

evergreen

Win

A Classic
Lodges break
page 5

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Show-stopping Christmas bakes

Welcome to the Autumn issue of *Evergreen* magazine.



I hope that this issue of *Evergreen* finds you all happy and healthy. Like many people, I am certainly looking forward to seeing the back of 2020 and hoping that things will return to normal in 2021. This issue, understandably, has quite a Covid-focus, as our Co-op colleagues

have been doing their part to help our communities during this unprecedented crisis. But there is some good news on the horizon, as the Co-op looks beyond the pandemic to secure success in the years ahead. We have entered into a 15-year partnership with global sports and entertainment company, Oak View Group, to build Co-op Live - the UK's biggest and most exciting new arena on the Etihad campus in Manchester. Co-op Live will take to the world stage in 2023 and shine as one of the most sustainable and socially responsible buildings in Europe. Through this challenging period, the build will create over 3,000 construction jobs and

provide the regional economy with a much-needed boost. We hope to bring you more details in the next issue of *Evergreen*.

In the meantime, I hope you find something of interest in this issue - whether that's a festive recipe from our friends at Co-op Food, or one of the great competitions we offer.

Jackie

Jackie Carr
Pensioner Welfare Officer
0330 606 9470

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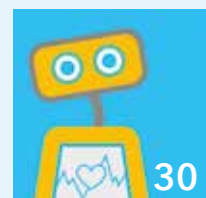
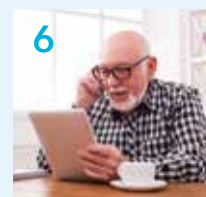
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Hello



We've all got our stories of the last six months or so and yet I'm trying very hard here to avoid making what might seem like clichéd statements about my own experience. So, suffice to say, I feel very lucky that I've kept both busy and healthy. And I sincerely hope that you and yours are doing okay.

I would like to pay tribute to our frontline colleagues. The March lockdown was disconcerting for everyone but even more so for those who needed to actually keep coming into work. Which of course is something thousands of our frontline colleagues needed to do every day to serve and support the nation.

Our fantastic pensions team more than played its part too. In Angel Square, the vast majority of our colleagues packed up their stuff and

began working from home, but a number of our team could not do that as they were needed in the office to run certain critical pension scheme functions.

Despite understandable reservations and concerns, the team rolled up their sleeves and got on with it, yet again showing their professionalism and dedication.

We have long had extensive disruption and disaster contingency planning measures in place but it is fair to say that we had not expected an event quite like this one.

I'm delighted to say that we have quickly adapted to, and dealt with, the challenges. Over the last six months, we've evolved a number of our processes and procedures and used technology better. So, despite the uncertainty out there, we've actually managed to improve our working practices and develop our skills – whether working in the office or from home.

I'd also encourage you to check out the article on page 6 on how you can also

access and update your details online if you are a member of the Pace pension scheme. This is another efficiency improvement which we've been working on for a while but in the current climate it makes sense to accelerate. Going forward, you will see more of these developments from us, including requests for you to help us improve the information we hold for you.

Finally, our pension schemes continue to be in very good health despite the economic uncertainty and volatility. We have diverse and prudent investment strategies in place across all of our schemes. For the Team and Trustees, it's business as usual in ensuring that your pension is kept safe and sound.

Very best wishes

Gary Dewin

People Director (Pensions, Reward, Wellbeing & ER)

Hello everyone,



We all know how difficult this year's been, especially for those of you who have had to shield or isolate for long periods of time. Many of us have missed

out on seeing children, grandchildren and friends this year. And of course, we've lost loved ones and not been able to have the farewells we wanted or needed. It's been incredibly tough in so many ways, and sadly it's going to be a while before things get better.

I've never been more proud of our Co-op colleagues who've stepped up to meet incredible challenges this year, especially in our Food and Funerals businesses. They really have been local heroes. Some of you, I hope, have been able to make use of Co-op Health, our newest business, which can provide home delivery of prescription medicines.

Throughout the year, we've been using all our business resources and our amazing Co-op Member Pioneers have come into their own to support the most vulnerable through these extraordinary times. Through support to food banks, we've provided millions of meals to struggling families; we've helped the least well-off at our Co-op Academies with food vouchers and computers for home learning; we've delivered food to those shielding; given £4.5 million to grassroots causes who really needed the boost and launched our bold commitments to racial equality and inclusion.

And there's more to come. We're cutting prices again in our Food stores, and through our improved Co-op Membership, we're offering more tailored discounts to Co-op members and doubling the help we give to communities. Our commitment on mental health will continue, with our partners Mind, SAMH and Inspire,

with the needs even greater because of the pandemic. New schools will be joining our Co-op Academy Trust and our Member Pioneer network keeps growing. Finally, we want to help our 33,000 frontline colleagues too and thank them for all they've been doing, so once again we're raising hourly pay rates and will align them with the Real Living Wage next year.

For families, communities and the nation, these are difficult times. But I believe co-operation has never been more relevant or needed. Our time is now.

As we head into the winter, I wish you and your loved ones all the very best.

Keep well and keep safe.

Steve Murrells
Co-op CEO

Full-time whistle blows for Joe Lynch

The career of Joe Lynch had the full-time whistle blown on 23 June 2020, just short of 47 years of service, when he finally retired from working in and around the CIS Tower in Manchester.



His official retirement date was 7 April 2020, but the paperwork took a while to be sorted out, so he worked from home for a while during lockdown.

Joe was Printing & Stationery Manager at CIS until 24 September 2004 when Printing & Stationery was closed down. Luckily Joe stayed on in the tower as he applied for employment with the APS Group, the contractor firm appointed to oversee printing.

Joe's experience of the Co-op was highly valuable to them and he was agreed a new contract whereby he would stay in the CIS Tower, working three days a week for the next 10 years out of 16.

He could have retired earlier but was not ready to. Joe believes the mind needs to be continuously ticking over and this is why he dedicated his time to the print trade since he started working at just 13 years of age in Dublin, 1958.

He arrived in Manchester on 19 September 1964, aged 19. He had visited the city for three months earlier in the year, to watch his beloved team Manchester United, and this experience convinced him to make Manchester his second home.

He has very fond memories of his time at CIS, who were very good employers. The social life was great: lunchtime live bands, discos every Wednesday in the ballroom on the 5th floor, and travelling around the country playing football against other co-op units.

In his 47 years in the tower, he made many friends and met some fantastic people. Joe's eldest son Mark also worked in the tower for 28 years, which means the Lynch family have been Co-op employees for a grand total of 75 years!

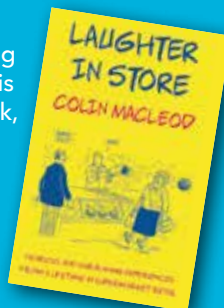
He celebrated his 75th birthday on 18 January 2020 at Saint Kent's Club in Manchester with over 200 cherished friends, family and former Co-op colleagues.

Joe is a keen dancer, but due to the pandemic his dancing feet are not as active at the moment! He volunteers at the Irish Community Care Centre in Manchester - playing the music and helping with the lunchtime snacks for the patrons.

Super(market) giveaway



Colin Macleod (pictured left) is giving away two copies of his newly published book, *Laughter in Store*, which tells the story of his long career as a supermarket manager and the many humorous and sometimes hair-raising experiences he had.



Correctly answer the question on the right and we'll enter you into our prize draw.

With which retailer has the Co-op entered into a click & collect partnership?

- A. John Glenn
- B. John O'Groats
- C. John Lewis

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

The closing date is Friday, 29th January 2021 and the winners will be the first two correct entries drawn out of a hat.

Win a wonderful break, including tickets to the World of James Herriot



Classic Lodges 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.



Dining is at the forefront of the Classic Lodges' collection, with a core focus on local sourcing of produce. Each of the chefs aims to deliver a personalised dining experience.

The winner of this fantastic prize will enjoy a three-course dinner for two before settling down for a good night's sleep in a luxurious Classic bedroom. The following morning the winner can indulge in a full English breakfast cooked to order or Continental version to fuel the day ahead. The prize also includes two tickets to the World of James Herriot.

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



Each of the hotels provides a friendly, relaxing atmosphere while maintaining Classic Lodges' signature style, comfort and luxury.

Steeped in history, all of the hotels have equally stunning views to accompany the suites and rooms – whether that's the magnificent grounds at Bagden Hall overlooking the Yorkshire Dales, The Old Swan in the heart of the historic town of Harrogate, the idyllic Solberge Hall located in Herriot Country, or the picturesque Grinkle Park, located between the North Yorkshire Moors and villages and beaches of the coast.



How to win

To win this great prize, simply tell us which famous vet wrote 'All Creatures Great and Small'? 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

The closing date is Friday, 29th January 2021 and the winner will be the first correct entry drawn out of a hat.

Terms and conditions

This fantastic dinner, bed and breakfast prize is based on two people sharing a double/twin room for one night at Bagden Hall, The Old Swan, Grinkle Park or Solberge Hall only, and must be booked via the Central Reservations line - 01257 238730.

Access your **Pace** details online



Since April 2020, the majority of Pace pensioners have been able to access their pension information online, with the launch of Member Online, our secure member area.

By registering for Member Online, you will be able to keep your own details up to date and view, print and save P60s and payslips. Over 1,000 Pace pensioners have already signed up so far.

There are many benefits to accessing your pension details online. It's more accurate to change your address and bank account details online because the website has inbuilt validations to check what you have entered.

Viewing and updating your details online is also quicker as you don't need to wait for the Department to deal with your request or risk delays with the post.

- You can view payslips and P60s as soon as they're generated by the payroll system.
- You can immediately update the people you have nominated to receive benefits when you die.

We will no longer automatically issue payslips and P60s, so please register for Member Online to see this information in future. **The P60 issued for the 2019/20 tax year was the last paper copy automatically sent out to you.**

Your pension details are held securely on our pension and payroll database.

This database is supplied to us by a company called Civica who have been working closely with the Co-op's Pensions and IT Departments to enable online access for most Pace pensioner members. If you have a pension in the Somerfield, United, Plymouth or Yorkshire schemes, we're hoping to enable online access for you in 2021.

Once you have completed the registration process and activated your account, you can sign in to see the information that we hold about you. If you need help making updates to your details, there is a guide under FAQs that can help you through the steps you need to take.

Getting online – here's how

Go to the Pace website (for Co-op members it's **coop.co.uk/pensions** or for Bank members, **www.co-operativebank.co.uk/pensions**) and click on the banner for Member Online, or go to 'I'm a pensioner or I've left the Co-op' and then click on Member Online, then follow the links to the registration page.

Once in the Member Online area, 'Click Here for Help with Registration' will open up a step-by-step registration guide.

You'll need to have your National Insurance number, date of birth, phone number and valid email address to hand. The registration process should only take a few minutes.

If you need someone else to help you complete the registration process (if, say, you are disabled or have poor eyesight), it's very important that you only share your personal information with someone you trust completely.

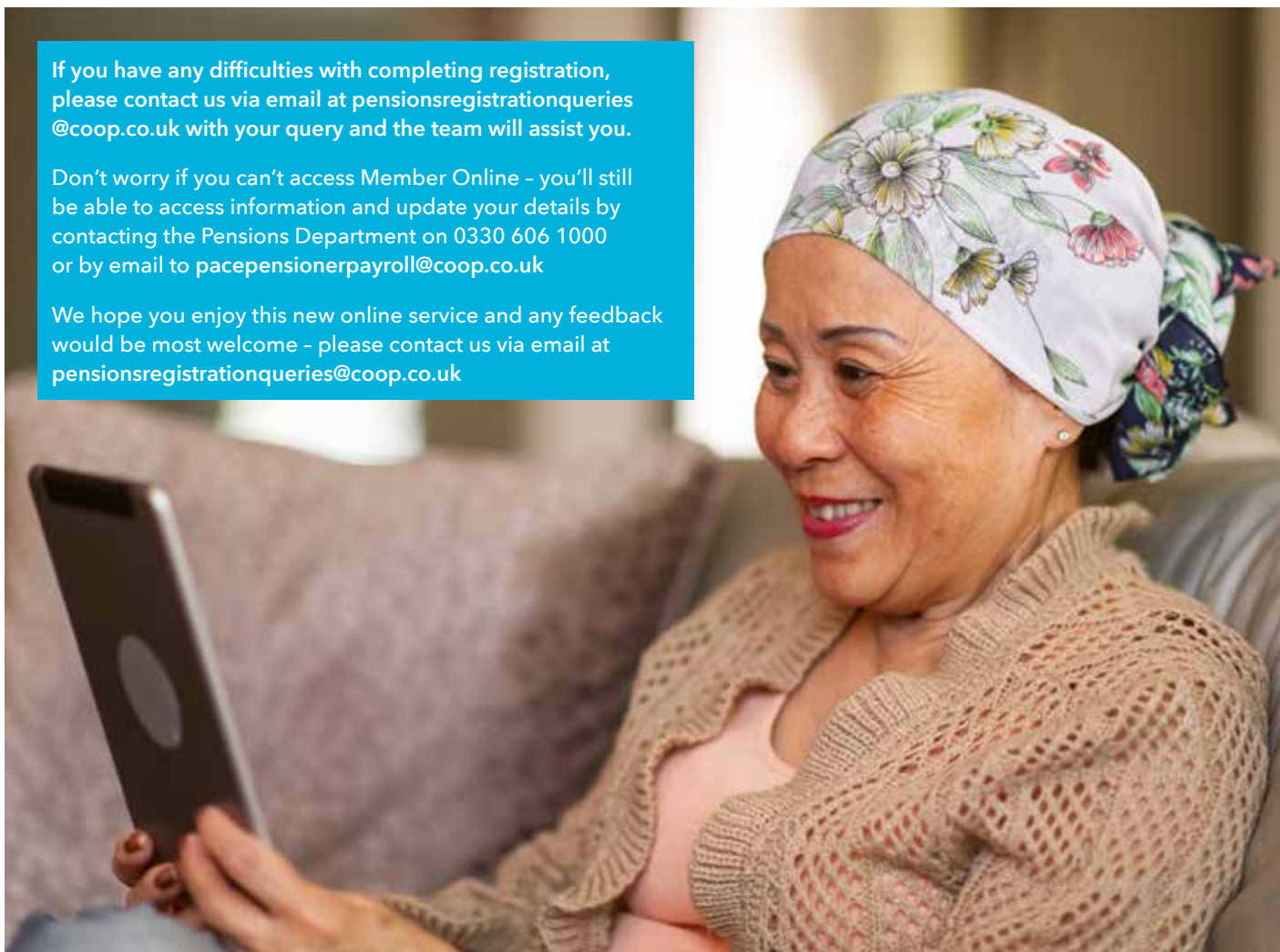
We need your email address so that we can send you an email containing a one-time activation code. You will need to 'sign in' again and use the one-time activation code to complete the registration process successfully.



If you have any difficulties with completing registration, please contact us via email at pensionsregistrationqueries@coop.co.uk with your query and the team will assist you.

Don't worry if you can't access Member Online – you'll still be able to access information and update your details by contacting the Pensions Department on 0330 606 1000 or by email to pacepensionerpayroll@coop.co.uk

We hope you enjoy this new online service and any feedback would be most welcome – please contact us via email at pensionsregistrationqueries@coop.co.uk



Co-op's commitment to Fairtrade coffee



At Co-op, coffee has been an important part of our Fairtrade history for over a quarter of a century. In 1992, we were the first to start selling ethically traded Cafédirect coffee, one of the world's first Fairtrade products when launched in 1994.

In 2003, coffee prices were at a 30-year low, causing farmers to struggle to afford to produce coffee. That's when we decided to switch our entire own-brand range to Fairtrade – a first for any retailer.

In 2018, we took our commitment even further, committing that whenever Co-op uses coffee as an ingredient, Fairtrade producers will benefit.

With this commitment we have gone beyond Fairtrade, supporting thousands of smallholder coffee producers in Colombia and Guatemala.



New Fairtrade coffee range

Last year, the global market price for coffee dropped to its lowest since 2003. In response, the team at Co-op have expanded and revitalised the range, including new origins and limited editions. We're committed to growing our contribution to Fairtrade producers and have worked hard with the new coffee range to achieve this, ensuring the offer is more widely available and covering more customer needs.



Own-brand new lines with Finlay's:

- 13 new coffee lines launching in August, increasing both our own-brand range and branded offer from Fairtrade pioneer Cafédirect.
- 4 new Single Origin coffee pods – Sumatra Espresso, Kenyan Lungo, Colombian and Colombian decaf. The new coffee pods are made from recyclable aluminium.
- 3 new core introductions – Italian decaf, Espresso Beans and Intense.
- 3 new Single Origin introductions – Irresistible Kenya Beans, Irresistible Sumatran Beans, Irresistible Sumatra R&G.
- 3 Limited Edition lines – Monsoon Malabar R&G, Beans & Pods. Running from August until around mid-November. This will be replaced by the Rwandan range for a further three months and then the Ugandan range (both R&G, Beans & Pods).

Through our commitment to Fairtrade, Finlay's pay a Fairtrade minimum price of \$1.60 for every pound of coffee bought, and a 20 c/lb Fairtrade Premium. This 20 c/lb Premium has so far equated to \$372,669 in 2020 (or £331,261 at today's FX rate).

Meet the producers behind our Limited Edition lines

Co-op Limited Edition Fairtrade Monsoon Malabar, produced by Manarcadu Social Service Society (MASS), India

MASS is a co-op with a membership of 837 small farmers who it helps and supports with all their farming needs, aiming to adapt to sustainable agriculture practices and thereby create a better livelihood and a better environment.

MASS believes in improving the lives of farmers by training them in sustainable farming practices and equipping them for newer markets and even contributing to their health and family needs.

Fairtrade Premium projects include crop rehabilitation, crop renovation and soil conservation, with MASS investing \$11,000 so far in quality improvements.

MASS provides a health insurance scheme for 600 farmers, the majority from hilly areas that lack proper medical facilities, which reimburses their medical bills. Further, \$7,000 of the Fairtrade Premium fund is used for scholarships and to help farmers pay for their children's education costs.

Co-op Limited Edition Fairtrade Rwanda, produced by Koakaka Cooperative, Rwanda

Koakaka is an impressive and firmly established co-op. Post-genocide, Koakaka's simple but ambitious concept of unity around marketing its members' coffee has helped to rebuild the community.

Koakaka is particularly proud of its role in stabilising coffee prices in the region and providing a better return to its members. In 2016, it began a savings and credit scheme and started to produce fully traceable coffee grown by women for the first time.

Koakaka's mission is to produce exceptional coffee; consistently improve the welfare of members and increase jobs so as to reduce unemployment and poverty in the region; and to actively protect the environment.

Members of the co-op are given a number of services, including support for school fees and health services, and loan facilities for home loans and farming equipment. They are also given training on agricultural best practice, administration, quality management and how to manage finances.

Co-op Limited Edition Fairtrade Organic Uganda, produced by Bukonzo Co-operative, Uganda

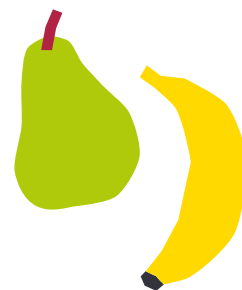
Bukonzo Organic Farmers Co-operative Union was started in 2009 with the aim of increasing the prices earned by farmers for coffee production. The region of South-West Uganda was historically made up of home-processed and natural coffees of lower commercial qualities, but by recognising the excellent growing conditions and through investment, Bukonzo was able to change this. Their approach allowed an increase in Premiums reaching the farmers in what is one of the most impoverished parts of the country, creating a sustainable industry from which they can provide for their families. Bukonzo also place a large emphasis on environmental sustainability.

The income from coffee production helps families to pay for school fees, medical expenses and to build better housing. The Fairtrade Premium received by the co-op has been invested in coffee quality improvements and environmental sustainability projects to help protect the area's natural resources.



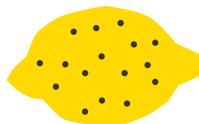


Co-op leads the way in supporting vulnerable children during lockdown



As the country went into lockdown in March, the Co-op called on the Government to lead a nationwide effort to help feed the 1.4 million students who receive free school meals in England and Wales.

For many children who receive this support, lunch at school is the main meal of the day, so with schools unexpectedly closed we were really concerned that some of the most vulnerable children in our society could go hungry.



We made this call because we knew that those families in receipt of free school meals struggle in normal times to put food on the table. With household incomes under pressure because of the national lockdown, we believed something needed to be done to make sure vulnerable children had access to food to support their health, wellbeing and learning.

Paul Gerrard, Director of Campaigns and Public Affairs, said: 'If co-operation is about one thing it's about making sure no one is left behind. We just couldn't stand by and allow vulnerable children to go hungry. Stepping in to provide support to our pupils and their families was, quite simply, the right thing to do.'

In particular, the pupils at the 25 schools within the Co-op Academies Trust (CAT), the multi-academy trust sponsored by the Co-op were in our thoughts. We quickly decided to provide gift cards, redeemable in any Co-op store. These cards were loaded up to the value of £20 for every pupil in receipt of free school meals for every week a school was closed. Not long after we made this announcement, the Government announced that it would set up its own scheme, working with other retailers and offering a £15 a week voucher.

Supporting our schools, pupils and families

As the largest corporate sponsor of a multi-academy trust, the Co-op takes its responsibility to all the schools, staff and their families extremely seriously.

That's why we went above and beyond to provide vulnerable pupils with an extra £5 a week on top of what the Government offered. It's also why we extended the gift card scheme to include vulnerable children, like newly arrived refugees attending CAT schools, who aren't eligible for free school meals.

Chris Tomlinson, Chief Executive of the Co-op Academies, said, 'Before the Government got their voucher scheme on the table, the Co-op were supporting our students.

'This is why the Co-op began working with our schools – you can't beat this level of caring and the speed at which it was deployed. We had vouchers to parents landing on the very first day that schools were closed; the Government took several weeks to get to this stage. That's no criticism of the Government, it's praise for the way in which the Co-op was ready to step up.'

'Parents and students were so thankful, and I'll be forever grateful for how the Co-op stepped up when we needed you.'



**£2.6 million funding
5,000 pupils supported
720,000 lunches provided**

Leading the way: school holidays

Free school meals are normally available to pupils only when schools are open and not in holidays. 'Holiday Hunger' is a real issue, so as the May half-term approached, we made the decision to carry on providing gift cards to our pupils during the break. May turned into summer and with the long summer holiday fast approaching we took the decision to cover that as well.

In another part of Manchester, local football hero, Marcus Rashford, was thinking the same. As a child, Marcus' family was eligible for free school meals so he really understood why families needed financial support over the holidays to put food on the table. The Co-op was delighted to lend its support to Marcus' successful campaign to persuade the Government to continue supporting funding vulnerable families over the summer holidays.



What's next?

The Co-op has recently announced that it will continue working with Marcus Rashford on his continuing campaign through the new Child Food Poverty Taskforce – along with a number of our suppliers and other food retailers. We support Marcus in his call to expand the Free School Meal school to all children from a household on Universal Credit and expand holiday provision (food and activities) to support all children on free school meals.

Of course, as this issue of *Evergreen* was being finalised, the October half term was fast approaching. Steve Murrells wrote an urgent letter to Prime Minister Boris Johnson, calling on the Government to provide funding for free school meals during the half term too, and announced that the Co-op would continue to provide funding for the 5,000 children reliant on free school meals in the Co-op's 25 academies. Our action was called out by the Shadow Secretary of State for Education, Kate Green MP, who said: **'It gives me huge pride to see people come together and take action where the Government are failing to do so. Co-operative schools are already committing to providing free school meals over the holidays. That represents the very best of the co-op movement – a movement built on support for one another, on people helping their neighbours in their community and doing what is right for the most disadvantaged.'**



Partnering up for parcels

The Instore Partnership and Proposition team is a relatively new team at the Coop, sitting within the wider customer team, whose work supports the overall 'closer to you' strategy and the area of 'what our customer needs'. Strategically, the team is focused on partnerships and the role they play within Co-op. Caroline Casey-Norbury, who heads up the team, explains what they do and tells us more about one of their biggest projects this year: Parcel Services partnerships.

We want to facilitate the rapidly changing needs and behaviours of our customers, and our partners can play a key role in supporting us in the delivery of this.

Our mission is to ensure that the Co-op becomes the destination of choice, offering a breadth of Partnerships that make us truly relevant and convenient to our members and customers.

Our Partnership proposition is complimentary to the Co-op, aligns to our core values, is relevant to the needs of our customers, addresses local service gaps and champions community.

Developing our Parcel Services partners allows us to continue to broaden our reach to customers and continue to drive convenience services in a very relevant way, and this has been one of our biggest projects in the Partnership team this year.

Amazon

We started working with Amazon some time ago, putting their lockers into several stores. Last year, they approached us with a brand-new proposition - 'Amazon counter' - a new service that complements their locker strategy. Technology driven and user friendly, Amazon Counter allows us to consider Amazon for stores where lockers are too big, or we have restrictions. This enables customers to order online and collect their parcel in a Co-op store at their convenience and not have to worry about 'being at home to wait'. It's a simple and truly convenient experience for the customer and a straightforward process for the store.





John Lewis

At the same time, we also started working with John Lewis on a click and collect proposition whereby their customers could collect their parcels from our stores. This is a great partnership for us both as we are like-minded businesses and share so many core values and principles, with a genuine focus on our customers.

We did several trials towards the end of 2019 and the results were extremely positive, demonstrating that not only were we now providing our customers with additional convenience services, saving them time, but that we were also driving new customers into our stores with John Lewis customers trying and loving the Co-op for the first time!

With such positive trial results, we have now cemented our partnerships with both Amazon and John Lewis, and at the

beginning of the summer we commenced a large-scale growth programme with both partners.

By the end of 2020, over 50% of our stores will offer one or both major brands as a click & collect service for customers.

It's also important to remember that this is doing things in a truly cooperative way. We are helping John Lewis to reach areas of the country where they have no store presence. If there was ever an example of true and meaningful partnering in challenging times, this is it.

The project has also given us some great market coverage and demonstrates to the wider retail world what an innovative and customer-focused business we are. In the *Retail Gazette*, it was described as 'One of the most significant click-and-collect partnerships on the UK's high street at the moment'.

The service has been welcomed by both our store colleagues and our customers and has received lots of positive feedback across lots of channels.

It's an exciting strategic project for us as a business, doing what we do so well: collaborating, cooperating and innovating and in true pioneering spirit to bring people, products and services together in a meaningful way, ensuring the Co-op stays relevant for the customer of today and the future.



Lee Westwood, manager of our Holmfirth store, and his colleagues give the thumbs-up to the John Lewis click & collect partnership.



Reflect, reset, reconnect:

how co-operative education is adapting

When the coronavirus pandemic hit, the Co-operative College was forced to accelerate its plans for online learning. Here we explore what co-operative education now looks like in this brand-new world and the innovation that's likely to come.

Covid-19 has had a huge impact on educational institutions across the world, undoubtedly accelerating both the move to and the growth of online learning. As a market that's projected to be worth \$325 billion by 2025, it's clear that going back to a classroom to learn may well become a thing of the past for many.

At the time the crisis emerged, the College was well on its way to developing a substantial online offer, with courses across a wide range of subjects. These were supplemented by workshops, often taught in person at Holyoake House, the College's home in Central Manchester.

As Angela Colebrook, the College's Learning and Development Manager comments, this had to change: 'It was clear when the pandemic struck that in-person learning wasn't going to be feasible and we were going to need to move to a much more blended approach. A number of our in-person courses, such as Co-operative Values and Principles, were proving very popular at the time and we had to adapt these to online versions as quickly as possible.'

Working at speed, the College turned much of its learning offer into Online Anytime short courses, accessible from anywhere with an internet connection.

The full range now covers topics from International Development and Sustainable Development Goals to Coaching skills and Co-ops Worldwide.

'Our learning is now accessible to everyone right around the globe, and we've seen huge growth in the numbers of people visiting our website and interacting with our learning offer,' comments Dr Cilla Ross, the College's Principal and Chief Executive.

Having celebrated its Centenary last year, the College has continued to work closely with organisations such as the Co-op, running training for its National Members Council as well as exploring options with the Co-op Academies Trust and the national network of Member Pioneers.

'The relationships will be crucial to us as we look to spread the message of co-operation to the next generation, particularly through the Co-operative Academies Trust,' states Dr Ross. 'We'd encourage all co-operative organisations and employees past and present to get in touch with us and really explore what it means to think and work co-operatively. The need for co-operation is only going to grow stronger!'



Find out what co-operative education can do for you and your community at co-op.ac.uk

How Co-op Health helped during Covid-19



Our online pharmacy service makes ordering repeat prescriptions easy. When the country went into lockdown on 23 March, the app played an important role in delivering medication to our members.

Many people don't think twice about popping to their local pharmacy. But for a variety of reasons, such as illness, or childcare or work commitments, it might not always be that easy. That's where the Co-op Health app can help - by enabling people to order medication from their mobile phone or tablet.

Making life more convenient

'I downloaded the app about 12 months ago,' says Frank Nelson in Liverpool. 'The difference between ordering prescriptions through my phone and going into my pharmacy to collect medication has become increasingly clear - one's easy and one's troublesome!' Both Frank and his wife are in the shielding category, so having items delivered to their door during lockdown has been a real help.

And while Frank has enjoyed finding his way around the app, he says his wife is a little more resistant. 'She is a bit of a technophobe, so I'm trying to convince her that, once you are set up, it's really easy to use.'

By setting up an NHS login, and confirming your identity, it's quick and easy to securely access digital health services with a single username and password - while being safe in the knowledge that your personal information is protected.

A helpful reminder

'I need to have medication delivered every four weeks,' Kitt Huntington told us, 'and so the app's reminder function is great. Missing a day would make things very challenging. I need medication to manage my pain, and without it I wouldn't be able to work. Also, some of the medication I take can't be suddenly stopped - it has to be a gradually reduced. Without the reminders and order updates, I might run out or only have a few days left - and would then need to call the GP surgery to say I've messed up!'

When speed and security matter

Based near Halifax, Kitt also signed up to the app around a year ago, after becoming increasingly frustrated with her previous pharmacy. 'I'd often find my prescription wasn't ready, or there would be various items waiting to be fulfilled,' she says. 'I'm disabled and it's not always convenient to drive to the pharmacy. And of course, not having to go there in person became vital during lockdown as I have some underlying health conditions, such as asthma.'

In May, a sinus infection meant that Kitt urgently needed access to antibiotics. 'I managed to get a doctor's appointment and sent Co-op a message via the app - I received a reply saying they were parcelling up my prescription, and it arrived the following day.'

Because the free delivery service is through Royal Mail, patients can allocate a safe place for their parcel to be left, should they not be at home. 'I'm grateful that I have three different postmen who work around here - they understand it takes me a while to get to the door and, if I'm not in, they know what to do,' Kitt says.

Another user of the app, Eram Akram from Manchester, said she was able to receive ad hoc items quickly: 'This meant I didn't need to leave the house, which during the height of Covid-19, was really important to me. I'm a single parent, so I wanted to avoid having to go out, where possible.'

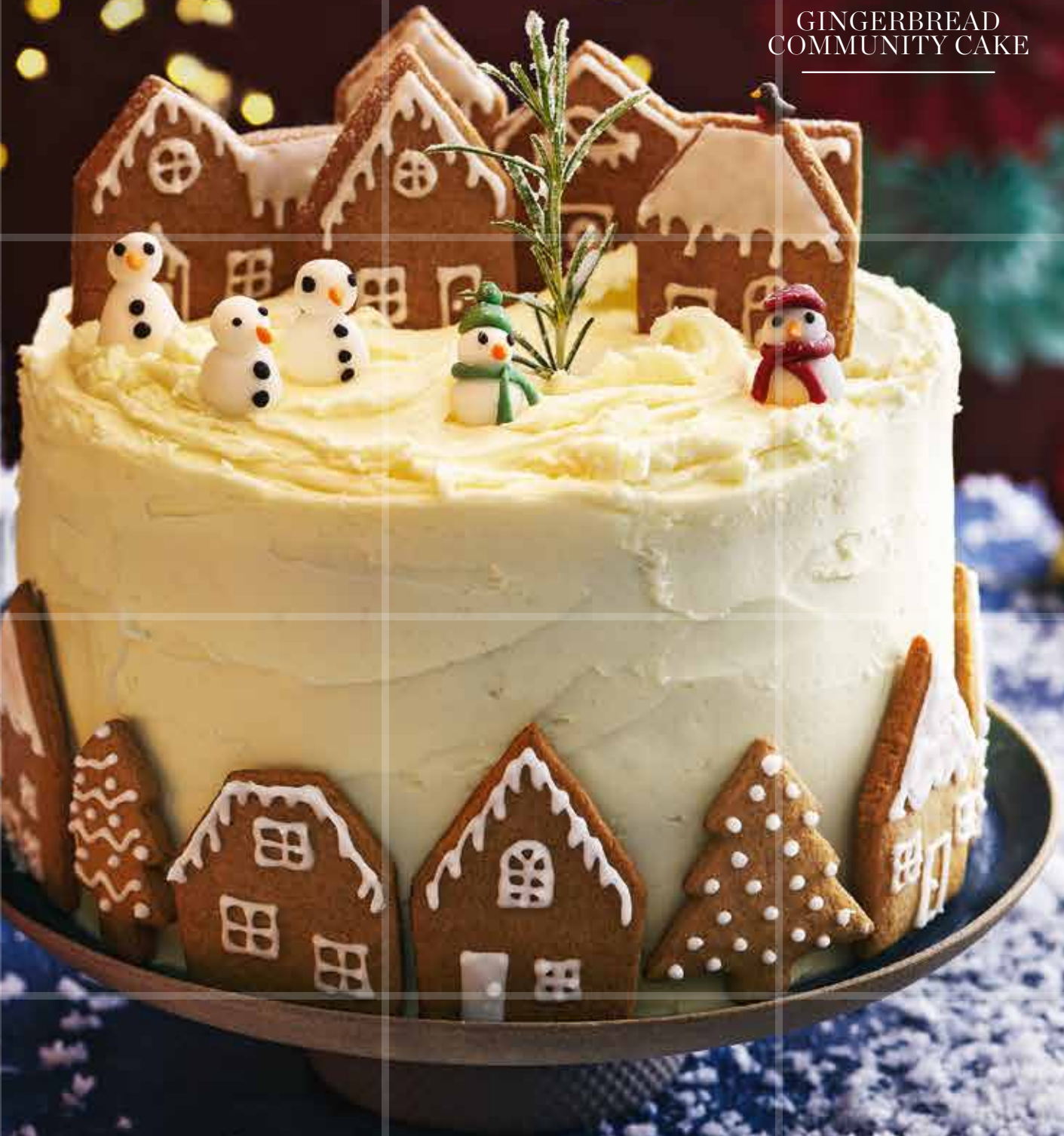
We are committed to supporting our members during this difficult time, and beyond. Find out how to order repeat prescriptions that are delivered free to your door via the Co-op Health app or through the new web solution: coop.co.uk/health

Show-stopping Christmas community cake

You can make the beginner, intermediate or expert version of this gorgeous cake, so give it a go – whether you're a star baker or a complete novice. You won't be disappointed.



GINGERBREAD
COMMUNITY CAKE




OCCASIONAL TREAT

BEGINNER

CHRISTMAS TREE CAKE

A simple sponge topped with rosemary Christmas 'trees'

Serves 16 ● Ready in 1 hour 30 mins, plus cooling and setting 

325g Co-op unsalted butter, softened, plus extra for greasing
 250g Co-op plain white flour
 2 tsp ground ginger
 1 tsp ground cinnamon
 1 tsp allspice
 ¼ tsp ground nutmeg
 1 tsp bicarbonate of soda
 100ml Co-op semi-skimmed milk
 125g golden syrup
 125g black treacle
 125g Co-op Fairtrade light brown soft sugar
 2 Co-op British free-range eggs, lightly beaten
 350g Fairtrade icing sugar, plus extra for dusting
 50g Co-op Irresistible Fairtrade Madagascan vanilla white chocolate, melted
 75g Fairtrade caster sugar
 A few rosemary sprigs, cut in half
 Edible glitter (optional)

1 Preheat the oven to 180°C/fan 160°C/gas 4. Grease and line a deep 20cm round cake tin. Put the flour, ginger, cinnamon, allspice and nutmeg in a large bowl. In a separate bowl, mix the bicarb and milk.
2 Put 125g of the butter in a pan with the syrup, treacle and brown sugar. Heat gently, stirring now and then, until smooth. Add to the flour and spices, mix until smooth, then stir in the milk mixture, along with the egg.
3 Pour into the lined tin and bake for 45–50 mins, until a skewer inserted into the centre comes out clean. Leave to cool in the tin for

10 mins before turning out to cool completely on a wire rack.
4 For the icing, beat the rest of the butter, then whisk in the icing sugar a little at a time. Add the white chocolate then mix until smooth.
5 Split the cake horizontally through the middle. Spread a third of the icing on the bottom half, then top with the other half and cover with the remaining buttercream.

6 For the trees, heat 50g of the caster sugar in 3 tbsp water in a small pan until dissolved. Dip in the rosemary, remove, sprinkle with the rest of the caster sugar, then leave to dry.
7 Put the trees into the cake, sprinkle on a little glitter, if you like, and serve.

Approx per serving

| Energy | Fat | Saturates | Sugars | Salt |
|----------------|----------|-----------|----------|--------|
| 1757kJ 419kcal | 18.8g | 11.5g | 47.5g | 0.37g |
| 21% | High 27% | High 58% | High 53% | Low 6% |


% of an adult's reference intake. Carbohydrates per serving: 59g



INTERMEDIATE

GINGERBREAD HOUSES

The same sponge, only adding gingerbread houses instead of rosemary sprigs!

Serves 16 • Ready in 45 mins, plus chilling, cooling and setting 

Heat **100g Co-op unsalted butter**, **100g Co-op Fairtrade light brown soft sugar** and **3 tbsp golden syrup** in a pan until melted. Put **250g Co-op plain white flour**, **½ tsp bicarbonate of soda**, **1 tsp ground ginger**, **1 tsp ground cinnamon** and the **zest of ½ orange** in a large bowl and pour over the butter mixture. Stir, then mix in **1 Co-op British free-range egg**, beaten. Form into a ball, flatten and

wrap in cling film, then chill for 30 mins. Preheat the oven to 180°C/fan 160°C/gas 4. On a surface dusted with flour, roll out half the dough to a thickness of 0.4cm (freeze the other half, or use it to make the full-sized cake, below). Cut into house and tree shapes. Bake for 10-12 mins, until just golden. Leave to cool on wire racks. Mix **115g Fairtrade icing sugar** with 3 tsp boiling water to make a smooth paste. Spoon into a piping bag with a 0.3mm nozzle and decorate the houses and trees. Leave to set for 1 hour, then stick around the sides of the cake with the remaining icing.

Approx per serving


| Energy | Fat | Saturates | Sugars | Salt |
|--------------|--------|-----------|---------|--------|
| 381kJ 91kcal | 3.1g | 1.8g | 8.5g | 0.09g |
| 5% | Med 4% | High 9% | High 9% | Med 2% |

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

EXPERT

GINGERBREAD COMMUNITY CAKE

The seasonal showstopper: based on the sponge and gingerbread from the first recipes – plus some cute fondant snowpeople, too!

Serves 32 • Ready in 3 hours, plus chilling, cooling and setting 

First, make **2 Christmas tree cakes**, as in our 'beginner' recipe. Build the 4 cake layers up with the buttercream icing to make a double-height base. Now you're ready to decorate. Use all the **gingerbread dough** from the 'intermediate' recipe to make houses and trees, then arrange them on the sides and top of the cake. Add some greenery with a few of our rosemary sprig Christmas trees, then complete your village scene with snowpeople made out of **white and coloured fondant**, if you like.

Approx per serving

| Energy | Fat | Saturates | Sugars | Salt |
|----------------|----------|-----------|----------|--------|
| 2138kJ 510kcal | 21.9g | 13.3g | 56.0g | 0.46g |
| 26% | High 31% | High 67% | High 62% | Med 8% |

% of an adult's reference intake. Carbohydrates per serving: 74g



TIME TO

CELEBRATE

Happy anniversary

Pat and Ken Richardson married at Waltham Abbey Church, Essex in 1960 and celebrated their diamond wedding anniversary on 16 July 2020. The couple received a card from Her Majesty the Queen, which certainly helped brighten up the day.



Celebrations were hindered by the Covid-19 restrictions, with shops and venues being closed and social distancing rules in place. But they enjoyed an evening at home with their two sons and their wives,

with lots of family phone calls all day. They said they were just happy to be together at this time of turmoil.

100TH Birthday

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

| | |
|------------------|------------------|
| Mr W Reid | Mrs D W M Walton |
| Mrs A Blair | Mrs D Wood |
| Mrs C S Wescombe | Mrs V E Flatters |
| Mr K J Beeston | Mrs R M Miles |
| Miss C M Kidd | Mr R Buckman |
| Mrs R Perkins | Mrs D Daniell |
| Mr A Adolphus | Mrs K M Pearson |
| Mrs O M F Fisher | Mr J Morley |
| Mrs F Smith | Mrs A Clarke |
| Mrs V Williams | Mrs M Ash |
| Mr T Gow | Mrs V I Webster |
| Mrs E M Francis | Mrs R Lee |

Centenarian celebrations

Vera Flatters had a wonderful get-together with her four sons and their families in Conwy, luckily the week after borders opened. The weather gave them a sunny day and they enjoyed ice-cream on the prom after.



Tom Gow achieved the magnificent milestone of reaching his 100th birthday on 12 July 2020, and as lockdown restrictions were slightly eased this meant that family could join him in this special event. Tom worked as a joiner and shop-fitter with Falkirk and District Co-operative for 36 years before retiring and thoroughly enjoyed his time there.



Doreen Wood recalls that for the first 10 years of her childhood in Leeds, she used a candle to light her way to bed. She used to help the old ladies to do their shopping and for years she remembered their Co-op numbers. When her children grew up, she was offered a full-time role working in the office of a Co-op tailor-making factory in Leeds, where she worked until she retired.

Managing the home - according to the Co-op!

This article is based on a pamphlet published by the educational department of the Co-operative Union in 1964. That organisation is now the trade body Co-ops UK but at the time was trying to help individual members as well as societies adapt to a changing economy.

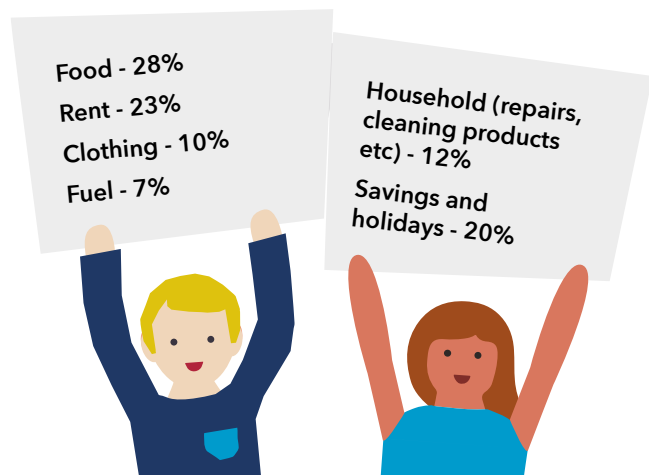


The 1960s are presented in film and television with a focus on the glamour of the period, growth in multiculturalism and increasing opportunities for women, but looking at a publication like this reveals some of the realities of everyday life.

The guide explains how to avoid getting ripped off when buying or renting a home, being able to afford 'mod cons', making design and budget choices and understanding your rights as a consumer in an environment which presented (in the author's words) 'an ever-increasing complexity of choice'.

An interesting question asked in the article is 'who should control the household finances?' Is it a joint responsibility or is the idea of a husband buying his own clothes fair and should he be consulted about the budget or the design choices? There are questions about the 'old fashioned' practice of giving a wife an allowance which has to be managed carefully to pay all the bills and expenses.

A typical household budget is broken down for the readers.



The book advises prioritising what to buy, not according to price, but how useful an item is, how well it works and whether it will give more pleasure to buy the item now or save the money. The Rochdale Pioneers are mentioned to remind readers not to buy on credit or 'tick' and to avoid the pitfalls of the 'cut price' store and the price wars which ensue because they will drive down quality across the board.

Women are advised to apply 'self control' on what clothing to buy.

There is fulsome advice on buying and furnishing the home for family life.

'Too many different patterns and colours are distracting - so choose restful ones and make the focus of the room the fireplace, not the television set'.

'As the family grows, the needs will change, so one should look ahead. If a bedroom is to become a workshop for Father when your son leaves home, a built-in wardrobe would be a mistake.'



In the image: a married couple are looking at a co-operative store washing machine. Although it looks like an equitable decision, it's worth remembering that the wife would have had to have her husband (just visible on the right) co-sign a purchase like this to be able to buy it at all. The domestic washing machine was one of the key developments in technology which supported more married women being able to work outside the home, as well as other technological advances like central heating and artificial clothing fibres. The reduction of time taken in household management was economically freeing, but arguably the shift in attitudes towards roles and responsibilities has taken longer and is still a source of debate in society.



Member Pioneers supporting communities

As the Co-op, we knew we had a unique responsibility to use our experience and programmes to rise to the community challenges of the coronavirus pandemic. We had to act fast, adapt our existing community strategy and reprioritise in a world that was often changing overnight.

Our current network of 1,000 Member Pioneers is dedicated to connecting and supporting people in their communities. This role has never been so important. From helping people access things they need to creating support groups.

Here are some of the ways they have been supporting communities during the pandemic:

From March to August, our growing network of Member Pioneers invested:

9,010 hours in keeping people connected during the pandemic

9,043 hours supporting vulnerable people in need

5,127 hours finding volunteers

4,520 hours securing funding

Member Pioneer Steven Connolly (Irvine, North Ayrshire Scotland) started a 'Sunshine through your Letterbox' campaign to keep people smiling and spread positivity. Stephen connected local care homes to local children who drew pictures, wrote letters, poems and emails. The campaign spread through social media and reached other areas in neighbouring communities.



Member Pioneer Tracy Wood (Hartley, Kent) helped a customer in her 90s who was self-isolating at home with no support network. She needed food and had no one to shop for her. A message came via a vulnerable customer shopping line, and Tracy Wood swiftly made contact with the customer who was then visited by the community warden. By Tuesday lunchtime, the customer's shopping was delivered with ongoing support set up and in place. This was able to happen so quickly due to Tracy's excellent local relationships built in her role of Member Pioneer.



Since the pandemic started there have been huge demands on local foodbanks. Member Pioneer Krystyna Koseda (Harold Hill, East London) has worked very closely with Harold Hill foodbank in her local community, raising its profile via her community Facebook page and through her local Co-op Food stores.

Krystyna acted as a catalyst and worked with the store manager at Harold Wood Co-op to arrange a collection point in the store. She also arranged for the store to donate a large number of carrier bags to the Foodbank. The Foodbank were struggling to access facemasks so Krystyna used her community contacts to get a local supplier to make masks for the volunteers free of charge. With schools reopening, the local school PTA were no longer able to co-ordinate collections as they had done throughout the pandemic. On hearing this, Krystyna gathered a team of volunteers to collect from the area on a regular basis.

Member Pioneer Hannah Hodgson (Marple, Stockport) secured £3,440 of funding from Forever Manchester to develop the ChatterCake project - supporting people during the lockdown by providing an opportunity to stay connected.

ChatterCake provided a weekly doorstep 'cake and chat' delivery from a known 'buddy' volunteer. For some, the chat was a telephone call, for others, a socially distanced doorstep chat, for others already receiving domiciliary care this formed part of their companionship call. The funding enabled Co-op to be the provider of tea and cake for these visits, and link in to signpost to Mind, our charity partner, as appropriate.

The thoughts of many are turning to the future, and how we as a co-op can contribute towards developing the connected, inclusive and resilient communities that our country will need to face the challenges to come.

Our Member Pioneers will continue to support local communities, assessing their needs and using their skills as catalysts, communicators and connectors to make communities a better place to work, play, live and learn.

If you'd like to find out more about the Member Pioneer role, visit communityspirit.co.uk for information.

Ed recommends

What a year this has turned out to be. In recent months the whole world has been turned upside down and, at the time of writing, there is still uncertainty regarding how this Christmas will be affected. I do hope that we will all be able to meet our loved ones in the usual fashion and enjoy some comforting food and wine. With that hope in mind, here are a couple of highlights from your local Co-op range to grace your table.

Co-op Irresistible Montepulciano, Italy 2018; £7

Recently decorated with a Decanter Gold Medal (and as medals go, this is the one to win), this wine represents something of a quality bargain. Full of ripe red fruit, this wine is so easy to enjoy and appreciate - with little of the bitterness of Chianti, for example - and is well-suited to the festive bird.



Co-op Fairtrade Torrontes, Argentina 2020; £5.25

Argentina has taken the Torrontes grape variety under its arm and done rather well with it, if the truth be told. Known for its fragrance, this is a perfumed, floral wine with lovely, light fruit flavours and a luxurious mouth-feel. At this price, you'll struggle to find a more characterful and effortlessly enjoyable wine. Significantly, it also supports a major Fairtrade project in Tilimuqui, northern Argentina, which involves the construction of a major medical centre to the benefit of some ten thousand people.



Whatever your plans this Christmas, I wish you a very pleasant festive period.

Prices correct at time of printing.

Together, we're supporting each other's wellbeing

It's been an unprecedented year for everyone with measures introduced to reduce the spread of coronavirus leading to big changes in our daily lives. So, our thoughts turned to the wellbeing of our members and what we could do to support their physical and mental health during these uncertain times.



It's estimated that around half a million more people in the UK will experience a mental health problem as a result of the coronavirus pandemic.

Our charity partner, MIND, found that thousands of people were unable to access the wellbeing support they needed during lockdown.

Concerned for the welfare of Co-op members in our local communities, the Member Participation team decided to check in with them to see how they were coping and to explore what Co-op and other members could do to help.

With social interactions limited by social distancing restrictions, the majority of the 10,000 Co-op members who completed our survey told us they were looking for new ways to connect and learn.

We suggested ways in which we could support them, and the idea of an online quiz proved popular, so we made it happen.

Hundreds of members from across the UK joined together on screen to pit their knowledge against each other. Described as fun and interactive, you loved the quiz so much that we're now running regular quiz nights.

We know learning improves our self-esteem, so we launched several exclusive online wine events where members could hear the inspiring

Over the next few months, the Member Participation team will be inviting members to get involved in more health and wellbeing conversations. You can join in by visiting coop.co.uk/joinin

stories behind our Co-op wines, talk to our experts and learn more about how to create the perfect food pairings. There's appetite for online cooking groups too; an idea we're also exploring.

We've looked at new ways to help members stay active too, putting their problem-solving skills to the test with a collection of online puzzles.

We're also in a great position to be able to connect members to other members who may be going through similar life events, in order that they can connect and provide each other with mutual

support. We're presently trialling online bereavement groups, for example, which are run by members for members and enable a small group of members to talk and share their experiences. It was such a success that we are looking to host more of these in the future.

Helping others can increase our happiness and improve our wellbeing, so through our Co-operate platform, we've been able to match volunteer members with those in their community in need. Members were also able to donate their 5% shopping reward to aid community causes affected by the crisis too.

Making more of a difference with Co-op Membership

Our Co-op Membership has changed, and we are now giving even more back to your community. Every time you buy selected Co-op branded products and services from us, 2p for every £1 you spend goes into your Co-op Membership account. And we'll give the same amount to support community organisations and your chosen local cause too.

You'll get exclusive member deals and receive personalised offers every week, so you can save money on the things you like to buy. You'll also benefit from special prices on Co-op services like Insurance, Funeralcare and Legal Services. You can spend the rewards you earn on most things you buy from us, and you can also choose to donate your rewards too.

You can find out more about Co-op Membership by visiting coop.co.uk/membership or by downloading our new smartphone app at coop.co.uk/our-apps

Future planning and our mental health

Looking after our mental health is important at all ages, but it can be even more important as we get older. As we enter new stages of our life, with them come their own unique challenges.

A recent study found that one in five people over the age of 55 suffer from poor mental health. We've explored what can be done to give better peace of mind in your later years.

Be prepared for change

When you are retired, you can still lead a busy and fulfilled life. Friends and family may have plans for how you can use your time, filling it with anything from childcare to DIY tasks. It's also important to make time for your own interests. See this as a chance to try a new activity or learn new skills.

Keeping in touch

Friends can help to keep you on track when life becomes difficult. It can be easy to lose touch with people, especially if their lives seem busy. Having friends is a positive way to maintain good emotional health.

Don't lose touch with the people who are important to you – it's never too late to get back in touch with old friends. Alternatively, you could consider volunteering or helping at a local school.

Staying active

As well as the well-known benefits to physical activity such as maintaining a healthy weight, exercise can also provide many other benefits such as boosting self-esteem, promoting a good sleep pattern and providing the opportunity to meet others.

Being active doesn't just mean going to the gym. Dog walking, gardening or joining a walking group are also great ways to get some exercise and they don't cost much money either.

Having a plan

Naturally there are considerations that come with later life – such as retirement, pensions and will writing. That's when it is good to have a plan. A plan can help you think through all the aspects of a problem or situation. By preparing a plan, you're likely to expose and deal with many of your worries in advance.

By purchasing life insurance, you're securing peace of mind should the unexpected happen. Your family are your most important asset. With Co-op Life Cover you can ensure your loved ones are taken care of when you're no longer around, helping to ease any anxiety you may be experiencing.

Applicants for insurance are subject to normal underwriting criteria. Co-op Life Cover is provided, underwritten and administered by The Royal London Group. Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office: 1 Angel Square, Manchester M60 0AG.



Separating the fact from the fiction on a Lasting Power of Attorney

You might know the basics when it comes to a Lasting Power of Attorney (LPA), but do you really know the fact from the fiction? We bust common myths around how an LPA works, who should make one and how it should be used.

What is a Lasting Power of Attorney (LPA)?

An LPA is a legal document that can be used to give someone you trust legal authority to make important decisions on your behalf, in case you become unable to make these decisions yourself. There are two types of LPA available in England and Wales. One covers your health and welfare, while the other covers your property and financial affairs.

Here's how it works:

Alex suffers an unexpected illness or accident, resulting in a **loss of mental capacity**.



Without an LPA

Next of kin **doesn't have the legal right** to make decisions for Alex

- Sole bank accounts are frozen
- Joint bank accounts are frozen in some circumstances
- Bills can't be paid from Alex's money
- Investment decisions can't be made (any previous authority given to make investment decisions is cancelled)
- Property can't be sold, meaning a co-habiting partner can't move house if they wanted to
- Next of kin don't have the legal right to make decisions about medical treatment
- Next of kin don't have the legal rights to make personal choices, for example where Alex should live

If you don't plan ahead and you suffer an accident or illness which causes you to lose mental capacity, **your next of kin can only get the legal authority to act on your behalf through a Court Order. This is a long, costly and intrusive process.**



With an LPA

Alex puts LPAs in place for both **Financial & Health and Care Decisions** appointing a representative

- Alex has legally appointed a representative to make decisions about finances
- The bank recognises the chosen representative's legal authority and no accounts are frozen
- Investment decisions can be made by Alex's representatives
- Bills can be paid as normal
- Property can be sold if needed
- The representative has the legal right to make decisions about Alex's medical treatment
- The representative can make personal choices for Alex, such as where to live

By planning ahead, you can **choose who should have legal authority to make decisions on your behalf** if you're unable to make decisions for yourself. **A Lasting Power of Attorney costs far less than a Court Order and the people you choose can step in as soon as they're needed.**

Isn't a Lasting Power of Attorney just for people who are unwell?

The sad reality is that an accident or illness can strike anyone at any age, often without warning. You can only make an LPA while you have sufficient mental capacity to understand its implications. If you don't put an LPA in place until it's needed, then it'll already be too late.

Can't my family just take care of matters for me?

If you lose the ability to make your own decisions, no one can automatically step in and take control for you. Not even your husband, wife or immediate family members can automatically make decisions about your finances or your health and welfare on your behalf. This even applies to the refusal of life-sustaining treatment.

The only way you can give your loved ones the authority to immediately take control of your affairs and make important decisions on your behalf is by putting an LPA in place.

Could I use a joint account to give someone access to my money?

Banks will freeze bank accounts when the account holder loses mental capacity, including joint accounts. This means that your money could become inaccessible to your loved ones at exactly the time you need them to have access to it.

In addition, giving relatives informal access to your money through a joint account could put your finances at risk and also place your relative in a legal grey area.

With an LPA, your attorney's activity will be supervised by the Office of the Public Guardian (OPG), minimising the risks for you both and keeping everything above board.

Should I appoint more than one attorney?

It's a good idea to name a backup attorney who can step in to act if your original attorney is unable or unwilling to do so when the time comes.

That said, we always advise against appointing multiple attorneys to act together jointly, as this can bring its own set of challenges. Some people assume that the best course of action is to appoint their spouse and their children to act jointly, but this means that all attorneys need to act together on every single matter. This is the case even if one attorney becomes unwell or dies, meaning the LPA could essentially become worthless.

When you make an LPA with Co-op Legal Services, our experts will talk you through your options and explain everything in detail, to make sure you're completely clear on how it all works. We offer a range of service options to suit your needs - you can start your LPA online or you can speak to us over the phone, via video call or face to face.



FREE advance statement of wishes

An Advance Statement of Wishes is a document where you can record your wishes in detail, so that your attorney can make the right choices for you when the time comes. This covers everything, from your food preferences right through to your religious beliefs and your end of life wishes.

The Advance Statement of Wishes also provides space for you to record details of your finances, online accounts and utilities. This puts all the information your attorney needs to manage your financial affairs right at their fingertips. You can also include details of your Will, including where it's stored and whether you're happy for your attorney to have sight of it during their lifetime.

When you take out a Lasting Power of Attorney with Co-op Legal Services, we will also offer you an Advance Statement of Wishes free of charge.

10% discount

until
31 January
2021

As an *Evergreen* reader, you can benefit from an exclusive 10% discount on estate planning services, including LPAs, Wills and Trusts. Simply quote 'Evergreen' when booking your appointment.

To find out more, visit co-oplegalservices.co.uk or call us on 0330 606 9422

Offer terms & conditions

The discount of 10% will be applied once per sale. Offer only available to permanent residents of England and 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)

You can't predict the future, but you can plan ahead



Our wide range of plans and flexible payment options help you make sure your funeral costs are totally covered, meaning your bills won't be passed on to the people you love most.

Saying goodbye is never easy, but we'll help you make your service special. With a wide variety of plans and the option to add personal touches, you can plan a unique funeral that feels right for you and your loved ones.

Award-Winning Plans

Our award-winning funeral plans aren't just trusted by the experts. They're trusted by thousands of people just like you. In fact, we've been voted '**Best Funeral Plan Provider**' in the UK for the last three years in a row.

Pay your way

With Co-op Funeralcare, you can pay the way that suits you best. If you like, you can pay upfront in full; or you can spread the cost over 2 to 25 years. Our plans start at £3,295 - **that's just £20.85 a month***.

Our Co-op Commitment

All our pre-paid funeral plans come with the **Co-op Commitment[^]**. We promise to cover your costs if you die before you've paid in full. That means you can keep your family and loved ones safe from surprise costs, even when you're not around.

Call **0800 088 4883**, go online at **coop.co.uk/evergreen** or drop into your **local Co-op Funeralcare**



*£20.85 per month is based on a 50 year old purchasing a Simple Funeral Plan at £3,295 over 25 years (total amount repayable £6,255.65).

[^]The Co-op Commitment applies if 1 year has passed since the plan start date and you are paying in instalments over 2-25 years.



It's what we do

A helping hand to you and your community

As a Co-op member, you benefit from **exclusive member prices** when you arrange a funeral or purchase a funeral plan. Plus, we'll give £2 for every hundred pounds spent towards community causes.

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



GroceryAid: harnessing AI technology to address your woes

GroceryAid has been at the heart of the grocery trade since 1857 and provides emotional, practical and financial support for both retired and working age grocery colleagues across the whole industry.

We understand that problems can arise at any time and to help we offer free emotional support and advice on many concerns, including mental health issues, finance and debt worries, relationship breakdowns, legal questions and carers' support.

We may also consider financial assistance. Each application is assessed based on individual circumstances.

Loneliness and the Covid-19 pandemic

We know millions of people have been and still are experiencing loneliness due to government lockdown restrictions and not being able to meet, hug or be close to family and friends.

Effects of loneliness on mental health

Most people have experienced loneliness at some point during their lives. However, experiencing loneliness for a prolonged period can affect our mental health by causing low mood, stress, heightened anxiety and depression.

Preventing loneliness

During unusual times we need to adapt the ways we stay in touch with one another to maintain our social networks

and relationships. Luckily, there are lots of ways to stay in touch using technology when meeting in person isn't possible.

If you're feeling lonely

It can be easy to fall into a rut, which makes it hard to get motivated and reach out, but with a little effort you can counter that. Call a friend or family member for a chat, utilise social media or forums about things that are of interest to you and speak with like-minded people.

GroceryAid

 **Helpline**

groceryaid.org.uk
08088 021 122



How the GroceryAid Woebot app helps Kate fight loneliness

GroceryAid met Kate several years ago when she had to retire from work early due to chronic illness.

During the pandemic, Kate was placed in the shielded group due to her condition and was feeling isolated from her friends, family and the support group she normally attends.

Kate reached out to the GroceryAid Helpline to gain emotional support from our counsellors and downloaded the Woebot app after being directed to the GroceryAid website for additional resources.

She found the instructions easy to follow and it was quick to download and get started using the free-of-charge GroceryAid1 code.

Kate comments: 'I have found the app really supportive and using it on my mobile phone makes it easy to check in throughout the day, so the support fits seamlessly into my life.'

'I've found it really positive and the best benefit is its accessibility; I was using it every day at first but now I use it on my own terms when I've had a bad night or need picking up. Whilst the Woebot will never replace speaking to my daughter on the phone, it has reduced the burden I felt I was placing on my family and enabled me to manage my anxiety.'



Remember you are not alone and GroceryAid can support you

At GroceryAid we offer 'in the moment' emotional and practical support for colleagues dealing with anxiety and stress through BACP-trained counsellors at the end of the telephone, 24/7 365 days a year, so there is always someone to talk to.

On our website, you can access support through our Health & Wellbeing portal and also find out how to connect with Woebot, our friendly artificial intelligence app. All of these services are available to all grocery colleagues and their partners from day one of working in our industry and throughout their retirement.

The GroceryAid Helpline is available 24/7, 365 days a year: 08088 021 122. Find out more: groceryaid.org.uk

Stay Gas Safe in your home

Millions of families use gas to heat their homes and cook safely every day. In the right hands, gas is safe, but unsafe appliances can put people at risk of explosions, leaks and carbon monoxide poisoning. It's important to ensure all gas appliances are checked every year by a Gas Safe-registered engineer.

The Gas Safe Register is the official list of engineers legally qualified to work on gas appliances. It's illegal to carry out gas work for customers without being registered. Illegal gas work is not only potentially dangerous, it can also prove costly when it needs to be repaired. To avoid being left in situations like this, you can take the following steps to ensure your engineer is Gas Safe-registered:

- Find or check an engineer on our website **GasSafeRegister.co.uk** or call us directly on 0800 408 5500.
- When the engineer arrives, make sure you check their Gas Safe ID card which confirms who they are (with a photo) and what type of work they're qualified to undertake – this is on the back of the card.
- If you already know your gas engineer, you may want to check they are Gas Safe-registered – you can also do this on our website or call the telephone number above for confirmation.

It's important to avoid the risks of unsafe gas work, including carbon monoxide (CO) poisoning. The symptoms of CO poisoning include:

- Headaches
- Nausea
- Dizziness
- Loss of consciousness
- Breathlessness
- Collapse

It can be especially dangerous as you can't see, smell or taste it and these symptoms are often confused with something else – recent research we carried out concluded that 80 per cent of people could be at risk of mistaking them with signs of a cold, flu or even a hangover.

If you suspect you have CO poisoning, you should take the following steps:

- Don't delay – get fresh air immediately.
- Open doors and windows, turn off gas appliances and leave the house.
- See your doctor immediately or go to hospital. They can do a blood or breath test to check and can advise if you need treatment for CO poisoning.
- If you think there is an immediate danger, call the Gas Emergency Helpline for your region – you can find these on our website: <https://www.gassaferegister.co.uk/what-to-do-in-an-emergency/>

CO can be produced when natural gas or liquid petroleum gas (LPG) doesn't burn properly, which can happen when an appliance has been incorrectly fitted, badly repaired or poorly maintained. Watch out for the following warning signs, which could indicate CO in your home:

- Floppy yellow or orange flames on your gas appliance, rather than a crisp blue
- Sooty stains on or around gas appliances
- Pilot lights that frequently blow out
- Increased condensation inside windows.

If you detect any of these signs, you need to contact a Gas Safe-registered engineer as soon as possible, and they will be able to check your appliances and flues.

While not a substitute for a regular safety check by a Gas Safe-registered engineer, an audible carbon monoxide alarm is a good second line of defence against CO poisoning. They emit a sound once CO is detected in a property. However, as they only activate when the gas is detected, you should never rely on them alone.

To ensure their effectiveness, make sure any alarm you buy is marked EN 50291 and has the British Standards Kitemark. We don't recommend the use of 'black spot detector' warning strips because their warning is too easily missed and they don't emit a sound, so they won't alert you if you have a CO leak whilst you're asleep.

If you're unsure which alarm to get, you can ask a Gas Safe-registered engineer for advice.





Making **space** for **safety**

Electrical safety isn't usually at the top of most people's 'To Do' list but it becomes increasingly important as you get older. Here, Lesley Rudd, Chief Executive of leading consumer protection charity, Electrical Safety First, explains how you can reduce the risk of electrical fires and accidents with some basic, preventative actions.



It's a fact that, if you are 65-plus, you are at greater risk from electrical accidents and fires than any other age group.

And when you consider that almost half of all fires in UK homes are caused by electricity, it's not something you should ignore, especially if you live alone.

Our research found that older people who live on their own are significantly more likely to have an electrical fire than those living with someone else.

Domestic fires can cause hundreds of thousands of pounds of property damage, but the human cost is incalculable. And it can be particularly traumatic for those in higher-risk groups. The good news is that there are some simple, practical steps you can take to help reduce your electrical risk.

One safety fundamental is to register your electrical goods with the manufacturer. This ensures you can be rapidly contacted if safety issues or defects are discovered and the item is recalled.

If you have just purchased a new electrical appliance, you will usually find a registration card in the packaging, which you simply fill in and return. And if you are buying online from a manufacturer, some will automatically register your item. We always recommend that you buy from a reputable retailer – particularly if you are shopping online, as some online marketplaces have been found to sell counterfeit products.

Over the last couple of years, product recalls have, not surprisingly, become major news stories. Whirlpool – whose brands include Hotpoint, Indesit, Creda, Swan and Proline –

provides a high-profile example. The company has had to recall well over half a million (579,000) of its washing machines, as well as an estimated 800,000 tumble dryers, due to dangerous faults. The machines have been blamed for at least 750 fires over an 11-year period.

Electrical Safety First led the call for a full product recall by Whirlpool and fair treatment for consumers, including a choice of compensation, with the item replaced, repaired, or refunded (based on the age of the product).

We also campaigned to ensure that Whirlpool did not require people to sign Non-Disclosure Agreements or NDAs – a legal contract which sets out how (and what) information you can share with others.

It's been estimated that the success of most recalls is just 10-20%. Whirlpool claim theirs has been significantly higher, but it has proved a long, laborious (and expensive) process for them – as well as a disturbing and frustrating issue for many owners of the recalled items.

Yet our survey of 5,000 people in England and Wales discovered that less than half registered the last electrical appliance they bought. And without product registration, manufacturers and retailers have enormous difficulty notifying consumers of a recalled product – sometimes with devastating consequences. Today, hundreds of thousands of dangerous products could still be in people's homes, as they are unregistered and untraceable.

You can find out more, and discover if you have a recalled product, by visiting our website. Or you can download our Alexa mobile phone app and effortlessly check, simply by asking Alexa if your item has been recalled.

While it is human nature to want a bargain, when it comes to electrical items, the stakes are too high. Unlike a fake designer bag, counterfeit electricals can have a life-changing impact. The cheap price of a counterfeit is usually due to it missing key components, which can often reduce its safety and functionality, resulting in overheating and, ultimately, fire. In England alone, between 2018 and 2019, faulty electrical appliances were responsible for 2,198 domestic fires – an average of 6.5 per day.

Our safe shoppers' guide will help you avoid the rogue traders when you shop online, and our free Check It Out Chrome extension for your web browser will remind you when you are not buying directly from the manufacturer, or a retailer you know and trust. An 'extension' is a program that gives Chrome extra functions, such as blocking adverts, or managing your passwords. You can find our Check it Out tool in Google's Chrome Web store, or just visit our website for a direct link.



If you have just purchased a new electrical appliance, you will usually find a registration card in the packaging

Older people tend to own their own homes, many of which were built before 1982 and can lack important electrical safety features, such as a modern fuse box or wiring. Quality standards for social housing and the private rented sector don't apply to owner-occupiers. And we know that many of those who have lived in their home for decades have never thought about its electrical safety. That's why, on our website, you can also find a range of tools which allow for a quick, visual check of the electrics in your home.

But we also recommend that homeowners get their electrical installation – i.e. all the wiring, sockets and switches, plus the fuse box – professionally checked by a registered electrician, at least once every ten years.

Electricians who are registered with a government-approved scheme are authorised to undertake work in your home. As well as a recognised level of competence, work by a registered electrician provides you with some financial protection via a warranty from the registration scheme. If you are planning some electrical work in the house, our website can also help you find a registered electrician in your area.

We provide a host of information and advice to help you use electricity safely – with guides ranging from the use of electric blankets and gardening equipment, to top electrical safety tips for older people, carers, landlords and tenants. All the guides and tools mentioned in this article are available free online, but we also have some print copies for those who have difficulty accessing the Internet.

As we get older, home becomes even more important to us. It is not only our living space but also the repository of our memories. And with age, we tend to spend more of our time there. Keeping your home electrically safe may not be top of your 'To Do' list but it's a sure-fire way to help keep yourself, and your property, safe. No pun intended.

To find out more about electrical safety, visit:
electricalsafetyfirst.org.uk

Or email: enquiries@electricalsafetyfirst.org.uk

For information on the Hotpoint Indesit and Creda Tumble Dryer Recall, contact Whirlpool, on 03448 224 224.

A friend in need: what to do if you think a loved one is struggling with debt

We all know that the coronavirus pandemic has had a huge effect on people's lives, and finances in particular. StepChange Debt Charity have put together a guide to what to do if you think a loved one is struggling with debt, so you can help them move forward.

For those already struggling, the crisis has pushed them further into debt, while others have found themselves in financial trouble for the first time. Whether you've suspected for a while that your loved one is going through a financial rough patch, or the pandemic has plunged them into debt, here's how you can help.

Spot the warning signs

Debt can be hard to talk about, so your friend or family member may not want to tell you if they have a problem, but there are some warning signs to look out for.

- Have they been in debt before? Debt can be difficult to fully escape from and once someone has to rely on credit to make ends meet, it can be difficult to break that cycle.
- Has their income been reduced? Many people's income has been affected by the pandemic. They, or their partner, may have had their hours reduced, been made redundant, or stopped working to care for somebody.
- Do they seem anxious or withdrawn? They may seem secretive and avoid talking about money, or even avoid talking to you altogether. This can hurt, but debt can feel isolating and people often withdraw when they need support the most.
- Have you noticed unusual spending habits? They may be overspending on items that their income won't cover, or alternatively they may have drastically reduced their spending.

Now that we've identified some of the warning signs, let's think about how you can offer support.

Penny for your thoughts?

Admitting to being in debt, even to someone you trust, can be terrifying. Many people in debt feel ashamed, and fear they'll be judged. Look at your loved one and the people who surround them – who are they most likely to feel comfortable opening up to? If it's not you, is it their partner, or a friend? Reassure them that you and others are there for them if they need to talk, and they just might feel better about opening up about their situation.

Safety in numbers

Your loved one needs to know they're not alone. There are many popular bloggers who use social media and internet forums to share their journey to becoming debt free, or you could look at some of the client stories on the StepChange website. By inviting your loved one to read about other people's experiences, you'll show them that they're not the only one, helping them to feel less ashamed and alone.

Never a borrower nor a lender be...

It's natural to want to help, but resist the urge to lend large amounts – we see many clients who have fallen into debt after using their income to help someone they love.

Options such as guarantor loans can be tempting, but if they're struggling now, chances are your loved one will struggle to pay back a loan each month. If they ask you to be a guarantor on a loan, kindly but firmly tell them no. Explain that you don't want money to jeopardise your relationship, but that you're there for them and will do all you can to help their situation.

Let them know advice is available

If they're struggling, you could suggest they get confidential debt advice. StepChange provides free advice over the phone or online. Our expert advisers never judge, and we'll work with the person in debt to find a solution that suits their circumstances.

Contact StepChange on 0800 138 1111, 8am–8pm
Monday to Friday and 8am–4pm on Saturdays, or get
debt advice online at stepchange.org



Pretty as a picture

We all have an interest in photographs and most of us take pictures. As Dr Michael Pritchard explains here, the Royal Photographic Society (RPS) can help one turn that interest into something more serious (and fun) alongside others like you.

Like many readers, my first camera was a Brownie used by my parents. It wasn't long before I had saved up pocket money and bought a more advanced camera and started taking my photography seriously.

Today, I use a Sony A7Riii digital camera, but I take as many photographs on my phone as I do with my camera. I am still learning how to take interesting photographs - whether they are of family, documenting a place or people when I travel, or a picture with more artistic pretensions. To help me do that, I joined the Royal Photographic Society (RPS).

The RPS was founded in 1853 and is the world's oldest photography organisation. It is dedicated to helping photographers, from beginners upwards, improve their skills and it also encourages the public appreciation of photography.

At the RPS's core are people like you and me. Some members are engaged in photography professionally, others are artists using photography for their practice, but most are enthusiasts interested in photography, developing their own practical and creative skills, and wanting to learn more about other photographers and seeing inspiring photography.

A small paid staff and some 500 volunteers, from a membership of around 11,000, help the RPS deliver on its charitable objectives. Its Bristol headquarters holds exhibitions of photography highlighting important issues, as well as great photography across all genres in its International Photography Exhibition, soon to open its 163rd edition.

The RPS holds regular workshops on everything from Photoshop and using a digital camera, through to architectural and portrait photography, to help members and the public hone their practical skills. There is also an extensive programme of talks, symposia and panel discussions, while its *Journal* explores themes, interviews photographers and shows great images.

The RPS also offers a qualifications programme where members can achieve recognition for their practical skills and creativity.

For many people, RPS membership is about supporting the Society's objectives. These range from projects that use photography with disadvantaged groups, to working with schools and young people. They give those participating practical skills but, more importantly, they instil less tangible life skills such as self-confidence, self-awareness and a sense of worth.

The UK's lockdown was transformational in many ways. Our activities shifted online and now reach more of our members and the public than ever before. These will continue, but we are looking forward to re-opening our building from January and putting exhibitions back in the gallery, bringing people in to our training room, welcoming researchers to our resource room, and filling the auditorium and gallery with schoolchildren, students and the public eager to see and talk about photography.

Dr Michael Pritchard



Fungi in the park at Lacock Abbey. Taken with a Samsung S20 smartphone. (Michael Pritchard)



The RPS's new home which opened in February 2019 in Bristol. (Michael Pritchard)



The RPS Gallery. Showing the Altered Ocean exhibition from Nady Barker FRPS which looked at the impact of plastics in the world's oceans.



Julia Margaret Cameron. Sir John Herschel, April 1867. From the RPS Collection at the V&A Museum, London.

RPS membership is open to everyone. For more information see: rps.org/membership

Birding during the winter months



The RSPB is thrilled to join *Evergreen*! For our first article, we've given a quick overview of garden wildlife over autumn and winter, but let us know what you'd like to see for our next article – for example, would you like to find out the best spots to see seabirds? Get tips and tricks for turning your garden into a wildlife sanctuary? Follow a deep dive into one particular species? Let us know by emailing anna.feeney@rspb.org.uk and we'll see what we can do!

As the days get colder and shorter, it can sometimes feel as if the whole world is preparing to shut down until spring. Hedgehogs are among the creatures that settle down to hibernate about now, so if you're planning on having a bonfire during the winter, don't build it too long in advance and always be sure to check it for a sleepy hedgehog before lighting it. But not everything goes into hibernation and there's still lots going on in your garden! Here we'll run through some of the wildlife you might be able to see out of your very own window until spring returns...



December

Delicately shaded orange bramblings often visit gardens in the colder months, so keep an eye out for their giant flocks.

Many ducks, geese and swans also start to travel in great noisy flocks to find food, so if you're near a body of water you might get a treat and see them soaring overhead.

If you've still got some presents or festive goods to buy (and let's face it, who isn't behind on shopping at this time of year?), there's always the RSPB shop (shopping.rspb.org.uk) with its gorgeous and eco-friendly crackers, wrapping paper, holiday cards and decorations galore!

January

In what seems to us to be the depths of winter, robins are optimistically looking forward to breeding season and will already be marking their territory with a very loud and clear call.

It's also the breeding season for red foxes, so if you've got some around you might hear some slightly eerie noises at night... but you'll know there are fox cubs to look forward to in March!

29-31 January is also the RSPB's Big Garden Birdwatch, where we ask everybody to let us know what birds you've got in your garden or local park. Visit rspb.org.uk/birdwatch to learn how to be part of this great citizen science project!



February

Frogs and toads begin to spawn around this time of year. The female will lay thousands of eggs, betting that a few will make it past predation and disease to adulthood. This creates a swirling mass of eggs, so if you have a pond you might have some new toads or frogs in a few weeks!

More and more birds will also be looking to breed, so if you're hoping to encourage birds to nest in your garden, this is the time to put up nest boxes.

March

Say hello to the first day of spring! Bats will be coming out of hibernation, the first butterflies of the year will be on the wing, and the spring migrant birds will start to return.



Swifts, for example, will have flown thousands of miles from southern Africa, across seas and deserts, to get here. They'll even have slept in the air! They'll be hungry when they arrive, so you can watch out for them darting around in flocks chasing insects.

Garden birds will also be needing to stock up on energy for the breeding season, so this is a great time to ramp up your feeding stations. Fill your feeders, sit back, and enjoy the flurry as your garden wildlife gets ready for another year.

Win a bumper bird food gift box

The RSPB has very kindly offered this prize to *Evergreen*. Correctly answer the question below and we'll enter you into our prize draw.



What time of year do frogs and toads begin to spawn?

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

The closing date is **Friday, 29th January 2021** and the winner will be the first correct entry drawn out of a hat.

St John Ambulance launches emergency fundraising appeal



St John Ambulance volunteers are well known for providing medical cover at events, but during the Covid-19 pandemic they have been providing vital support to the NHS.

St John volunteers have provided over 200,000 hours of support by treating and transporting patients in ambulances, working in hospitals and supporting a wide number of community projects during their biggest deployment since the Second World War.

Some of the community projects include supporting lifesaving blood donations, helping cancer patients receive the care that they need safely, and providing medical help to homeless people.

St John Ambulance's support for the NHS reached its peak during April and May but the effort continues, as England learns to live with the pandemic.

'In our response to the coronavirus, St John Ambulance has transformed to focus the whole organisation on meeting the immediate needs of the people we serve,' says chief executive, Martin Houghton-Brown.

'Our skilled volunteers have now spent over 200,000 hours caring for patients in hospitals and communities across the



country, providing an invaluable service for their NHS colleagues across England.

'However, this has come at a cost. To keep sharing first-aid skills with future generations, caring for communities and saving lives, we need the public's support.

'Without it, St John will not be able to continue the vital training of volunteers, who have been able to make such a difference in this health crisis.'

In the midst of the pandemic, with its main income-generating work stopped due to lockdown, St John Ambulance launched an emergency fundraising appeal to bring in more than £6 million.

And, while first-aid training and event cover have started again, activity may take more than a year to reach pre-coronavirus levels, so the charity's financial situation remains extremely challenging.

'After more than 140 years at the heart of our society, we need the public's support to ensure we can tackle the second wave or even worse another health emergency on the same scale in the future,' Mr Houghton-Brown added.



REA Noticeboard



The pandemic has, of course, meant that many of the events planned by the various Co-op Retired Employee Associations (REAs) have not taken place this year – and with the uncertainty over how long restrictions will remain in place, the future looks uncertain. If you would like to contact your local REA to find out when it's back to 'business as usual', their details are provided here.

Contact your REA

Enfield

Secretary Iris Jenkins Tel 020 8804 8716

Greater Nottingham

Secretary Ted Perfect Tel 0115 939 0562

Hull

Secretary Janet Slater Tel 01482 655066

London Area Retired Co-op Friends

Secretary Pamela Board Tel 020 8555 0136

Lowestoft

Secretary Don Powell Tel 01502 566470

Manchester

Secretary Harold Linton

Tel 07740 417701 (Monday and Thursday only)

North Eastern

Secretary Mrs Lydia Humphrey

Tel 0191 410 4947

South Yorkshire & North Midlands

Secretary Clive Swallow

Tel 0114 246 4235 or Roy Rich Tel 01709 863514

Hull & East Riding CREA

We wish you all well in these trying times and look forward to meeting up again in 2021 when things have settled down. Please keep in touch with any news.

Remember Face, Hands, Space.

Janet and Graham

Greater Nottingham REA

Along with many organisations for the elderly, we have not met and perhaps will not meet next year too. We wait for the vaccination to come for us. Therefore, we wish you all a safe and healthy time to our many friends in the co-operative movement. Not too early as well: Happy Christmas and a Bright New Year.

Ted Perfect

Enfield REA

Unfortunately, due to the coronavirus we have been unable to meet since our AGM in March 2020. All the entertainment has been cancelled, including our annual dinner, which is disappointing to all members. We are keeping in touch with everyone and sincerely hope we all keep safe and well.

On behalf of the Committee, a Merry Christmas to everyone and we look forward to seeing you all again, hopefully in March 2021.

Iris

Lowestoft REA

We hope our members are all well and keeping safe, and that things will improve in the future.

Don & Pat

Manchester REA

Unfortunately, the Manchester REA remains closed for the foreseeable future, due to the Covid-19 pandemic. Whilst no decisions have been made regarding our calendar of events for 2021, members will be advised when we are able to resume our social activities.

Tax and the pandemic

Covid-19 has affected most aspects of life and tax wouldn't be the most important. But tax is generally what we write about in these articles, so here we look at the effect on individual taxpayers of some of the tax issues and changes linked to the government's response to the pandemic.

Income tax, National Insurance and PAYE

Nothing has really changed for employees or pensioners paying their tax by PAYE automatic deduction. Employees who have been furloughed under the Job Retention Scheme have continued to have their pay, tax and National Insurance processed by their employer under PAYE.

Where employees have to work from home, employers can make non-taxable payments of up to £6 per week in recognition of additional expenses incurred. Employers aren't required to pay this, and where they don't an employee can claim a tax allowance to the same amount. Doing so gives a real benefit of just £1.20 per week in terms of tax saved by a basic rate (20%) taxpayer, but that mounts up over time.

Redundancy

Sadly some jobs have been lost already due to the pandemic and it seems likely more will be lost in the future. Existing regulations are that the first £30,000 of most redundancy payments will be tax free.

Where PAYE tax was deducted from pay prior to leaving, some or all of that may be refundable, particularly if the individual does not expect further work-related income in the rest of the tax year. Tax form P50 enables a refund application to be made before the end of the tax year if appropriate. However, it should be remembered that Job Seekers Allowance, if paid, counts as taxable income.

Self-Assessment

There has been no extension of the usual deadlines for a Self-Assessment tax return – a paper return for 2019/20 tax year must be with HMRC by 31 October 2020 but you get until 31 January 2021 if submitting online. Penalties for being late are automatic and whilst we can hope that HMRC will be sympathetic to appeals where the pandemic has been a key influence, it's best not to rely on that.

To ease potential financial pressures, the government decided that any 'payments on account' due on 31 July 2020 would be postponed. As the payment has been postponed, not cancelled, a consequence is that if you are in the 'payments on account' system, your required balancing payment on 31 January 2021 may be higher than usual.

The self-employed

Anyone who receives payments under the Self-Employed Income Support Scheme (SEISS) set up by the government needs to note that they count as taxable income and remember to include them on their tax return for 2020/21.

Tax debt

Although written reminders continue, HMRC largely suspended those routes of chasing up tax debt which involve personal visits. HMRC staff or appointed agents going round the country knocking on people's doors was, quite understandably, not considered appropriate or sensible during a pandemic. That doesn't mean the debt has gone away though, and anyone with tax debt who doesn't respond to correspondence can expect HMRC to revive other methods of chasing at some point. So, as ever, the advice when it comes to HMRC letters about tax owing is that you shouldn't ignore it – but seek advice if you don't agree with it.

If you have any queries about personal taxation, then please ring Tax Help for Older People on 01308 488066.



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



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.

Viral fatigue and recovery

Fighting off a virus is never a pleasant task, but a significant issue can be that of fatigue.

Dr Davina Deniszczyc, Charity & Medical Director, Nuffield Health explores the steps you can take to help your recovery following a virus.

Why do I feel tired?

Feeling tired is normal after your body has had to fight a virus. For some people, tiredness can be made worse by symptoms of breathlessness, caused by the effects of the virus on the lungs. Others may find that muscle wasting or the stress of being very unwell makes them more tired. The tiredness can affect you in many ways:

- **Physically:** You may feel weak and drained, and that your arms and legs feel heavy to move
- **Thinking skills:** You may find it hard to focus and remember things
- **How you feel:** It is normal to feel teary, worried and frustrated by your tiredness.

Your energy levels may go up and down on different days, but you can learn how to manage and improve this. It's important to realise that it's not just physical activity that can make you feel tired. People find that thinking tasks like computer work, reading and talking to people can be just as tiring.

What can I do to help?

Physical activity and energy

Think of your energy like money in a bank. All activities need energy (money).

If you spend it all at once, you will have nothing left for the rest of the day, so it needs to be spent carefully. Use the 3P's Principle to manage your tiredness so that you don't have crashes from overdoing things.

Pace

Break tasks down into smaller chunks and rest in between. You will recover faster if you don't keep going until you are exhausted. Rest time needs to be planned in your day.

Plan

Look at everything you have to do in a day or week and plan how you can spread them out. Think about things that make you very tired and make sure you have rest time planned around it.

Prioritise

Some things have to be done and others can wait. Decide what you have to find energy to do and what can wait.

Exercise is key to improving your energy levels. Pacing needs to be balanced with getting stronger and fitter. A good rule of thumb is that the exercise should not cause you to feel worse the following day after a good night's sleep.

Mental health and wellbeing

Looking after your emotional wellbeing is important too. A few simple actions

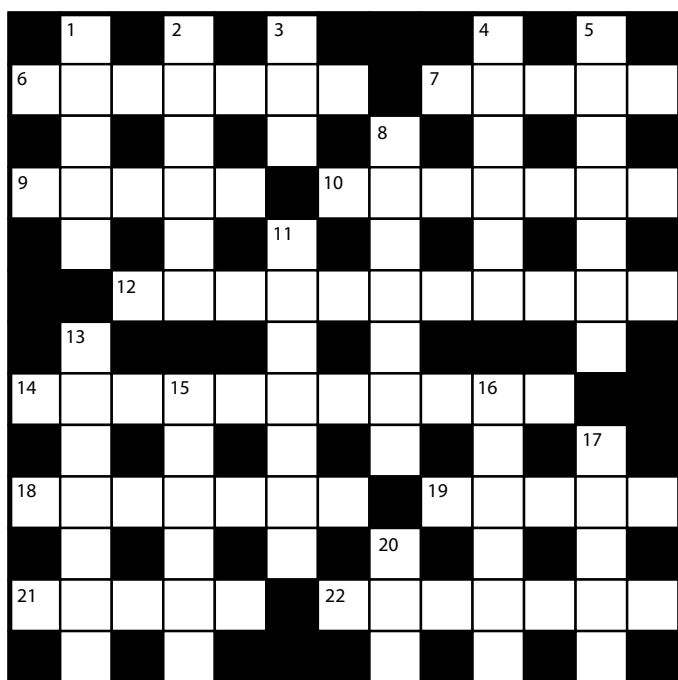
can be taken to ensure you are maintaining good mental health during recovery:

- You may have feelings of regret, resentment, loneliness, helplessness and depression. These are natural when recovering from illness
- Keep in touch with family and friends, using the phone, video calls or social media if in isolation
- Eating a healthy diet, engaging in regular exercises and getting 7-8 hours of sleep per night will improve your outlook and feelings of wellbeing
- Avoid excess caffeine and alcohol consumption, as these can both affect your sleep
- Aim to go to bed the same time each night and rise the same time each morning. Avoid spending any time awake in your bed during the day and, if possible, avoid napping during the day.

Finally, understand that your recovery is a journey specific to you. You can find out more on Nuffield Health's at-home health hub: nuffieldhealth.com/at-home

Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

6. Singer whose hit singles include 'Papa Don't Preach' and 'Like A Prayer' (7)
7. Thierry, a star footballer for Arsenal and Barcelona (5)
9. Name of the dog in Enid Blyton's 'Famous Five' series of novels (5)
10. Instrument that shows the direction of magnetic north (7)
12. Children who look tired and ready for bed (11)
14. Model and television personality who won 'Strictly Come Dancing' in 2013 (5,6)
18. Building where works of art are on display (7)
19. African country whose capital city is Nairobi (5)
21. Miser who controls a group of young pickpockets in 'Oliver Twist' (5)
22. Conflict fought by Great Britain in southern Africa (4,3)

Down

1. Sawalha, who has appeared on 'EastEnders' and won 'Celebrity MasterChef' (5)
2. And 4 Down. Daisy Edgar-Jones plays Marianne in this successful BBC drama (6,6)
3. Writing fluid (3)
4. See 2 Down
5. 'Indiana Jones and the Last _____', the third film in the hit series (7)
8. Person who imitates another's behaviour, clothes or ideas (7)
11. Planet closest to the sun in the solar system (7)
13. Lincoln, the sixteenth President of the USA (7)
15. Log-shaped pastry filled with cream and usually topped with chocolate icing (6)
16. US sitcom in which Ted Danson plays the character Sam Malone (6)
17. See 20 Down
20. And 17 Down. Veteran singer whose 2020 album is 'Rough and Rowdy Ways' (3,5)

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Coopdoku

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

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.

Answers to the last issue's crossword

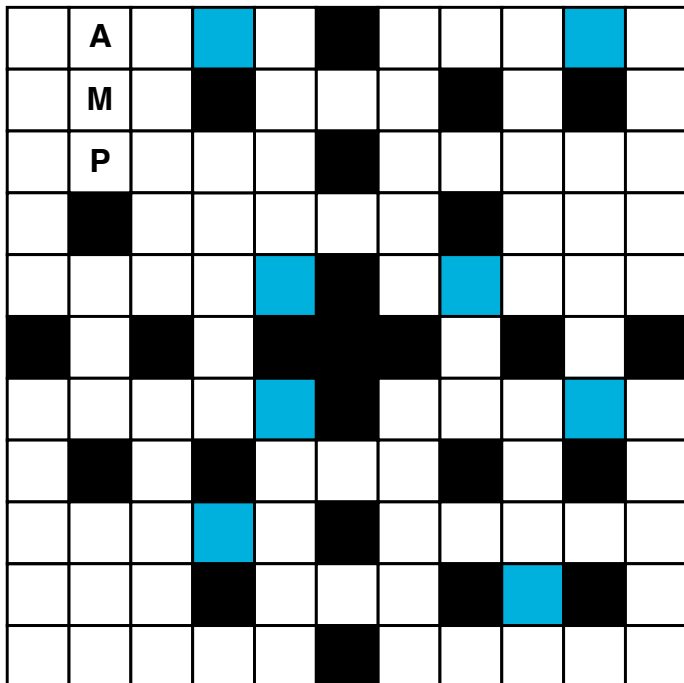
Across: 6. Cheeses; 7. Atlas; 9. Comic; 10. Jackdaw; 12. Afghanistan; 14. Little Women; 18. Fleabag; 19. Proof; 21. Green; 22. Chapati

Down: 1. Chaos; 2. Relief; 3. Ben; 4. Stokes; 5. Caravan; 8. Rainbow; 11. Cheetah; 13. Killers; 15. Thames; 16. Europe; 17. Aorta; 20. The

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 Disney film.

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3 letters

AXE
DIE
EEL
EMU
END
EWE
OIK
ORE
RED

5 letters

AGREE
AMASS
AORTA
APRIL
AWARE
BEARD
BLADE
DWELL
EASEL

IRKED
JUROR
MAJOR
MEALS
NESTS
NEVER
ORATE
READY
RELAY

RELAY
ROADS
ROWDY
SARKY
SEEDY
SINEW
SKEIN
UNDER
VENUE

Name

Address

Tel no.

Scribble space

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M Glover, Greater Manchester

Coopdoku Competition

H Mumford, Devon

Wordfit Competition

M Lane, Surrey

Mavala Beauty Bundle

E Gill, South Yorkshire

Classic Lodges Break

G Knapman, Bolton

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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:

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The closing date is Friday, 29th January 2021.



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