, every year.

Volunteers are St John's lifeblood. We would not exist without them and we are proud to be a volunteer-led charity. Whatever you enjoy doing and however much time you can commit, there's a volunteer role for you.

St John Ambulance is the charity that steps forward in the moments that matter to save lives and support communities. We've saved lives and relieved suffering for over 140 years, and – with your support – will do so for decades to come.



# It's never too late to take up *fishing*



by David Brookes, Communications Manager, Angling Trust

Most anglers can remember the first fish they caught. For me it was on my local canal. I was quietly congratulating myself on a near-perfect cast to the opposite bank when the red tip of my peacock quill float slipped gently under the water to signal a fish had taken my bait.

A few moments later I had my first fish – a roach of around 10 ounces. It wasn't the prettiest of fish though. With some scales missing and a ragged fin, it looked like the poor thing had crossed paths with something much bigger, yet I can still picture it more than 50 years later.

I began fishing as a boy and was lucky to have family who shared the passion. Many a Sunday morning we'd head off with fishing reel and rod, sandwiches and flask of tea to the Midland Red bus that would take us on another fishing adventure.

But fishing is one of those sports you can enjoy at any age – and with its many health and wellbeing benefits, it's no surprise that people take up fishing later in their lives. Indeed, the government recognised this last year when it published its National Angling Strategy, 'Angling for Good', which listed among its objectives getting more people to be physically active outdoors and connected to nature through angling, and also involving them more in environmental improvement projects.

## What type of fishing is on offer in the UK?

There are three main types of fishing – coarse, game and sea.

**Coarse fishing** is the most popular type of angling and involves trying to catch fish in rivers, lakes, canals and ponds. There are around 25 species of coarse fish commonly fished for in the UK, but the most popular targets for anglers are carp, barbel, pike, perch, roach, rudd, bream, tench, dace, chub, eels, zander and catfish. Nearly every coarse-fishing venue will not allow you to take fish away with you and you must return the fish you catch safely to the water. If you want to catch fish to eat, then it is better to try sea or game fishing.

**Game fishing** is the second most widespread type of freshwater angling in the UK and the most popular targets are trout, sea trout and salmon. Fish can be taken for food if the fishery owner or venue allows.

**Sea fishing** is generally split between shore and boat fishing, although fishing from kayaks just off-shore has become increasingly popular in recent years. The UK's coastline provides some of the best opportunities for sea angling to be found anywhere in the world, with a huge variety of habitats and species that offer sea-fishing action all year round.





## How do I get started?

The Get Fishing campaign at [getfishing.org.uk](https://getfishing.org.uk) is run by the Angling Trust and funded by the Environment Agency and Sport England to get more people to go fishing, more often.

As part of this, angling clubs, fisheries and other organisations run taster sessions which give beginners of all ages and abilities the opportunity to try fishing for the first time or to return to angling after a break.

Most of these sessions are free or very low cost and include the use of tackle, bait and a fishing licence for the day. After that, all you'll need is some low-cost tackle, a fishing licence and a day ticket or club membership to access some fishing venues. Find an event at [getfishing.org.uk](https://getfishing.org.uk)

## Ask at your local tackle shop

Your local fishing-tackle shop will be able to give you advice about what tackle you will need to get into fishing. Some expert anglers might spend hundreds of pounds on rods and reels, but you could buy a basic fishing setup for about £25. The key to getting started is to keep things simple and try and get a friend or family member who has been fishing before to show you how to begin.



## Join an angling club

Joining a local angling club is a great way to learn how to fish and to get access to fishing venues near to you. A lot of fishing clubs will arrange fishing sessions for new or young anglers.

You can find angling clubs near you at [fishinginfo.co.uk](https://fishinginfo.co.uk)

The website also enables you to search for places to fish, tackle shops, coaches and river levels.

## Don't forget to buy a fishing licence

You need to have a fishing licence to go fishing in rivers, canals, lakes, pools and streams in England. You can buy your fishing licence from the Environment Agency at [gov.uk/fishing-licences](https://gov.uk/fishing-licences)



### Special offer for Evergreen readers

Join the Angling Trust and support our work - and we'll give you your money back to spend on tackle! Membership costs £29 (Adult) or £25 (Senior Citizen). You'll receive a £29 voucher to spend on fishing tackle at Fishing Megastore, the online store of Glasgow Angling Centre. Just type in the code 'GR20' when prompted. Join at [joinanglingtrust.net](https://joinanglingtrust.net)



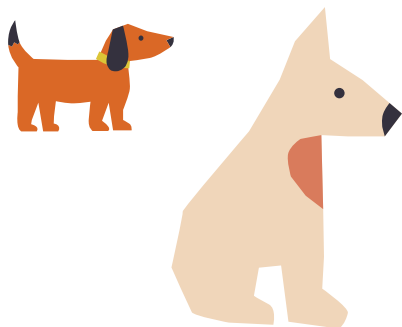




# Could you help **rescue dogs** find their **furry-tail ending**?

---

Founded in 1891, Dogs Trust is now the UK's largest dog welfare charity, finding homes for around 15,000 rescue dogs every year - which it couldn't do without the help of the dog-loving public.



**F**rom people wanting to welcome a dog into their life, volunteer at the charity's rehoming centres, become a volunteer foster carer or help at events, the charity wouldn't be able to do what it does without the year-round support of the public.

Dogs Trust has 21 rehoming centres from London to Glasgow, Merseyside to Darlington and Shrewsbury to Ilfracombe, where approximately 1,800

dogs of all ages, shapes and sizes are cared for every day of the year until they have found new loving homes.

## **Become a doggie foster carer**

Caring for so many dogs 365 days of the year is a huge task and every centre relies on volunteers to help out. Volunteers can choose what they would like to do, from walking dogs and cleaning kennels to helping on reception or making sure tonnes of bedding gets washed every week!



But the charity has another way people can volunteer and that's by becoming foster carers, providing temporary homes for dogs who aren't best suited to kennel life.

Tracey Hill is co-ordinator of the Home from Home foster scheme at Dogs Trust Manchester.

She says: 'Some dogs aren't suited to kennel life and may find the experience stressful. Having volunteer foster carers who can make sure these dogs have home comforts and all the one-to-one TLC they need whilst they wait for a new home, is wonderful. It also frees up kennel space in our rehoming centres which means we can care for more dogs in need.'

'Very young or old dogs, dogs who may have a few health issues that we need to investigate or sensitive dogs who may not like the hustle and bustle of kennels all benefit from being in a foster home. Dogs Trust provides all equipment, food, support and advice, and people don't have to foster all year round; they can do it when it suits them. So, if anyone wants to make a difference to a dog's life, please get in touch!'

Dogs find themselves without a home for a variety of reasons. Of course, some are found as strays, but many come into



Margaret Millar with her latest foster dog, 11-year-old Yorkshire Terrier, Jack.

Dogs Trust due to a change in family circumstances, from owners moving into rented accommodation or care homes where the dog can't go with them, to a change in financial circumstances and illness or death of an owner.

### Caring for dogs when an owner dies

Dogs Trust offers a free service, the Canine Care Card, that means owners don't have to worry about what will happen to their dog if they were to die, as it guarantees their dog will be taken care of. That's exactly what

happened when 10-year-old Frank's owner passed away.

Lee Pogson, Supporter Relations Officer at Dogs Trust Shrewsbury, says: 'Sadly, Frank's owner passed away but they had a Canine Care Card, so we collected Frank straight away and cared for him here at the centre. He now has a wonderful home with John Brindley (pictured below), who was looking for a canine companion after his wife passed away. They have both made a huge difference to each other's lives, which is wonderful.'



If you are a dog-lover and are interested in adopting a dog, volunteering or supporting the charity in any other way, such as sponsoring a dog, please go to [dogstrust.org.uk](https://dogstrust.org.uk)

If you would like to volunteer or sign up for a Canine Care Card, please contact your local rehoming centre, details for which are on the website or phone **0303 003 0000**.



# Claiming back tax on PPI interest

**'Oh no!' I hear you cry, 'not PPI again!' We've all spent years listening to those radio adverts about PPI compensation - but don't worry, this article is about how to claim a tax refund if you're one of the many thousands of people who have received PPI compensation since 6 April 2016.**

## Why was my PPI refund taxed in the first place?

The refund of the PPI premiums isn't taxable, but if 8% notional interest has been added to your refund, this is treated like interest you have received on savings and is therefore taxable income. Tax on the interest will have already been taken at source.

## If you have a low income or don't pay income tax at all

However, if your total income, including the savings interest, is less than £18,500 in 2019/20, then the tax paid on the interest part of your PPI refund can be reclaimed.

## Why £18,500?

It's the 2019/20 personal allowance of £12,500 plus the 'starting rate of tax on savings' of £5,000 plus the £1,000 a basic rate taxpayer is allowed to receive from savings tax-free. These rules apply for earlier years but the threshold is reduced according to the personal allowances available.

## How do I claim the tax refund?

The refund can be claimed online through your personal tax account or you can complete the form R40, which you can either download from the HMRC website or request a paper copy by ringing the order line: 0300 200 3313. You will need a separate form for each tax year you need to claim a tax

refund for. If you had a joint PPI claim, both parties will need to complete an R40, detailing 50% of the interest paid each. The form(s) should be printed, completed and sent to HMRC.

The easiest way to correctly complete form R40 is to wait until the tax year has finished and then claim back the total tax refund that is due for the year. As the form includes questions on your other income, waiting till the end of the tax year means you will also know how much other income you had during that year from your P60 or P45. However, if you are on a fixed income and know exactly how much taxable income you will receive during 2019/20, you can complete an R40 during the year once you have the total interest and tax-deducted figures to put on the form.

## How do I find the information to put on the R40?

When looking through the PPI award calculation, there will be details regarding the interest credited - look for a line which says 'interest gross' and a line which says 'interest net', which has had the 20% of tax deducted. It will also show the amount of tax taken off.

### For example:

Gross interest @ 8%	£3,521
Tax taken off @ 20%	£704.20
Net interest	£2,816.80

**TAX HELP**  
FOR OLDER PEOPLE



This is an example of the figures you may see on your award. When completing the form R40, you enter these details into boxes 3.1, 3.2 and 3.3. Any untaxed interest you have received from, say, banks or building societies will go in a different box (3.4) on the form R40.

You will also need to include on the form details of all your income in the tax year. HMRC needs to have this information in order to correctly calculate the tax refund you are due. You need to post the form to: Pay As You Earn, HM Revenue and Customs, BX9 1AS, United Kingdom.

This claim can be made for earlier years, with a four-year time limit. For example, a claim for 2016/17 must be received by HMRC by 5 April 2021. Every tax year needs a separate claim form.

This article is by Tax Help for Older People, a registered charity offering free tax advice to older people on incomes below £20,000 a year. If you are on a low income and have any queries regarding your PPI interest, please ring our helpline on 01308 488066.

Registered Charity no 1102276  
(Scotland no SC045819)



# One *less* worry



Retirement should be a time to relax and enjoy yourself, but it's also a big change to your financial situation. Money worries can seriously affect your mental health and wellbeing, so we're working in partnership with StepChange Debt Charity, the UK's leading debt advice provider, to help make money one less thing to worry about for Co-op colleagues past and present.

**O**ur team of debt experts helps thousands of people every week to deal with their debt problems and get their lives back on track,' Emilie from StepChange tells us.

## Working together

StepChange's research shows that people often wait up to a year to get help when they're struggling financially. During this time, bills can mount up and charges can increase.

'As people get more stressed, they become less able to manage their money and they get caught in a vicious cycle.

'We want to help retired colleagues understand what StepChange has to offer so they can get help fast if they ever get into financial difficulty.'

## Support for colleagues past and present

When you retire, you should be able to wind down and relax, but the change to your financial situation can cause stress and make it difficult to enjoy your retirement. Emilie told us that StepChange can support retired Co-op colleagues with personalised debt advice.

'For many people, starting retirement will mean a reduced income. You might find it's a struggle to pay your household bills, unsecured debts, or both. With that in mind, it's important to get the right advice to help you deal with your situation and put your mind at ease. As well as debt advice, we can help with equity release and mortgage advice for over-55s.

'We want retired colleagues to know that we're here for them and can offer free support if money problems rear their head at any time.'

## Working to end problem debt

As a charity, StepChange's goal is to create a society free from problem debt. But that isn't just helping people once they get into debt - it's about tackling the causes of problem debt and the stigma that surrounds financial difficulty.

'As well as helping people with debt advice and solutions, we have a policy team in London working hard to look at the causes and consequences of problem debt and make a case for change in regulation and practice.

'Our research has found that, rather than overspending, it's often one or a series of life events such as bereavement, redundancy or illness that tip people into unmanageable debt. We want to de-stigmatise debt by working with the media to raise awareness of the reality of debt problems in the UK.'

## How debt advice works

No matter how large or small your debt problem may be, StepChange can help. Whether you contact them online or over the phone, you'll follow a straightforward advice process:

- They'll help you go through your debts, income and spending to help you to create a budget
- Based on this, you'll get a personal action plan and recommended debt solutions that suit your situation
- If you want to go ahead with their recommendation, they'll help you get things set up and give you the support to deal with your debts, however long it's needed.



## Get support today

For free and impartial help with your finances, you can contact StepChange by telephone on 0800 138 1111, or visit their website: [stepchange.org](https://stepchange.org)

# Living with *arthritis*

There are over 10 million people living with arthritis in the UK. That's one in six of us - and over half are living in pain every day. Versus Arthritis is here to change that.



**V**ersus Arthritis is a new charity created after the merger of Arthritis Research UK and Arthritis Care.

Arthritis can have a significant personal, emotional and financial impact on your life, stopping you from being able to live independently, work and care for a family. Yet it's often dismissed as an inevitable part of ageing or shrugged off as 'just a bit of arthritis'.

At Versus Arthritis we don't accept this. We're doing everything we can to push back against arthritis, with the help of healthcare professionals, researchers, volunteers and friends. From developing new treatments and campaigning for arthritis to be seen as a priority, to providing information and help for people to manage their condition, we're here whenever you need us.

## Information and advice

We have a wide range of helpful information and advice about arthritis and musculoskeletal conditions such as osteoporosis, lupus and fibromyalgia. You can find information about symptoms, diagnosis and treatments including surgery, complementary therapies, diet and exercise.

Whatever your age we're here whenever you need us, whether it's through our helpline, website, social media or on the ground through local services and support groups.

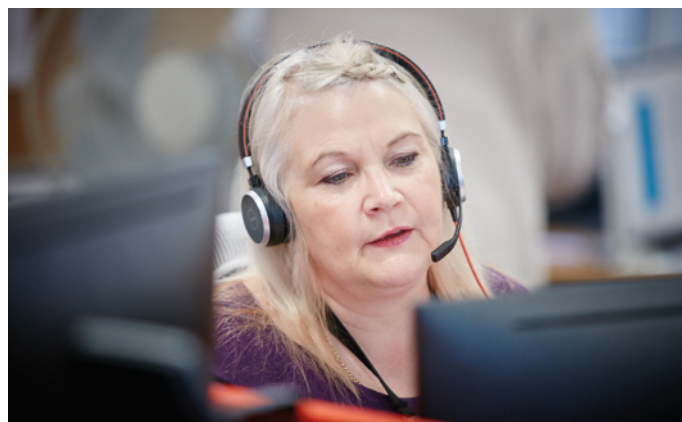
## Courses on managing arthritis

Our six-week rehabilitation programme for older people with chronic knee or hip pain called ESCAPE-pain is available at over 200 sites across the UK. Alternatively, you can sign up to one of our courses on pain management, living well with arthritis and challenging your condition.

## Volunteering

Our volunteers play a vital role in raising funds and raising awareness about the realities of living with arthritis. It's a great way to share your skills, meet new people and work with a team that's passionate about making a difference. We have a great range of fundraising activities people can sign up to, from sporting events - either participating or supporting - to coffee mornings.

You can sign up to our campaigns network and get involved by contacting your local MP, signing a petition or taking part in our campaigns. If you want to help shape our research, we have a group of 'patient insight partners' who ensure our research decisions are guided by the perspective of people with arthritis, putting them at the heart of everything we do.



**VERSUS  
ARTHRITIS**

## Get in touch

For more information or advice call our free helpline between 9am and 8pm Monday to Friday on 0800 520 0520 or visit our website at [versusarthritis.org](https://www.versusarthritis.org)



# Win a wonderful Classic Lodges break



*the sign of a great hotel*

Classic Lodges hotels is a nationwide collection of 14 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 Lodges' collection, with a core focus on local sourcing of produce. All of the chefs aim to deliver a personalised dining experience.

The winners of this fantastic prize will enjoy a three-course dinner for two at any of the hotels, before a good night's sleep in a deluxe double or twin bedroom, and a full English breakfast in the morning.

## How to win

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

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

Email: [evergreen@coop.co.uk](mailto:evergreen@coop.co.uk)

Remember to include your name, address and telephone number.

What reward will you get if you suggest a new Co-op store location and we take it forward?

- A. £100
- B. £500
- C. £1,000

The closing date is 12 June 2020. The winner will be selected at random from all the correct entries received.

### Terms and conditions

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 - 01257 238730.

The prize must be redeemed before the end of September 2020 and is subject to availability on selected dates.

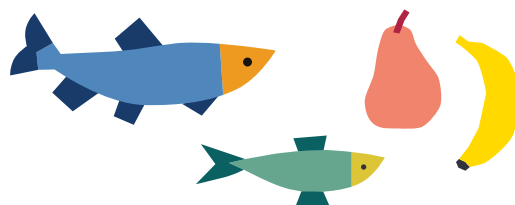
The prize is not transferable and cannot be exchanged for a cash value.



# Doctor's Corner

Dr Davina Deniszczyc, the Charity and Medical Director at Nuffield Health, also works as a GP one day a week. Although Dr Deniszczyc can't reply to personal requests for information, if there 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.

## How to *protect* and *strengthen* your joints



Joint pain can have a major impact on everyday life - from being able to perform basic movements such as standing or walking, to being able to stretch and exercise effectively. Here's how you can make small changes that have a big impact on your joint health.

**H**ip and knee joints need to function well to perform the most basic and everyday movements. However, injury, accidents and osteoarthritis can leave your joints worn out and very painful. Our experts in nutrition, orthopaedics and exercise share their tips for looking after your joints.

### Strengthen with exercise - but take it easy

It's tempting to give up on exercise when you experience pain in your joints. After all, you don't want to make it feel worse. But exercise has been proven to support joint health by building and maintaining strength in the supportive tissues around your joints.

Building strong, flexible muscle around your hips and knees will ensure the joints don't have to do all the work by themselves. Gentle exercise and stretches focused on your hips and knees can make a big difference to your ability to avoid and recover from injury and reduce wear and tear on the joints.

Strengthening your joints over time can help improve your posture and prevent a cascade of injuries as a result, and the more you move, the less stiff and fatigued you'll feel.

### Eat healthy

Our body needs oil to keep joints lubricated and healthy. Omega-3 has been linked to reducing joint pain and morning stiffness. Try to eat oily fish rich in omega-3 fats like salmon and mackerel twice a week.

Vitamin E has anti-inflammatory properties and healthy levels have been linked to lower risk of joint and bone cell damage\*. You'll get plenty by adding avocado, sunflower seeds, nuts and even lobster to your diet.

Antioxidants are thought to slow the progression of arthritis inflammation. They're found in brightly coloured berries - blueberries are particularly rich in antioxidants.

\*<https://examine.com/supplements/vitamin-e/>

### Weight management

There are many good reasons to lose weight, and looking after your joints is one of them. Your hips, ankles and knees are load-bearing joints, supporting your body and carrying all the weight. The heavier you are, the more pressure is on your joints and the faster they will wear out.

Losing weight can be difficult, particularly when you're struggling with joint pain, but you don't have to lose much to make a big difference. For example, when you walk up or down a flight of stairs, the load on your knees is roughly seven times your body weight. If you're overweight, that adds up very quickly. But losing just one stone will take around seven stone off your knee joint with every step.

For more information on taking care of your joints and for specialist advice, visit the Nuffield Health Joint Hub at: [nuffieldhealth.com/joints-content-hub](https://nuffieldhealth.com/joints-content-hub)



# Tips on living with *dementia*

The UK Care Guide has produced a very helpful guide setting out 51 tips on helping those living with dementia. We've summarised some of the tips for you in this article.

**F**irstly, what a lot of people don't know is that dementia is not a disease, but rather a syndrome. It's basically a general term used to describe different disorders that affect the brain.

Dementia occurs when parts of the brain responsible for decision-making, language, learning and memory gets damaged or diseased. Dementia can affect anyone regardless of age, gender, race or social background. The risk, however, increases as you age.

## Find enjoyment every day

Despite the many challenges and adjustments that come with having dementia, it helps to have a positive attitude towards life. You can have moments of laughter, gratitude, tenderness, and love with the people closest to you. Spend time on things you can still enjoy, as long as you can do them safely.

## Keep a routine

A firm, yet simple-to-follow daily or weekly routine can be really helpful. This can include time for taking walks, taking medication and having your meals, among other things. A routine reduces the frustrations and time you may have to spend figuring out what you want to do, making you more successful in accomplishing tasks and goals.

## Stay socially active

Dementia isn't something you want to go through alone. Engaging in social activities and talking to others is good for your mental wellbeing. You can also join a local dementia-friendly group where you can share your experiences and gain coping tips from others living with dementia. Connecting with other people helps to avoid isolation and going into depression.

## Look after your health

People living with dementia often focus on improving their mental capacity and forget about keeping their entire body healthy.



Just so you know, mental and physical health go hand in hand. This means that you have to eat healthily, exercise regularly, get quality sleep, have your regular health check-ups, and minimise alcohol intake and smoking or stop altogether.

## Ask and accept help

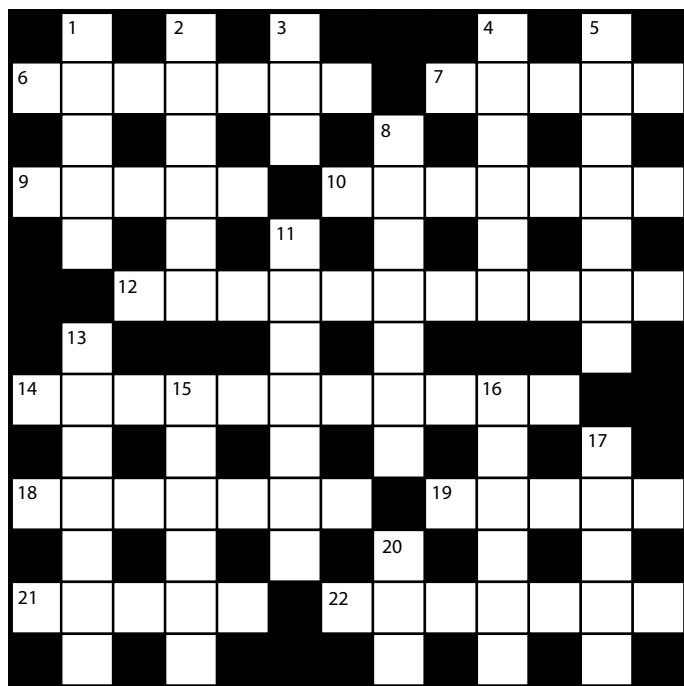
A common concern for people diagnosed with dementia is losing their independence. During the early stages of dementia, you may be able to continue living at home and doing things for yourself.

But as the symptoms progress, it's likely that you'll need assistance to manage everyday tasks from family members, friends, and even professional caregivers. Professional care can be offered at home, or in a residential facility or specialist centre designed specifically for those living with dementia. The type of care you'll receive will largely depend on your situation.

You can read more about living with dementia and the full 51 tips here: [ukcareguide.co.uk/living-with-dementia/](https://ukcareguide.co.uk/living-with-dementia/)

# Puzzle time

Exercise your grey matter with our fun puzzle page.



**Win  
£50  
of Co-op  
Food Vouchers**

## Across

6. Edam, Gorgonzola and Stilton (7)
7. Book of maps (5)
9. And 2 Down. Charity set up by Richard Curtis and Lenny Henry (5,6)
10. Bird with black plumage and an interest in shiny objects (7)
12. Kabul is the capital of this Asian country (11)
14. 2019 period drama directed by Greta Gerwig (6,5)
18. Phoebe Waller-Bridge's television comedy (7)
19. Evidence establishing a fact (5)
21. Colour associated with emeralds (5)
22. Unleavened Indian bread (7)

## Down

1. Complete disorder and confusion (5)
2. See 9 Across
3. And 4 Down. 2019 BBC Sports Personality of the Year (3,6)
4. See 3 Down
5. Group of people travelling across a desert (7)
8. Arch of colours in the sky (7)
11. Large spotted cat found in Africa (7)
13. See 20 Down
15. London's river (6)
16. Its countries include Denmark, Ukraine and Greece (6)
17. Main artery of the body (5)
20. And 13 Down. Rock group featuring Brandon Flowers on lead vocals (3,7)

**Win  
£50  
of Co-op  
Food Vouchers**

## Coopdoku

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

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.

Name

Address

Tel no.

## Answers to the last issue's crossword

**Across:** 1. Audit; 4. Backlog; 8. Rhubarb; 9. Epsom; 10. List; 11. Concerto; 13. Lead; 14. Poem; 16. Labrador; 17. Cher; 20. Danny; 21. Ramadan; 22. Yangtze; 23. Nests

**Down:** April Fool's Day; 2. Drums; 3. Teak; 4. Baboon; 5. Coercion; 6. Lustrum; 7. Game of Thrones; 12. Catalyst; 13. Lebanon; 15. Course; 18. Hades; 19. Omen

Name

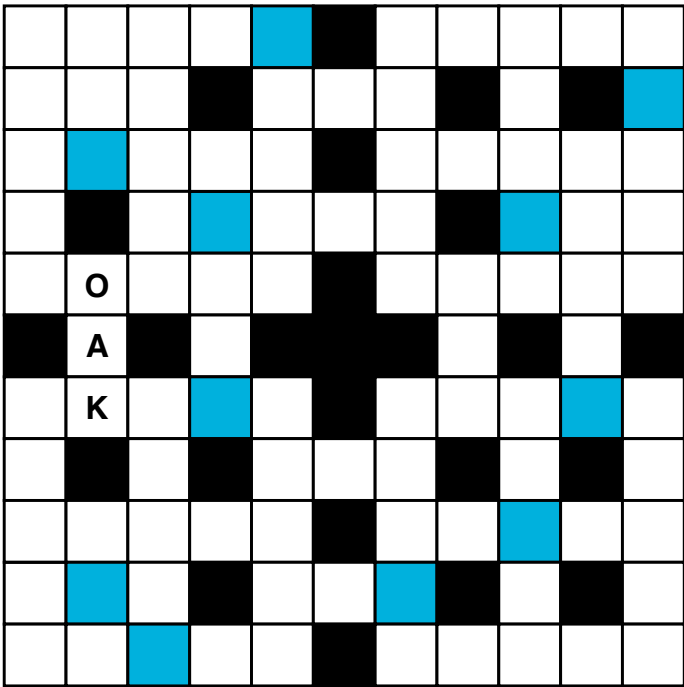
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Word Fit

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 a famous female actor who has received a damehood.



3 letters	5 letters		
EVE	ANNUL	LOVER	SEVER
EWE	BELOW	MARES	SKIMP
HIE	BERRY	NEEDS	SPORT
IMP	EERIE	OILER	STAVE
NEE	ELDER	OWNED	TASTY
OVA	GLEAM	PULSE	VENUS
SUE	INNER	ROSES	VERGE
USE	LEMON	ROTOR	WIRED
VEE	LITHE	RUDDY	YIELD

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 12 June 2020.

Name

Address

Tel no.

Scribble space

Competition winners

<b>Best Western Hotel Competition</b> P Jones, Cheshire	<b>Crossword Competition</b> C Rogers, Derbyshire
<b>Coast &amp; Country Hotel Competition</b> K Roberts, Dyfed	<b>Coopdoku Competition</b> R MacGregor, Clacks
<b>ERA Alarm System Competition</b> H Ferguson, Norfolk B Tagg, Yorkshire	<b>Wordfit Competition</b> S Grant, Hants

Access for all

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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.

### SOUTH YORKSHIRE & NORTH MIDLANDS REA

- 7 May – Lunch at Acorn, Burncross, Chapeltown
- 4 June – Lunch at Pastures Lodge, Mexborough
- 2 July – Lunch at Acorn, Burncross, Chapeltown
- 16 July – Evening Meal, Venus Restaurant, Dinnington
- 6 August – Lunch at Pastures Lodge, Mexborough
- 3 September – Lunch at Acorn, Burncross, Chapeltown
- 1 October – Lunch at Pastures Lodge, Mexborough
- 5 November – Lunch at Acorn, Burncross, Chapeltown
- 10 December – Lunch at Acorn, Burncross, Chapeltown



## MANCHESTER REA

### Social programme update

Recently, a subcommittee was created to deliver an annual social programme for our members and invited guests.

The subcommittee has been working extremely hard to bring this together and it will provide excursions to popular venues, luncheons in the Greater Manchester area and theatre events, later in the year.

Once we are given the all clear by Public Health for England to resume the above social activities, you will be advised of the programme and hopefully you will take advantage of some of the options that will be available.

Regrettably, due to the foregoing, it has also been decided to postpone our Annual General Meeting, which was scheduled for 16 April 2020. Once a revised date is finalised you will receive an invite to attend.

## Membership

Should you wish to join the Manchester REA, please request an application form from Harold Linton, Co-operative REA, Dept 11801, Ground Floor, 1 Angel Square, Manchester M60 0AG (email: [manchesterrea@coop.co.uk](mailto:manchesterrea@coop.co.uk)). There is a one-off £5 fee for life.

Full details of all social activities are sent to members who have registered their email address with us. If you're already a member and have yet to do so, please advise [manchesterrea@coop.co.uk](mailto:manchesterrea@coop.co.uk) of your email address.





# Remembering Graham Southall



Almost anyone who has worked for the Co-op will know Graham Southall's name; a much-loved, respected and inspirational colleague who unexpectedly passed away in October.

Graham first stepped through the doors of the Co-op aged 16 in 1966 and retired 48 years later in 2014, after dedicating his entire career to the company – a commitment only surpassed by his lifelong support of Manchester City.

The father-of-two and grandfather began his career as a ledger clerk at the Co-operative Insurance Society after leaving Hyde Grammar School.

He went on to join Co-op Travel in 1971 and worked for the hotel group before taking over the running of the Co-op's Sports and Social Club for three decades. Many colleagues will no doubt remember Graham's presence in the club and enjoyed some form of lunchtime banter with him over the trials and tribulations of being a Manchester City supporter.

Through his role as the Employee Services Manager, he organised hundreds of coach trips scaling the length and breadth of Britain, destinations including Scarborough, Llandudno, Glasgow and London, for Co-op staff and their families, personally plotting the routes to make the journeys scenic and enjoyable for everyone. He ran the staff shop down in the basement of New Century House, worked in the Menswear department, organised the annual Christmas party for employees' children, wrote and directed the popular staff pantomimes, ran the bowling league, and introduced thousands of people to what he described as 'the greatest form of live entertainment' through his ticket sales to musicals, including his favourites *Les Miserables* and *Phantom of the Opera*.

Graham was also a founding member of the Co-operative Credit Union, his role so fundamental that when he retired he was made



Lifetime President, along with the inaugural Graham Southall Award which is now presented to volunteers every year.

But he considered his greatest achievement to be the driving force behind the raising of £650,000 for The Co-operative Charitable Trust. Graham was behind the wheel of mini vans travelling across the country to support employees doing sponsored walks and bike rides amongst many, many other fundraisers – including countless raffles where he would intercept suppliers bringing in hampers and other gifts for the buyers at the Co-op and donating them as raffle prizes, which only he could get away with.

After five decades, his family – his devoted wife Karen, who he met at the Co-op back in 1978, and his daughters, Lindsay and Gemma – were under no illusions that his retirement in 2014 would see Graham walking away from the company. This was a man known as 'Mr Co-op'. He banked with the Co-op, insured with the Co-op, travelled with the Co-op, only drank Co-op tea and exemplified co-operative values.

So less than a year later he was back volunteering as Social Secretary for the Manchester Retired Employees' Association – again organising lunches, trips to the theatre and days out.

Indeed, on the day before he died, he had organised a trip to Skipton with the REA, which included lunch on a boat trip.

One member was unable to go on the boat, so Graham stayed behind and had lunch with her – even though it meant missing out on his beloved meat pie and peas that he always took advantage of by being in charge of the menu options. The thought of leaving one person behind would never have crossed his mind.

The Co-op has lost one of their brightest stars. Graham will be very sadly missed by his colleagues, but most of all by his family.



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For health assessment information visit  
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