



evergreen

Win

A Classic
Lodges break
page 23

Inside

Members' voices matter

Co-operative
Dairy Group

Dark skies
and stargazers



Welcome to the Autumn issue of *Evergreen* magazine.



After the Government's last-minute Christmas climbdown last year (remember that?), I am certainly looking forward to having a much more festive 'festive season' this year!

I'll hopefully make it to Manchester's Christmas Markets and spend time with friends and family. On pages 24 to 27 we've got some lovely ideas from the Co-op Food team on how to make this Christmas extra special.

We've had some lovely letters and stories from our readers that we've published on the pages that follow. Perhaps it was easier to find the time to put pen to paper during lockdown, but I certainly hope you'll all continue to find the time to write in - we really do enjoy reading your stories. Another hobby that involves pen and paper is the ancient art of calligraphy. The Calligraphy and Lettering Arts Society has provided an article about this

rewarding hobby on page 34, with tips on how to start learning.

Competition-wise, we have not one but TWO hotel breaks to be won. If you're a lucky winner, I'm sure that will be something to look forward to during the grey days of January and February. The closing date for entries is 28 January 2022.

I wish all of you a very happy and peaceful Christmas.

Jackie

Jackie Carr
Pensioner Welfare Officer
Welfare phone number: 0330 606 9470

Contents

In this issue

How can Co-op pensions help?	9
Co-op Farming & Fisheries	12
Co-op Power	14
Co-op Membership	15
Four tips for a happier retirement	17
My wishes, my way	18
Using trusts to protect what's important	20
Christmas 2021	
Bakes with a twist	24
The hot list	26
Party picks	27
Friends Against Scams	30
The pros and cons of equity release	32
Stay put or move home?	33
One stroke at a time	34

Regulars

Postbag	4
Your stories	6
Co-op news	10
Co-operative Heritage Trust	16
Time to celebrate	22
Ed recommends	25
Tax Help for Older People	36
Doctor's Corner	40
Puzzle time	42
Noticeboard	44

Prizes & offers

Win a copy of David Prior's book	6
Win a night in Wivenhoe	7
Win a Yorkshire getaway for two	23
£50 Co-op Food Vouchers	42

Features



On the cover: This photo was taken by Leffe, a member of the Co-op Pensions Team. Check out some of his fabulous photographs on pages 38 and 39.

Members' voices matter - Pace Members' Consultation Committee	8
Co-operative Dairy Group	13
Dark skies and stargazers	28

Hello



In the last *Evergreen* I mentioned we have been doing some great work to align pension scheme investments with our Co-op's ambitious plans on climate change, which includes a pledge to achieve net zero carbon emissions by 2040.

Our Pensions Team and Trustees are always keen to fully play their part and so I'm delighted to tell you that we have recently signed up to the Make My Money Matter campaign. James Giles, our fantastic Head of Investments & Risk, has been really driving this and he's written a piece (see page 9) to explain how pension funds can also be used to make the world a better place.

I'm also really pleased to see there is an article from John Buckingham and Geoff Hayzelden (page 8) which I hope you will find interesting. They were both trustees on our Pace pension scheme and share some insights on the role they are now playing within our recently formed Members' Consultation Committee.

Both of these developments feel very progressive and collaborative - which of course is part of the very essence of co-operation.

In terms of the overall position of our pension funds, I'm happy to tell you that there is nothing new to say! Our schemes remain in very good health; the actions taken over the years - and indeed continue to be taken - to reduce risk and volatility continue to serve us very well indeed.

From Pensions Team and Trustee perspectives, we have successfully

adapted our ways of working to accommodate the impact of the pandemic. This has now settled down into a good rhythm with colleagues working more flexibly and using technology better. That said, there is still no substitute at times for face-to-face meetings, and when we need to be together we are. I'm sure our working arrangements will continue to evolve over the next year or so but rest assured our focus on benefit security and service will never waiver.

Very best wishes to you and your loved ones.

Gary Dewin

People Director (Pensions, Reward, Wellbeing & ER)

Hello everyone,



I hope you're all keeping safe and well. Each time it comes to writing to you, I reflect upon how fast time really does pass us by. It's hard to believe that

we are approaching the end of 2021, an 18-month period none of us will forget and which has certainly reminded me of how precious time really is.

As the world starts to move towards a new 'normal' way of life, it has been refreshing to have more opportunity to connect with colleagues, members and those we support via our community missions in person - something I've really missed.

I believe the pandemic has truly exposed the social injustices that continue to impact our communities and, whilst it can be overwhelming at times to think about how we can tackle this, I've taken great comfort in the knowledge that our vision of

Co-operating for a Fairer World continues to guide us on the right path to supporting those in our communities that need it most.

Our frontline colleagues have continued to be our local heroes, and our central teams have worked tirelessly to support them. And we were proud to report that those colleagues who were under the Real Living Wage are now in line with this.

We have also continued to deliver an outstanding programme of community missions focused on providing fair access to food, mental health and wellbeing, and access to skills and education opportunities for young people.

On supporting young people, outside of the amazing work our Co-op Academies continue to do, you may have seen the 'Ghosted Generation' research we launched recently, which focused on how young people feel their aspirations have been impacted by the pandemic, and our call on government for a senior Youth Minister.

You may have also seen the partnership we launched with Hubbub to provide 250 community fridges in an effort to increase fairer access to food.

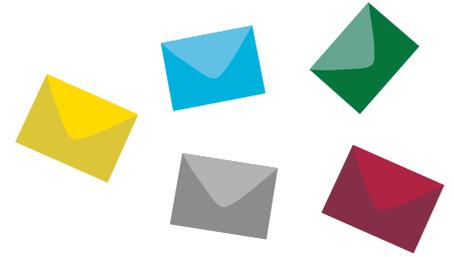
With all the challenges impacting the grocery market across driver availability, supply chain issues and more recently fuel shortages, I'm proud to say that the teams have not lost pace on our climate change work, which saw the launch of our 10-point climate change plan earlier this year. You may have also seen we are now the proud owners of Europe's most extensive in-store recycling scheme at 1,500 Co-op stores, which we rolled out during July.

As we head into the latter part of the year and, for many, the festive season, whilst I can't promise you'll get the full range of products you might ordinarily see in our Food stores, please know that the teams are working tirelessly to make sure you have what you need, when you need it.

Best wishes

Steve Murrells
Co-op CEO

POST Bag



It's Magic

I joined Co-operative Retail Services in late December 1979 as Regional Training Manager for Lancashire Region based at Moston Lane, Manchester. The Regional General Manager was Mr Alec Jackson and the Regional Property Manager was Mr Harold Holmes.

Mr Jackson decided that a grocery store in Abbey Street Accrington was to be closed as it was no longer a viable business.

The closure was completed in the early 1980s and I accompanied Mr Holmes on a visit to collect the store's personnel and training records, which were to be held in my office at Moston Lane.

As I wandered round the empty shell of the store, I found my way to the basement. There was nothing down there except for a solitary light bulb and a locked metal box stored in a dark corner. I asked Mr Holmes if he had a key with which to open the box, but alas he had not, so I decided to take it back to Moston Lane with me.

Eventually, and with a little bit of ingenuity, I was able to open it and to my surprise and delight I discovered it was a manually operated slide projector. It was in a very dilapidated state, and many of the slides were either broken, cracked or missing completely. However, by looking at them through the naked eye I was able to piece together that they must have been used at members' meetings to spread the word about the co-operative movement.

With the agreement of Mr Jackson I took the projector home, turned my garage into a workshop and over many months completely restored it back to

its former glory. Unfortunately I could do very little with the actual slides.

When I returned it to Moston Lane, Mr Jackson was absolutely delighted with it and suggested we present it to the Curator at Toad Lane Museum in Rochdale.

I organised everything and Mr Jackson and myself duly made the presentation.

Several weeks later in the publication *The Society*, under the banner headline 'It's Magic' appeared a photograph of

the three of us admiring the projector and an accompanying article.

I was recently 'decluttering' and came across the original photo which had appeared in the publication. From left to right is the curator at that time; Mr Alec Jackson (Regional General Manager, Lancashire Region); the person to his right is unknown to me, and on the extreme right is myself.

Roy Thompson



McNulty - private eye

I was a CIS agent based in Long Eaton for about 10 years until 2000. I went on to start my own business, Nottingham Investigations, as a private investigator, based in Nottingham and Derby with UK and worldwide coverage. I've been doing this successfully for 20 years. In 2018 I received a prestigious industry award, the Frank Martin Award.

You may all remember the case of Mick Philpott, who was jailed for his role in the tragic Derby house fire.

I was a prosecution witness at his trial, as I served him with documents in respect of the children and a restraining order. I turned down a large sum of money at the time from the tabloid press. I was residing in Nottingham then and now live in Chellaston, Derby.

I also serve as the Welfare Officer for the Association of British

Investigators. The photo shows us presenting a cheque for £1,000 to Derby Hospital. The money came from accrued interest in our Benevolent Fund. My Association wanted to do something, even in a small way, for the NHS. The donation will be used to support their staff welfare initiatives, which will include mental health first-aider training courses, physical activity sessions and providing areas where staff can reflect and rest.

John McNulty



The Walking Man of Suffolk

I read the articles in the last issue of *Evergreen* about keeping fit. The best exercise is walking, and it's something which the majority of people can do.

In fact, I'm 84 and I still walk 6-10 miles a day during winter (30 miles per week) and in the summer it gets up to 50 miles per week.

I've always had a passion for walking but started in earnest in the late 70s. I joined my local Ramblers Group in Bury, Lancashire and became Treasurer of the group, a position I held for several years. During that time, I also joined the Long Distance Walkers Association, doing challenge walks of distances between 20 and 100 miles. My record is completing a 'One Hundred' (miles) in 28 hours and 30 minutes.

In 1994, I was asked by the Cooperative Wholesale and Retail Society if I would write a circular walk of around 20 miles from Toad Lane, Rochdale, the birthplace of the Cooperative Movement. This was named The Pioneers Round. It was first walked in 1994 to celebrate 150 years of the co-operative movement.

Over the years, I've set up over a dozen Long Distance Walkers Groups, written books and served on national associations.

During lockdown, I decided to write the Magnall Round of 21 miles, which can be completed in one go or by splitting the walk into two circular sections and four sections, using public transport if needed.

If you're ever in the Mid-Suffolk area, the walk will really show you the hidden beauty of this area - a place rarely visited by outsiders. It starts and finishes at Needham Market Railway Station.

If any *Evergreen* readers would like a route sheet of the Magnall Round, please email me at walkingmansuffolk@gmail.com.

Derek Magnall



A positive attitude

I finished work at the former CRS Taxation Department at Sandbrook Park, Rochdale in January 1998, when at the age of 50 I was made redundant.

It was around that time my mum came to live with me, and I became her carer for the next nine years until she died in May 2007.

In those 23 years of retirement from full-time work, there have been very memorable days and some difficult ones.

Looking after my mum was never going to be easy, but I decided that I was not going back to work, as Mum's health was a priority, and I knew that I could not work full time and look after her at the same time.

Because I was a full-time carer, in around 2000/2001 I was asked if I would consider becoming a Trustee of Manchester Carers Centre. After giving it some thought, I decided to accept a position on the Board.

This was not an onerous task, with just four Board meetings a year and several other meetings in between.

I had to stand down on several occasions when I completed my terms of office, but I was eventually invited to return, and I am still a Board member today.

As a result of my connection with Manchester Carers Centre and my voluntary work for them, I was given the opportunity of attending the Queen's Garden Party in 2010, which was a unique and one-off experience.

In 2011, I was in hospital for over seven weeks and was really quite poorly with a rare blood disorder.

Around that time, or a little before, I started attending creative writing classes, and started to write poetry and short stories. I also attended meditation and Tai Chi classes.

I was often prompted to write a book of my poems, but never got round to it.

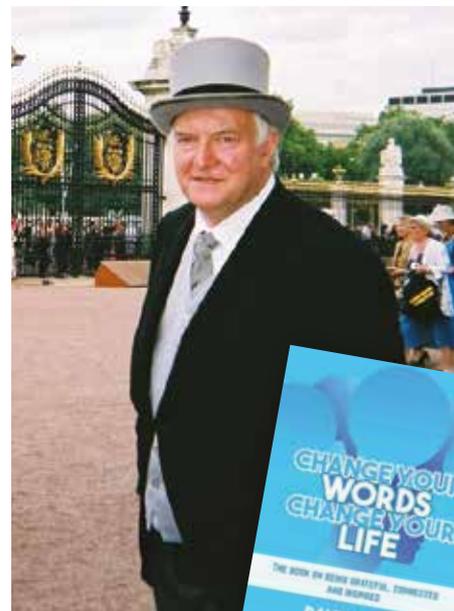
In January 2019 my sister died, which was obviously a blow to me as we were very close and spent many a happy hour together watching DVDs, having meals out and visiting places of interest.

During lockdown on 31 October 2020, I decided to complete a three-day online course on how to write a book, and this was followed by receiving help and advice from my course tutors. In April this year I completed my book and it is now available on Amazon.

I decided to link up my poetry, which I call positive poetry, with my other favourite subject – self-development and having a positive attitude towards life. Because I had found out how most people underestimate the power of words, especially those said to yourself, I decided to call my book, *Change Your Words, Change Your Life*.

With all the events, activities and seminars I have attended over the years, including many online events, I can honestly say that boredom is not a word in my vocabulary, and I have not for one moment regretted retiring early.

David Prior



Win a copy of David's book

David is offering to give two *Evergreen* readers a copy of his book. Correctly answer the question below and we'll enter you into our prize draw.

Co-op has recently signed up to which campaign?

- A. Make My Money Matter
- B. Make My Natter Matter
- C. Make My Plastic Matter

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 28 January 2022 and the winners will be the first two correct entries drawn out of a hat.



Win a night in Wivenhoe

Wivenhoe House is a beautiful, 18th-century country house hotel, near to the pretty quayside village of Wivenhoe, and minutes from Britain's oldest recorded town, Colchester. Based on the Suffolk/Essex border, this hotel boasts a fantastic location, with plenty to see and explore in the local area.

The hotel has a stylish brasserie, offering a perfect combination of classic dishes and modern cuisine, in a relaxed, informal setting, and historic lounges situated in the main house.



Wivenhoe House's brasserie afternoon tea is served Monday to Sunday, 12-4pm, overlooking one of their famous cork oak trees. You will be greeted at the restaurant and taken to your table, where delicious sandwiches, freshly baked scones and beautifully presented cakes and pastries will be served.

With luxury accommodation, including contemporary classic bedrooms to balcony rooms with views overlooking the breathtaking grounds and picturesque countryside, Wivenhoe House is the perfect place for a peaceful escape.

If you're searching for a relaxing getaway this year, look no further than Wivenhoe House Hotel and discover the wonders it has to offer.

Prize includes:

- A luxury one-night stay for two people
- Three-course dinner from our evening set menu
- Classic room
- Breakfast the following morning
- Chilled bottle of prosecco in the room on arrival

Terms and conditions

**Prize is a one-night stay for two people at Wivenhoe House Hotel, including a three-course dinner for two people (only from our evening set menu; any other items will be charged as normal) and breakfast the following morning. This prize has no cash value and cannot be exchanged. Only the named competition winner can redeem this prize. The one-night stay is subject to availability, exclusions apply, and it is not bookable on certain key dates throughout the year. A free bottle of prosecco is only available when booking an overnight stay at Wivenhoe House Hotel.*

How to win

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

What is Britain's oldest recorded town?

- A. Chichester
- B. Colchester
- C. Colliers Wood

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 28 January 2022 and the winner will be the first correct entry drawn out of a hat.



Reader offer

Quote 'EVERGREEN' when booking an overnight stay with us and receive a complimentary bottle of prosecco! Please note terms and conditions apply.



Members' voices matter:

introducing the Pace Members' Consultation Committee

If you're an *Evergreen* reader who receives a pension from Pace, the Co-op's largest defined benefit pension scheme, you'll know the journey the scheme has been on.

In 2019, the journey took a different direction, as the Trustees considered the ongoing de-risking of Pace. At the time, the Trustee Board concluded that, given the position Pace was in and the risk reduction journey it was on, a smaller Board made up of professional Independent Trustees, providing expertise and experience, was right for the scheme going forward.

This meant the scheme would no longer have Trustees directly elected by the members – and the challenge then was how to represent Pace members and give them a direct line of sight to the Trustee Board and management regarding both decisions taken and future strategy, and a way to provide feedback and questions.

The solution arrived at was to set up a new Members' Consultation Committee. As well as having representatives from the Trustee Board, the Co-op and the Co-op Pensions Department, the Committee includes the two member-nominated Trustees who were appointed immediately prior to the Trustee Board changes – John Buckingham and Geoff Hayzelden. They're known as the 'member representatives'.

This Committee focuses not only on items on the Pace Trustee Board agenda but equally on what members want and need to know.

This new structure mirrors, to a greater extent, the current Forum where representatives from Co-op Council meet with senior representatives from the Co-op Board and Management to discuss a wide range of matters – a two-way street for the exchange of information and ideas.

The member representatives submit a paper to each Trustee Board meeting (usually held quarterly), capturing key points from their meetings with members. Where relevant, the paper and actions will also be shared with Management Forums, i.e., Co-op Pensions Leadership Team, People Leadership Team (Human Resources) and Pension Strategy Committee (Co-op).

The meetings, held online and in person, have been extremely insightful and informative, and have given your representatives the opportunity to continue their 'members' role within the new governance structure.

It was hoped that they would be able to get more involved in events involving member consultation and sharing information, in order to help out the Pensions Team. Obviously, this hasn't been possible under the current climate, but they very much look forward to better times when they can fulfil this part of their brief.

John Buckingham



John commenced work with the CIS Ltd in 1971, spending 35 years as an auditor and financial adviser, finally retiring (early!) in 2006. During his period as an adviser, he represented members by serving on the National Committee of the CIS Agents' Trade Union for over 12 years, at a local and national level. He was a Pace member-

nominated Trustee since its inception in 2006 until 2019 and has used his financial background to participate fully in the eventful journey the scheme has undertaken over these years.

Geoff Hayzelden

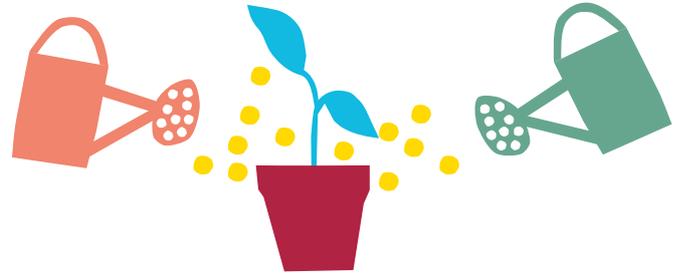


Geoff has been involved in banking, finance, and pension and investment planning in various ways throughout his working life. His first job on leaving school was with Lloyds Bank, and he then moved to Leicester Building Society and Barclays (the latter involved managing a team selling pensions, unit trusts, life

assurance, savings and investment schemes). In 2015 he decided on a complete change of career, joining Co-op Funeralcare, where he still works as a funeral director. He joined the Pace Trustee Board in 2016 as a member-nominated Trustee.

How can Co-op pensions help make the world a better place?

Pension schemes are the definition of long-term investors - it's likely some benefits being earned by Co-op colleagues today will still be being paid out at the year 2100 and beyond!



It's therefore important that our Co-op and the pension scheme Trustees consider long-term risks, and it's in the best interests of scheme members that we look to invest pension scheme assets in sustainable and secure investments. There's also a wider expectation that, where possible, pension schemes sponsored by Co-op will invest in a way that is aligned with our shared values.

One area of particular focus has been climate change. Our changing climate is not a new problem. We have known for decades that greenhouse gas (GHG) emissions are trapping huge amounts of heat energy in the atmosphere and that, unchecked, this threatens communities across the world. Since 1844, the co-operative movement has been built on values of clear social purpose and doing the right thing. Our vision today is a continuation of this: to use the power of co-operation to create a fairer world.

As part of this vision, in May our Co-op announced an ambitious 10-point plan to address our impacts across our business and beyond, and to target Net Zero direct and indirect carbon emissions by 2040. This is through commitments to offset the greenhouse gas emissions of Co-op products and services, including food and drink, and achieve carbon neutral status by 2025; price matching Co-op own-brand

plant-based foods to meat-based equivalents; and offsetting the greenhouse gas emissions from running Co-op's operations - a feat we've already achieved.

Our pension schemes invest in bonds and shares issued by companies around the world. Working with the pension scheme trustees, we've put responsible investment policies in place for all of the Co-op's pension schemes, focusing on key issues we believe will have a financial impact and which will be important to our scheme members.

In our defined benefit pension schemes, where we can we exclude investments in any companies that manufacture controversial weapons, for example, or have poor environmental track records. We also work with our investment managers to understand what they're doing to make sure our investments are sustainable.

In 2019 we changed the default investment strategy for our defined contribution scheme, Pace DC, to use a fund which 'tilts' investment towards companies with better environmental policies, stronger corporate governance and more diverse boards and away from companies that are weaker in these areas. The new fund also excludes investment in companies that are not responding to climate risk appropriately

- doing so reduced the carbon footprint of the fund by almost 50%. In early 2021, we introduced a new shares fund which offers similar tilts.

But we aren't stopping there! We're building climate risk into our wider risk assessment framework, and we're working on quantifying our carbon footprint and setting objectives for how this will move over time. We'll be publishing a detailed report of our findings in 2022.

We also joined the Make My Money Matter campaign earlier this year, which aims to use pension scheme funds to make the world a better place. We'll be engaging with colleagues to help us understand what our colleagues' priorities are on sustainability, and looking to improve visibility on where their pension pots are invested.

Finally, we've also joined the Department for Work and Pensions' Occupational Pensions Stewardship Council to work with other pension schemes on encouraging best practice around sustainability and engagement with investee companies.

For more information, see the responsible investment policies and reports on the Co-op pensions website, pacepensions.co.uk, or ask the Co-op Pensions Department.

Co-op combats plastic carrier use

Earlier this year, Co-op removed plastic bags for life from sale in all 2,600 stores, warning that the low-cost, reusable bag has become the new single-use carrier.



Co-op's 'Bag to Rights' report urges Government to go further in combatting increased plastic use and is calling for a policy to require major retailers to increase reporting to provide greater transparency on the true impact of the carrier bag levy.

Bags for Life use more plastic in their production than conventional single-use carriers, which has in turn increased the amount of plastic in circulation.

Co-op's new initiative will remove 29.5 million bags for life, weighing around 870 tonnes of plastic, from sale each year.

Single-use bags in all Co-op stores have been replaced with the iconic certified compostable carrier bag, so there is a low-cost option available that has a built-in and very valuable second use as a food waste caddy liner.

Co-op launches 10-point climate change plan



Co-op announced it will be the first supermarket to sell fully carbon-neutral own-brand food and drink by 2025, as part of an ambitious 10-point climate plan to achieve Net Zero carbon emission by 2040 - ten years ahead of the Government's own ambition.

The plan sets out targets, endorsed by the Science Based Targets initiative, to cap global temperature increases and meet the goals of the Paris Agreement, which came into force in 2016 and created a global pact of almost 200 countries to tackle climate change.

The Co-op is calling on Government to be bold and ambitious in the steps it takes to tackle climate change, particularly given the crucially important role they will play in hosting COP26.

Co-op is also calling for Government to go further in mandating all businesses to report their full end-to-end greenhouse gas emissions, and greater transparency and penalties to prevent further deforestation, particularly for the production of soy.

Co-op's latest report, 'Climate Justice for People & Planet', calls on Government to reaffirm its target of 0.7% of gross national income to international aid and development, including for investment in climate resilience, which is essential for global communities on the frontlines of the climate crisis.



Farewell and thanks for all the firsts

After 32 years at Co-op, our environment and packaging guru Iain Ferguson has retired. During his career at the Co-op, Iain has been fundamental in achieving an awful lot of firsts...first to replace plastic stems on cotton buds with paper ones, first to change tissue box plastic diaphragms to paper, first to roll out compostable carrier bags, first to make own-brand packaging 100% recyclable... the list could go on.

The projects he has worked on have reduced packaging weights by 30%, saving around 90,000 tonnes per year since 2006. Quite an achievement!

But it's not all about packaging. Iain was influential in defining best-in-class standards for Co-op non-food products, including our leading position on non-animal testing and removing ingredients of concern from cosmetics and household products.

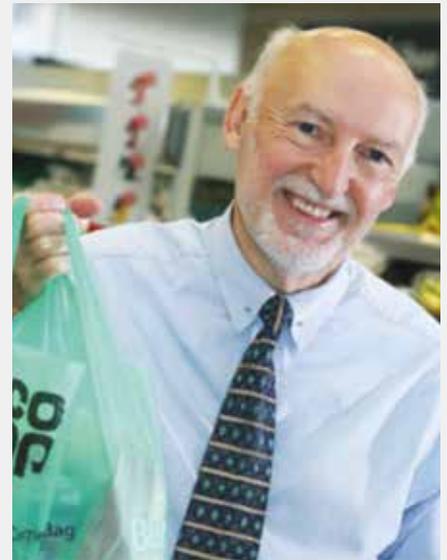
Iain's influence also extends into our homes, helping consumers reduce their own environmental footprint by championing household food waste reduction through clear, informative product labelling.

'What Iain has done for packaging on a national stage has made a very big difference.'

Paul Vanston, Industry Council for Packaging and the Environment

Iain is recognised as a 'mover and shaker' in the field of packaging and 'unafraid to risk ruffling feathers'. Iain's inimitable style is admired by those of us lucky enough to have worked with him, whether as colleagues within Co-op or as partners from across the sector.

So, Iain, farewell and thanks for all the firsts. You will be much missed yet you



leave an impressive legacy and a talented team. We are all looking forward to celebrating your next adventures with you.

Cathryn Higgs, Head of Food Policy, Co-op

Green-powered internet search

In December 2020, Co-op launched a partnership to plant trees with Ecosia, the award-winning green search engine, which has so far planted over 120 million trees in biodiversity hotspots around the world.

The Co-op set Ecosia as the default search engine on more than 14,000 devices used by Co-op employees. By November, Co-op employees had used the search engine over a million times and helped to plant 43,000 trees – and we're on track to get to 50,000 by the end of year, the equivalent of around 10 acres.

Ecosia generates revenue just like any other internet search engine, which is by people clicking on the ads displayed in its search results. What makes Ecosia different from the other search engines is that 100% of its profits go towards fighting climate change, with at least

80% invested into tree-planting projects in biodiversity hotspots and areas affected by deforestation.

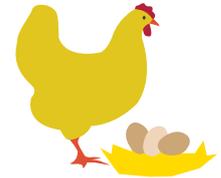
Among the 49 locations Ecosia plants in, the Co-op's trees will go towards restoring the home of the last remaining chimpanzees together with the Jane Goodall Institute in Uganda; greening the desert in one of the most vulnerable regions to climate change, northern Burkino Faso and southern Mali; planting



native trees with smallholder farmers in Rwanda; protecting endangered species in Brazil; and helping to restore Madagascar's unique forests by planting mangroves and deciduous trees.

Download the Ecosia extension and mobile app from the Co-op's link to make your searches and trees count towards the Co-op's total: <https://ecosia.co/co-op>

Getting back out and about



Like most of the Co-op, the way our Farming & Fisheries team works day-to-day has altered massively in the face of 18 months of lockdown restrictions.

We've transitioned from being out and about, meeting our farmers and suppliers and attending agricultural conferences, to working from home.

Most jobs have seen changes as a result of the pandemic but for our Co-op producers this is not the case: there have still been cows to milk, fish to catch and animals to feed. They have continued to produce quality food for our members and customers - regardless of the pandemic, they've remained dedicated and hardworking.

Our farmers

While the world around us came to a standstill, the relationships between our team and our farmers did nothing of the kind. We swapped face-to-face group meetings with catch ups via computer screens and held our annual farm audits virtually.

Our producers work far beyond producing food for our shelves; they ensure their farming practices are aligned with Co-op's farming pillars. The health and welfare of their animals is the main priority for our farmers. Did you know that almost all Co-op pork is outdoor bred from RSPCA-assured farms?

Our farmers also take great care of our precious environment and look for ways to encourage biodiversity on their land; for example, bird boxes and hedgerow management. Responsible resourcing is extremely important at the Co-op, and our farmers will be big contributors to the business achieving its 10-point climate plan to becoming Net Zero by 2040 (see page 9).

Our producers ensure they use locally sourced material and efficient water and electricity use at every chance possible; many of our farmers have solar panels, wind turbines and biomass boilers on their farms!



Working in a pandemic

Many of the farmers who supply the Co-op are located in remote rural areas, with many working alone. This, combined with the pandemic, meant that our team felt more than ever that we should provide support for our producers when they needed it.

The Farming & Fisheries team has been able to provide support for our farmers and suppliers during the lockdown



period by partnering with mental health farming charity, The DPJ Foundation. We organised three wellbeing webinars covering mental health, depression and anxiety, what to look for and ways of coping. The sessions were really well received, had great attendance from our farmers and we hosted some more this autumn.

We also work with The Farm Safety Foundation, best known as Yellow Wellies, which was founded by NFU Mutual in 2014 and is an award-winning UK charity dedicated to raising awareness of farm safety and mental wellbeing in the farming community. We've helped deliver educational resources throughout their annual Farm Safety Week and Mind Your Head campaigns, ensuring our producers are preserving and protecting both their physical and mental wellbeing, on and off the farm.



Summertime special

This summer, we saw COVID-19 restrictions lift in the UK and have gradually seen normality return to our lives. Our team has seized the opportunity to get out and about again to visit our farmers and suppliers in person, after what has felt like a very long time! As the photo shows on the left, the team has also taken the opportunity to get out on a farm all together. We've been working on a very exciting project creating content that we hope will connect our members and customers with our farmers and the food they produce for us.

We're extremely proud to work with local producers and their families, who work above and beyond to ensure everything on their farm is the best it can be, and we'll continue to work closely with them as normal life resumes.

Find out more: coop.co.uk/our-suppliers/farmers

Follow us on Twitter @Coopagrimatters



Celebrating 10 years of the Co-operative Dairy Group

In 2011, the first Co-op farming group was established: the Co-operative Dairy Group (CDG), which aimed to create a community of support and guidance for our dairy farmers in what were turbulent times.



Since then, we've worked in close partnership to help create a sustainable future for our farmers and our supply of dairy products. We now have 165 CDG members from across England, Wales and Scotland.

This year, the Co-op Farming & Fisheries team has been celebrating the 10-year anniversary of the CDG. We've loved showcasing this magnificent milestone to celebrate our relationships with our dairy farmers, inspire our customers about how their food is produced and champion our commitments to British agriculture.

Our celebrations have been both internal and external: internally, we hosted a series of interactive Lunch & Learns for fellow colleagues from across the business. The sessions were extremely well received; they talked about the past, present and future of the CDG, discovering who's behind the milk bottle and what a day in the life of a dairy farmer truly entails!

Our CDG farming members also had a box of celebratory goodies arrive at their farm gate from us at Co-op, including a hat, travel mug and much more. The boxes were a small token of our appreciation to our dairy farmers for working above and beyond for the last 10 years to produce milk for the Co-op, while ensuring their cows are healthy.

Externally, we had a promotional label featuring one of our CDG farmers. In October, you might have seen the promotional labels which featured a QR code on our Co-op milk bottles. Our customers and members could scan the code to learn more about who produces our delicious and nutritious milk.

We're very proud to work with our dairy farmers and their families and we look forward to another 10 years of the Co-operative Dairy Group!

Co-operating for a fairer world

On 21 December 1844, at 8pm, the Rochdale Pioneers opened the doors of the first Co-op store on 31 Toad Lane. But they couldn't turn the lights on.

They'd wheelbarrowed the stock from Manchester by hand, which was carbon neutral but hard work. Originally there were only four items for sale: flour, oatmeal, sugar and butter. But when the local gas company heard that a Co-op was renting the building, they cut the supply - leaving the Pioneers in the dark.

So, candles were added to the list to light up the store, but also to sell to others. The lights that illuminated the store that night in Rochdale now shine all around the world.

Fast forward to 2003. Co-op Power was established to procure ethically sourced green electricity for the Co-op. Taking the lead on issues that matter the most is just what we do - so it's no surprise we do this with our energy too.

But news of what we were doing spread and other businesses began asking if they could join us. As energy markets became more complex, demand for our trusted, transparent services grew.

Today, Co-op Power is one of the largest energy buying groups in the UK. We work together with some of Britain's biggest brands - from the likes of the National Trust and The Royal National Lifeboat Institution to Nationwide Building Society and Emirates Airlines - sharing our expertise to help them save money, drive down their carbon footprint, and source 100% renewable, sustainable power.

Buying together, and leveraging our buying power with other organisations, not only makes financial sense and ensures the quality of deep green energy, it also supports the UK's transition away from fossil fuels and our progress towards a low carbon future.

When we work together, great things can happen. It's what co-operation is all about, and it's what we do.

coop.co.uk/power
power@coop.co.uk

10 things you might not know about Co-op Power:

1. We started with just one member. Us. We didn't set out to create a buying group. As the Co-op, we're a major energy consumer with sizeable buying power. But more and more organisations saw the value our scale and expert buying teams delivered, asked if they could join us, and Co-op Power was born.
2. Today, Co-op Power is the largest co-operative energy buying group in the UK.
3. Co-op Power provides 100% renewable energy to all of our Co-op properties including shops, depots, Funeralcare branches and our 1AS support centre. Think about that for a second. Every single lightbulb, radiator, laptop, fridge and oven used by Co-op Power members...fuelled by renewable energy. We think that's amazing.
4. We buy 2% of the UK's wind energy. Each year we purchase 1.5TWh of renewable energy, which is enough to power 500,000 homes.
5. We also supply other co-operatives and Co-op academies. In fact, we saved our academies £500,000 - the equivalent of 3,000 laptops and over 227,000 school meals.
6. We've developed five wind farms across the UK.
7. As part of our commitment to zero carbon, we've already cut our carbon impact by 50%.
8. We've committed to reducing our direct greenhouse gas emissions by a further 50% and product-related emissions to 11% by 2025.
9. We've saved our Co-op Power business members over £100 million in energy costs.
10. The Co-op has saved more than 142,000 tonnes of carbon in 2020 through Co-op Power.

Co-op Members reach for the moon to stay active

Over the past 18 months, we've been regularly checking in with members to see how they've been coping and to explore what support Co-op and other members could offer during these unprecedented times.

During our first check-in with members in May 2020, the majority told us they were looking for new ways to connect with others and learn something new. So, we hosted regular online quiz and wine events, created puzzles, and set up support groups to help bring members together.

When we checked in again in January this year, many members told us they were looking to get more active.

With gyms and swimming pools closed, and members less able to carry out their regular exercise, we invited them to join us on a virtual 80-day globetrotting adventure. And they loved it!

More than 1,600 members donned their walking boots, laced up their running shoes and got on their bikes to help smash our 'around the world' challenge.

Together, we travelled a staggering 245,024 miles - blowing our original ambition to circumnavigate the 25,000 miles around the world out of the water - to make it all the way to the moon!

All around the world

We started our globetrotting journey on 15 March in Rochdale, Greater Manchester, where The Rochdale Society of Equitable Pioneers opened the doors to their first ever co-op shop.

Members were quick out of the starting blocks, clocking up an amazing 25,148 miles to make it all the way around the world in the first seven days!

Having exceeded all expectations by completing our initial challenge in Week 1, we challenged members to see how many times we could repeat the feat.

As the UK entered a third national lockdown in January 2021, our thoughts again turned to the wellbeing of our members and what more we could do to help support their physical and mental health during the restrictions.



By Week 5, we were well on our way to collectively lapping the world five times having travelled 117,000 miles - effectively halfway to the moon!

Moon landing

With almost 140,000 miles completed by the halfway stage, we upped the stakes again in Week 6, challenging members to collectively reach the moon - circa 238,855 miles - by the end of our challenge on 2 June.

Having comfortably surpassed the 200,000-mile mark by Week 10, members were on the home straight in Week 11 as they broke through the 230,000-mile barrier, needing less than 9,000 miles in the final lap.

Participants crossed the finishing line having collectively travelled an incredible 245,024 miles to become the first Co-op Members to virtually land on the moon.

Miles of motivation

To participate in the challenge, members recorded any distance they travelled by walking, swimming, scooting, skating, horse riding, running, or cycling - including on treadmills or static bikes -

and logged their weekly activities via a short survey.

They shared comments and pictures, and received an email progress update detailing the collective distance travelled. We shared facts about how Co-op supports communities globally, and members also learned about the different co-ops around the world.

Sense of achievement

Spurred on by weekly goals, daily walks became part of our members' routine, and they felt a great sense of achievement. They enjoyed the community feel and playing their part in a shared goal. The challenge helped lift their mood, with many telling us they felt more motivated and energised too.

Our next steps

We've had some fantastic feedback to our 80-day adventure, so we're now looking at ways we can get Co-op Members involved in similar challenges in the future.

There are always ways for you to get involved with your Co-op. You can join in by visiting <https://joinin.coop.co.uk/opportunities/>

Co-operative legacies

Legacy: To hand down, convey or endow something to another.

In pre-industrial Britain, 'legacy' usually meant a regular amount of money paid to someone such as an orphan or unmarried female relative, as a way to maintain them (a necessity for those who could not earn enough to get by). These days, we might think of it more as being the impact a person makes on others during their lives, or after death.

There are many examples available to us but we're going to focus on just two people who left legacies to our co-operative movement.

New order

The first is John Thomas Whitehead (JTW) Mitchell, born the son of a single mother in Rochdale in 1828 and died in a humble terraced house on John Street in 1895, having been the elected Chairman of CWS for 20 years. Although he left less than £400 in his will, what he achieved in life was his biggest legacy.

Mitchell believed in the power of co-operation to change the world by creating a 'new order'. The dominance of the movement in retail would ultimately ensure a better diet, jobs, recreation and collective bargaining for reform for hundreds of thousands of working-class people. His was an inspirational legacy which must have been evident to his contemporaries.

Convalescent fund

The second example is that of Mrs Ben Jones. Although co-operative records don't actually give us her name, the 1891 Census suggests she was called Annie.

She died young (also in 1895), with her own co-operative efforts and activism overshadowed by that of her

better-known husband, Benjamin, who worked for CWS in the North and London.

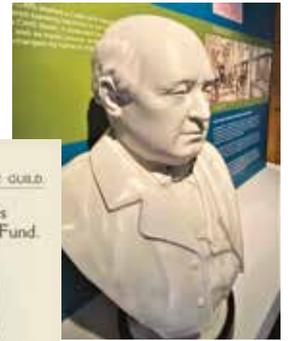
Her work in establishing the Co-operative Women's Guild and role as President ensured that the convalescent fund established in her name would 'keep her memory green'.

The money was raised by societies, guild branches and individuals with the decision made to invest a percentage of the first £200 to allow it to grow, and use other donations to help the fund do its work on a day-to-day basis. By 1900, more than 400 women had applied to the fund for medical help and care.

Workers for the fund collected in person at Congress - as can be seen in the grainy image below from 1908 - and the fund was still operational until 2016 when the Co-operative Women's Guild was wound up.



Women collecting at Congress.



Bust of JTW Mitchell at Rochdale Pioneers Museum.



Image of Mrs Ben Jones on Fund pamphlet, 1922.

What legacies mean to us in the Co-operative Heritage Trust

Benjamin Jones was still alive in 1931 as a guest of honour to open Rochdale Pioneers Museum, and our charity was set up in 2007 to continue to preserve the wider legacy of the co-operative movement, at a time when the future of the British movement looked less certain. Today it's just as important to us to reach those outside the movement to engage with and learn from the Rochdale Principles.

The museum building was renovated in 2012 and we rely on donations to support our work. Legacies (gifts left in wills), are particularly helpful because their use is not restricted, which allows us to do more to engage people with the co-operative story while our investments look after the physical building.

Please consider us when you make your will, to help preserve our heritage as part of your legacy.

If you'd like confidential support or are interested in funding specific activities, please contact the Trust Manager, Liz McIvor (chtboard@heritagetrust.coop).

Four tips for a happier retirement



It goes without saying that work is often very stressful and many of us dream of the day we can finally shut our laptops down for good. The early days of retirement are often joyous but can be followed by a crash. Here are some top tips to keep happy and make the most of your retirement.

Try something new

This may be as a specialist in the area you have already worked in or exploiting a hobby or skill you have previously enjoyed in your time off. If you choose the work you do wisely, there's a good chance you'll enjoy it more than you did before you reached retirement age. When you're truly fulfilled by what you do, money is just an added bonus.

Volunteer

It's been proven that those who volunteer have a stronger sense of purpose, higher self-esteem, and are happier and healthier than those who do not. Volunteering helps because it offers people a sense of 'giving back' to their community. Likewise, helping with family can provide a similar kind of reward, as grandparents step in to make it easier for their children to maintain a working life.



Find a hobby

Finding something meaningful to do in retirement doesn't have to involve work. There are plenty of people who find meaning, friendship and structure in leisure activities. If you haven't had many interests outside of work, it can be hard to 'find something new to do' and it may take a few attempts before you find something that's right for you. Take your time and think about the skills you possess that can be put to good use and give you fulfilment.

Get your ducks in a row

There's certain life admin that you may have the time to consider now you're no longer working. These might include writing a will and taking out Over 50 Life Insurance. Co-op Life Insurance pays a lump sum of money when you

die to a person of your choice and offers guaranteed acceptance to UK residents aged 50-80 with no medical questions, giving you peace of mind. Find out more at [coop.co.uk/evergreen50](https://www.coop.co.uk/evergreen50)

Whatever you choose to do, there's no right or wrong answer: just do what is right for you. The good news is that while finding the right approach may seem like a mammoth task, plenty of people have managed it, and for them retirement is the happiest time of their life. So, getting it right means it could be everything you are looking forward to and more!

Over 50 Life Insurance is offered through Co-op Insurance Services and is provided, underwritten and administered by The Royal London Group.



Manny Badyal, Funeral Director at Co-op Funeralcare, said:

"We are seeing a trend in personalisation of funerals which really help to create a unique celebration of someone's life. Loved ones are moving away from traditional black hearses and black attire.

We now see more colourful and celebratory services, ones which help families remember their loved one's passions and achievements whilst saying their final farewell.

It's important people understand that they can capture all of their wishes in a personalised funeral plan which can offer families great comfort when the time comes."

"My wishes, my way"

How the rise of funeral personalisation is helping to celebrate the lives we live.

Over the last 18 months we have begun to see something of a seismic shift in the nation's attitudes towards death, with more of us willing to open up to our loved ones about how we'd like our own farewell to be carried out.

As we become more comfortable discussing topics around mortality and funerals, it's also becoming increasingly clear that the conventional funeral does not appeal to the majority of us, with traditional ceremonies and black clothing becoming less popular. Coupled with a rise in demand for more uplifting celebrations, we're also seeing greater personalisation of funerals than ever before. High-profile funerals, such as the beautifully personal funeral of The Duke of Edinburgh and the use of a modified Land Rover™ hearse, have also prompted the nation to think about what aspects of their own funeral they would like personalised.

We know everyone is different, that's why we offer funeral plans to funeral services that are personal, every step of the way. From bespoke hearses to glitter coffins and themed dress codes, the possibilities really are endless when it comes to tailoring a final farewell with Co-op Funeralcare.

To find out more about our tailor-made funeral plans or for a FREE information pack

Call **0800 088 4883**** or visit coop.co.uk/evergreen or your local funeral home.



Illustrative purposes only

10 unique hearses from the past 12 months*

1. Double-decker bus
2. Volkswagen
3. Subaru rally car
4. Lorry
5. A boat for a burial at sea
6. Tractor
7. Milk float
8. Motorbike hearse
9. Rolls-Royce
10. Land Rover



10 unique coffins from the past 12 months*

1. Leopard print
2. Swarovski Crystal covered
3. Doctor Who
4. Galaxy chocolate bar
5. Disney princesses
6. Pink glitter
7. Snow leopard
8. Cardboard coffin for loved ones to draw on
9. Mini Cooper
10. A barge



*Source Co-op Funeralcare Media Report July 2021: www.coop.co.uk/funeralcare/my-wishes

**Calls to 0800 numbers are free from a UK landline, mobile call costs may vary. Calls may be monitored or recorded for security and training purposes.



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

Co-op Funeralcare is a trading name of Funeral Services Limited, a registered society registered in England and Wales with registration number 30808R and registered office 1 Angel Square, Manchester, M60 0AG. VAT registered 403 3146 04. Part of Co-op Group.



Using trusts to protect what's important for those who matter most



Did you know that you can write a will that provides additional protection for your most important assets? This type of will is called a trust will and it can safeguard your money, property or other assets from a number of risks, including being used for care home fees.

How to protect your assets with a trust

A standard will determines how and where your assets should go after you die, and once your beneficiaries receive their assets, they can do what they like with them. This could mean they are mismanaged, are passed down to beneficiaries you wouldn't have chosen (particularly if your partner or spouse remarries after you die), or they could be lost to care home fees in the future.

The difference with a trust will is that you have control over what happens to your assets after you die, including how they are used and where they ultimately end up. This is because you can nominate people you trust to look after them in the way that you want.

There are different types of trusts that can be incorporated into wills to protect your assets in different ways.

Trust wills can protect your home and savings

If you have significant assets, investments or property and you want to protect their value for future generations, a trust can help.

With a trust will, you have the flexibility to protect your assets in a trust while still allowing a loved one to benefit from them after you die.

So, for example, you could allow your spouse or partner to receive rental income from a property you own, without them owning the property itself. They can receive this income for the rest of their life, and then after they die the property will be passed on in line with the terms of your will.

A trust could also be used to protect other cash assets or investments in a similar way.

With a trust will, you can guarantee who ultimately benefits from your property, assets and investments, while also enabling you to provide for a loved one during their lifetime. This means that even if your partner remarries or makes a new will in the future, your assets will still be passed on in the way that you want.

A property trust will can protect your home

A property trust will (sometimes referred to as a protective property trust) can be beneficial if you own a home with someone else, and you want to protect its value for future generations.

With a property trust will, you can protect your share of the property by putting it in a trust. Your portion of the property will be protected in this trust.

Under the terms of the trust, you can allow the other owner to continue living there after you die, but they will not own your share of the property. You can then say where you would like your share of the property to go ultimately.

There are a number of benefits to including a property trust in your will.

Firstly, the value of your share of the property will be protected if the other owner marries in the future and invalidates their existing will. Without a trust in place, your share of the property could pass to their new spouse under inheritance laws. If they do decide to write a new will and you don't have a trust in place, they could choose to distribute the entire property (including your share) to anyone they wish.

Another risk if you don't have a property trust is that if the other owner needs residential care in the future, your share of the property could be included in their financial assessment for care home fees. This means it could be used to cover their fees, with nothing then left to pass on to the next generation. With a property trust in place, your share of the property would be ringfenced and would not be included in this financial assessment.

What is a trust will?

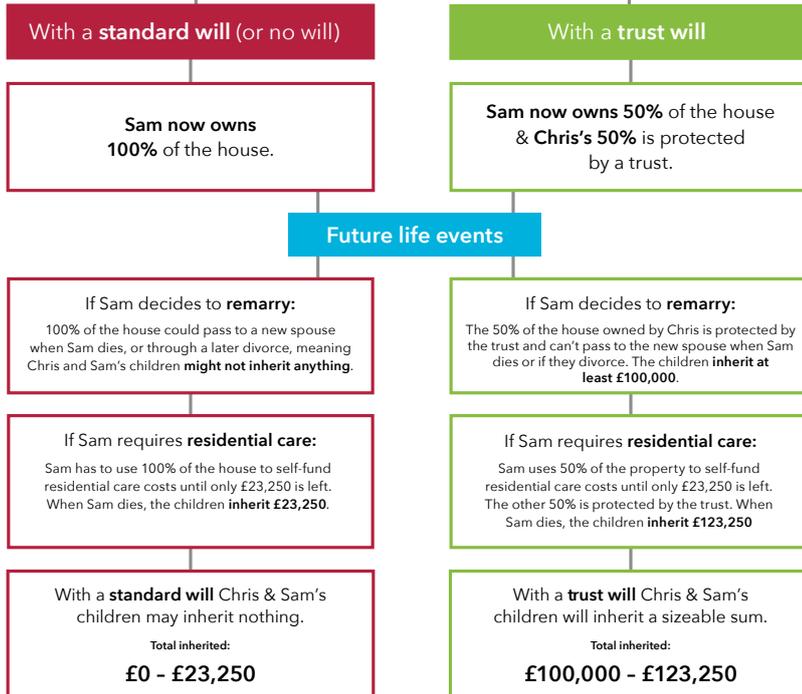
Trusts in wills are a way of protecting assets (often property) from unknown future events in a way that benefits the inheritors (usually children).



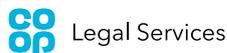
Here's how it works:

Chris & Sam have two children and jointly own a house worth **£200k**

Sadly Chris dies



Use our online trust will calculator to find out how much you can protect. Visit co-oplegalservices.co.uk/trust-wills/



This illustration is for general guidance only and should not be regarded as legal advice. The £23,250 figure is correct in England as at May 2020 (figure may vary in other parts of the UK). Co-op Legal Services is a trading name of Co-operative Legal Services Limited which is authorised and regulated by the Solicitors Regulation Authority.

15% discount
until 28 February 2022

As an *Evergreen* reader, you can benefit from a 15% discount on trust wills until 28 February 2022. Simply quote 'Evergreen1121' when booking your will-writing appointment.

Once we have drafted your will, we can store this securely for you, free of charge, for the rest of your life, or you can choose to have the original sent to you.

A trust will can protect vulnerable beneficiaries

A discretionary trust is another type of trust that can be included in a will. This lets you name people you trust to manage a beneficiary's inheritance for them. It can be an effective way to safeguard someone's inheritance if they are vulnerable or unable to manage their own finances for any reason.

You can decide when they can access their inheritance and what it can be used for.

Putting the beneficiary's inheritance into a discretionary trust also reduces the risk of the beneficiary losing their entitlement to means-tested benefits, because the inheritance won't be factored into their financial assessments.

Getting the right will for you

With so many options available, it's best to speak to a professional will-writing specialist to help you understand which type of will is the best fit for you, and then help you to put this in place.

At Co-op Legal Services, we offer a range of will-writing services, offering different levels of support.

Our face-to-face service is perfect if you want a more in-depth conversation with an Estate Planner, who can discuss your circumstances and explain your options. This service can be offered remotely via video chat, or we do offer home visits when coronavirus guidance allows (within England and Wales). Once you've reached a decision, we'll work with you to get everything in place. Call us on 0330 606 9422 to arrange a face-to-face consultation.

We also offer telephone will-writing services on 0330 606 9422, or you can start your will online at wills.coop.co.uk/wills

Offer terms & conditions

The discount of 15% will be applied once per sale and is only redeemable against trust wills and lifetime property trusts purchased prior to 28.02.2022 when quoting 'Evergreen1121' prior to purchase. 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).

TIME TO CELEBRATE

100th Birthday

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

- | | |
|-------------------|-------------------|
| Mr L Brittain | Mrs M Keeble |
| Mrs EF Brown | Mrs E Magee |
| Mrs D Burrows | Mrs R Parker |
| Mrs JM Dearing | Mr M Porter |
| Mrs L Fagg | Mr DJ Reynolds |
| Mrs CM Grant | Mrs L Steed |
| Mr DH Hayes | Mrs N Stephenson |
| Mr R Hill | Lady IK Taylor |
| Mrs P Hinchcliffe | Miss UN Whitbread |
| Mrs G M Houston | Mrs C Winstanley |
| Mr H Hughes | Mr WT Wells |



Mrs Keeble celebrated her 100th birthday in May with a family celebration to mark her special day. She was in good health and delighted that she had been remembered by the Co-op.



Cathie was the wife of Angus Grant, a Co-op insurance agent in Greenock for 30 years and she herself was a temporary Co-op insurance agent for a while.

We had a great party on 5 September with her eight grandchildren and partners and five great-grandchildren. Her best man John Fraser (91) travelled 200 miles to get to the party. However, the person who travelled the furthest was her grand-daughter Sheila, who came all the way from Italy. We had a great time.



Ken and Audrey Fishpool celebrated their Platinum Wedding Anniversary on 11 August with their children, grandchildren and great-grandchildren. Ken served an apprenticeship at the CWS Cabinet Factory in Enfield and Audrey worked in the Enfield Highway Departmental store at Cheshunt. They are both active members of Enfield REA, which has not been able to meet since March 2020 but is hoping to congratulate them in person soon.



Len Brittain celebrated his 100th birthday in lockdown on 21 March, with a special afternoon tea organised by staff in the care home where he lives with wife Jean.

Len and Jean met while both working for CIS Insurance; Len started at age 14 as a Junior Clerk before the war intervened in 1939. On demob, he rejoined CIS in 1946 and Jean joined the department the following year. They have now been happily married for over 70 years, celebrating their Platinum Anniversary last September.

Len remained with CIS until his retirement at the age of 65, but 51 years was clearly not enough and he ended up working in a part-time capacity for them for another 15 years, running the pensions association, until his second retirement just after his 80th birthday.

According to Len, the secret to living to 100 is to always embrace life and live it to the full.



Congratulations to Don and Pat Powell, who celebrated their Diamond Wedding Anniversary on 9 September. They met in 1959 at Southwold Tennis Club.

Win a Yorkshire getaway for two

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

Each of the hotels provides a friendly, relaxing atmosphere 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 picturesque Grinkle Park, located between the North Yorkshire Moors and villages and beaches of the coast or the elegant Old Swan Hotel situated in the very heart of Harrogate.



Good food is at the heart of each and every hotel. All of our chefs place a great emphasis on creativity and flair, as well as a core focus on seasonal, locally sourced produce to deliver a personalised dining experience.



The winner of this fantastic prize will enjoy a delicious three-course dinner for two before settling down for a great night's sleep in a Classic bedroom. The following morning the winner can indulge in a delicious full English breakfast or Continental version to fuel the day ahead.

To book a stay with Classic Lodges, please visit classiclodges.co.uk/specialoffers.

Terms and conditions

The dinner, bed and breakfast prize is based on two people sharing a Classic room for one night at any of the four Yorkshire-based Classic Lodges hotels (Grinkle Park, Solberge Hall, Old Swan or Bagden Hall Hotel only), and must be booked via the Central Reservations line - 01257 238730.

The prize is valid for six months following the competition closing (excluding Christmas, New Year and Valentine's weekend).

The prize is subject to availability on selected dates, is not transferable and cannot be exchanged for a cash value.



How to win

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

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

Email: evergreen@coop.co.uk

Remember to include your name, address and telephone number.

Who is the secretary of the Enfield REA?

- A. Iris Jenkins
- B. Violet Jenkins
- C. Poppy Jenkins

The closing date is 28 January 2022. The winner will be selected at random from all the correct entries received.



Bakes with a twist

Give traditional Christmas flavours an original spin for teatime fun

OCCASIONAL TREAT

MINCE PIE BROWNIES

Two favourites rolled into one

Makes 8 • Ready in 1 hour, plus cooling 🟢

175g Co-op unsalted butter, cubed,
plus extra for greasing

175g Co-op Irresistible Fairtrade
70% cocoa dark chocolate, broken
into squares

3 large Co-op British free-range eggs

250g Fairtrade caster sugar

85g Co-op plain white flour

40g Co-op Fairtrade cocoa powder

4 Co-op Irresistible mini mince
pies, halved

1 Put the butter and chocolate in a heatproof bowl over a pan of simmering water, making sure the base of the bowl doesn't touch the water. Melt, stirring regularly, then set aside to cool.

2 Use an electric mixer to whisk together the eggs and sugar, until pale, thick and mousse-like – this may take up to 10 mins, depending on your mixer.

3 Preheat the oven to 180°C/fan 160°C/gas 4. Grease and line a shallow 20cm square tin with greaseproof paper.

4 Gently fold the melted chocolate into the egg mixture, sift in the flour and cocoa, and fold together. Pour into the tin. Arrange the mince pie halves on top, some upright and some flat, pushing them most of the way into the mixture.

5 Bake for 30–35 mins. Leave to cool in the tin. Cut into 8 pieces to serve.



Approx per serving

Energy	Fat	Saturates	Sugars	Salt
2236kJ 536kcal	31.6g	18.8g	41.5g	0.22g
2%	High 45%	High 94%	High 46%	Low 4%

% of an adult's reference intake. Carbohydrates per serving: 54g

EGGNOG MERINGUE KISSES

These sweet treats are great for a festive party platter

Makes 10 • Ready in 1 hour 30 mins  

- 2 large Co-op British free-range egg whites
- 200g Fairtrade caster sugar
- 40g Fairtrade white chocolate
- 100g Co-op Italian mascarpone
- 1 tbsp bourbon whiskey
- 1 tbsp Fairtrade icing sugar
- ½ tsp ground nutmeg, plus extra for dusting
- 100ml whipping cream

You will also need a piping bag fitted with a 1cm nozzle

- 1 Preheat the oven to 120°C/fan 100°C/gas ½. Line a baking tray with greaseproof paper. Beat the egg whites with an electric whisk or stand mixer until doubled in size. Whisk in the caster sugar 1 tbsp at a time, until the mixture is thick and glossy.
- 2 Fill your piping bag with the meringue mix, then pipe 20 small peaks onto the lined baking tray. Bake for 1 hour, then leave to cool.
- 3 Melt the white chocolate in a heatproof bowl over a pan of simmering water, stirring regularly, then take the bowl off the heat. Drizzle the chocolate over the meringues and leave to cool.
- 4 When you're ready to serve, put the mascarpone, bourbon, icing sugar and nutmeg in a bowl, and beat with an electric whisk until smooth. Add the cream and beat briefly again, until soft peaks form. Use the cream mixture to sandwich the meringues together, then dust with a little extra nutmeg to serve.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
806kJ 193kcal	9.6g	6.3g	24.1g	0.06g
10%	High 14%	High 31%	High 27%	Low 1%

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

WASTE NOT

Use the leftover yolks to make a tasty spaghetti carbonara – find the recipe at [coop.co.uk/recipes](https://www.coop.co.uk/recipes).

Ed recommends

What a year it has been. As I sit writing this in October, we can only hope that this Christmas will be more 'normal' than Christmas 2020 and that we will once again be able to gather together with our loved ones to celebrate the time of year. And playing an important role in this, of course, will be a bottle or two of lovely wine on the table! I have made a couple of suggestions below which I hope you will enjoy.

Co-op Irresistible Gavi 2020, Italy. £8.50

If you have never tried Gavi then do give it a whirl. It sits leagues above the ubiquitous, watery Pinot Grigio in terms of white wine offerings from Italy, delivering some real quality. It stems from Piedmont, up in the north-west of the country in the shadow of the Alps, and Cortese is the grape used. The result? A dry, lemon-scented, peachy, citrusy gem of a wine which will go so well with the festive bird and all the accoutrements.



Co-op Fairtrade Cabernet Sauvignon 2020, Argentina. £6.50

This wine is a personal favourite of mine, produced by the same winery which makes our celebrated Irresistible Fairtrade Malbec. And while Malbec quite rightly makes the headlines in terms of Argentinian wines, it does not mean we should overlook wines such as this well-structured, ripe, cassis-laden beauty. A delight for any occasion, this 2020 vintage is perfectly judged by winemaker Brada Tulaps. And as it is a Fairtrade wine, with every sip you will be helping the tight-knit, rural community of Tilimuqui, Northern Argentina, where this wine comes from.



Cheers to that - and a very Merry Christmas to you all.

Prices correct at time of printing.

THE Hot list

Adding a hint of orange is one of the hottest food trends right now, and at Co-op we've got it covered



INSTORE FROM
16 December

THE WOW FACTOR
Choc-orange heaven.
Co-op Irresistible Chocolate & Orange Wreath Cake



SQUARES TO SHARE
Sweet, squidgy and incredibly moreish. **Co-op Irresistible Chocolate Orange Fudge, 150g**



HOLE IN ONE
How does a brownie-doughnut hybrid sound? **Co-op Chocolate Orange Brodough™**



EYES ON THE PIES
With a zesty orange twist. **Co-op Irresistible Bourbon & Bitter Orange Mince Pies, 4 pack**



JUST ADD MILK
Melt into hot milk for a chocolate explosion. **Co-op Melting Orange Choc Bombe, 38g**



ALL THINGS NICE
Christmas in a biscuit. **Co-op Cranberry & Clementine Flapjack Cookies, 200g**



VEGAN DELIGHTS
A treat for everyone to enjoy. **Co-op GRO Choc Orange Rocky Road**



ORANGE AT HEART
Smooth orangy chocolate bites. **Co-op Milk Chocolate Orange Thins, 180g**

PARTY PICKS

Pushed for time? Pick up these tempting bites instore – they all have the same cooking temperature, leaving you free to enjoy yourself

INSTORE FROM

16 December



BITE-SIZED BRILLIANCE

The perfect mouthful. **Co-op Ham & Cheese Croquettes, 200g**

INSTORE FROM

25 November



A TOUCH OF SPICE

Pigs in blankets, with a difference. **Co-op Mini Chorizo Wrapped in Pancetta, 170g**

INSTORE FROM

25 November



CURRY FAVOURITE

With poppadum crumb and a mango dip. **NEW Co-op Chicken Tikka Lollipops, 197g**

INSTORE FROM

25 November



GIVE THESE A WHIRL

We've swapped the pizza base for butter-enriched pastry. **NEW Co-op Pizza Pinwheels, 150g**

INSTORE FROM

25 November



GOLDEN BALLS

Crispy bundles of cheesy risotto heaven. **Co-op Vegetable Arancini Bites, 250g**

INSTORE FROM

25 November



SAVOURY CLASSIC

Small but perfectly formed. **Co-op Mini Quiche Lorraine, 189g**

INSTORE FROM

16 December



FANCY A DIP?

Dunk **NEW Co-op Christmas Dinner Spring Rolls, 148g**, in the sweet cranberry sauce

INSTORE FROM

25 November



SEAFOOD SENSATIONS

Succulent prawns in a crunchy coating. **Co-op Hot & Spicy Crispy Prawns, 175g**

INSTORE FROM

16 December



TAKE IT AWAY

Your take-out favourites, oven-ready. **Co-op Chinese Style Selection, 180g**

Dark skies and stargazers

Do you know most people in the UK have never seen the Milky Way? It's not surprising, given you can only see it from the darkest parts of the country.

Most people, especially in England, live in urban areas, with a great deal of light pollution. When you're competing with bright street and security lights, chances are you're only going to see the Moon and a handful of stars.

However, if you happen to live in a dark sky area, or can travel to one, you're going to see thousands of stars in the average night – way more if you use binoculars or a telescope.

But, in another sense, it's impossible not to see parts of the Milky Way from where you live, on a clear night. That's because we live in it! It's our home galaxy. Every star you can see in the sky, without a telescope, is part of the Milky Way. There are a few exceptions, but you have to know where to look, and be somewhere really dark to see the Milky Way at its best.

The Andromeda Galaxy is another spiral galaxy, around the same size as the Milky Way, but it's 2.5 million light years away. If someone shows you where it is (between the constellations of Cassiopeia and Andromeda), and it's a clear dark night, and you look closely, you'll see it.

Did you know the Moon doesn't come up every night? It goes through phases, across the lunar month, and the length of the lunar month varies, but it's usually shorter than a calendar month.

If you're looking for dark starry skies for stargazing or practicing your astrophotography, make sure you go out when the Moon isn't up. There are many apps and websites which will help you find that information (such as Google Sky on Android and Star Walk 2 on iPhone), or you could simply Google it.



Star Safaris

Throughout the year, especially during dark sky season, Gary Lintern runs stargazing and dark sky events across the county, suitable for beginners, more experienced stargazers and astrophotographers.

Discover the magic of the night sky on a Star Safari as Gary and his team take you on a whistle-stop stargazing tour of the night sky at beautiful locations such as High Force Waterfall: starsafaris.com

Get hands-on experience and top tips during a photography experience, as you join Gary and his team on a night-time group workshop, capturing illuminated landscapes, special heritage sites and rural dark sky sites: photographyexperiences.com

The Moon doesn't give off light, it actually reflects it. All the light you see coming from the Moon is reflected from sunlight. It's the same with the planets. The bigger the Moon, the more the night sky is lit up. Stars give off light, of course, and many of them are bigger than our Sun!

So, if you want to see stars at their best, head out when the Moon isn't up, especially the days just before, during and soon after each new moon. During this time the Moon isn't visible and therefore doesn't wash out the light from fainter stars.

The best time of year for stargazing is known as 'dark sky season' – Autumn, Winter and Spring. Generally, it's the time from when the clocks go back in October until they 'spring forward' again in March.

When the Moon is near the horizon, it looks bigger, but that's just an optical illusion. You can actually cover the Moon with the nail of your little finger, held at arm's length. It's that small!

At the Full Moon, it rises at the same time as the Sun sets. At the New Moon, it rises and sets with the Sun, which can make it very difficult to see.

For more information about the best times to stargaze, including a dark sky calendar, details of local astronomy groups, public stargazing events and locations across the UK, see the Go Stargazing website: gostargazing.co.uk



Friends Against Scams

Adam Carter, Senior Project Officer at the National Trading Standards (NTS) Scams Team, talks about the current scams the team are seeing.

The NTS Scams Team raises awareness of mass marketing fraud through the Friends Against Scams initiative. People can complete the online training at [FriendsAgainstScams.org.uk](https://www.friendsagainstscams.org.uk), or attend a face-to-face meeting organised by one of over 2,000 SCAMchampion volunteers throughout the UK.

Energy scams

There has been a rise in the number of scam calls which are energy related. These may come in the form of calls which promise you a reduced bill if you register with their service, or the call may be from criminals pretending to be your energy provider and demanding money.

The criminals try to take advantage of people by calling and demanding payment immediately. The scams can use intimidating and aggressive tactics, such as pretending to be a representative of your energy provider and insisting you are behind on your energy bills. If you are concerned it may be a scam, hang up the phone and call back on a number which you know to be genuine.

Here are some warning signs that you can look out for:

- Threats to cut your power immediately if you do not pay
- Unclear details about your current agreement with your energy provider
- Requests for money transfers or prepaid debit cards.



NHS scams

The NHS COVID Pass was recently launched by the NHS, so people can prove their COVID vaccine or test status. This pass may be asked for when travelling abroad or if you are attending events and venues in England that ask for proof of your COVID-19 status. The pass can come in a digital form via the NHS app on your phone for vaccine or test statuses, or a paper copy to prove your vaccination status.

The NHS COVID Pass is completely free and can only be obtained via the NHS app or using the online NHS COVID Pass service via the website [NHS.uk](https://www.nhs.uk). For the paper copy version, you can request it via the NHS website or by calling 119.

Criminals have been using the introduction of the COVID Pass as a tactic to try to get people to part with their money or personal details. These have come in the form of emails and texts which invite you to apply for the pass by clicking on a link. The link takes you to a convincing fake NHS website (known as a 'pharming' website) which will capture your personal details. These are the same tactics that we've seen previously relating to vaccines.

With so many different scams relating to COVID-19, it's important to remember the following about the NHS:

- They will never ask for payment - the vaccine is free
- They will never ask for your bank details
- They will never arrive at your home to administer the vaccine unannounced
- They will never ask you to prove your identity by sending copies of personal documents such as NHS letters, passports or other identification documents.



NATIONAL TRADING STANDARDS
Scams Team



Scams cost the UK
£10 billion every year!

 @FriendsAgainst
  @AgainstScams
  Friends Against Scams

www.FriendsAgainstScams.org.uk

Could you be a Friend Against Scams?

Complete the online session today:
www.friendsagainstscams.org.uk



NATIONAL TRADING STANDARDS
Scams Team



#ScamAware

If you receive any suspicious contact, you can report them to Action Fraud online or by calling 0300 123 2040.

- Suspicious text messages can be forwarded to 7726 (spells SPAM in the old-style telephone keypad)
- Scam emails can be forwarded to report@phishing.gov.uk

FriendsAgainstScams.org.uk has a short (15-minute) scams awareness course that can help you protect yourself and loved ones from scams. Anyone completing this session becomes a Friend and, so far, over 800,000 people have completed this training, helping to take a stand against scams. You can complete the training at FriendsAgainstScams.org.uk/elearning/coop

The website also has resources available for you to share with loved ones to help them spot and report scams.

It is estimated that scams cost the UK economy £5-10 billion each year and up to 95% of these crimes go unreported. Consumer education is key to helping protect our communities.

Please help to take a stand against scams.

 @AgainstScams #ScamAware
 @FriendsAgainst

Phone scams

The NTS Scams Team continue to see phone scams in relation to:

- **Electrical and white goods service plans**, warranty extensions and cover policies where consumers are put into a subscription trap paying various 'small' amounts through Direct Debits.
- **Robocalls** - an automated message claiming to be from a legitimate company explaining that money is due to be taken from your account for a service. You are asked to press a button on your keypad to connect to an adviser. Once connected, the scam starts, and the caller attempts to extract personal or financial information.
- **HMRC scams** - you are called out of the blue and told that you owe money in taxes or that your National Insurance number has been compromised in some way and payment is required to avoid a heavy fine, arrest or prison sentence.





The pros and cons of equity release

Equity release is a financial product that allows homeowners to unlock some of the capital tied up in the value of their property, tax free.

It's a type of plan that aims to unlock the value held in a person's home, which can be used as an income. With equity release schemes, you're able to borrow against your home to receive better rates than offered by high street banks, who often demand much higher interest rates for mortgages over the age of 65.

There are two types of equity release products available: lifetime mortgages and home reversion plans. As with any financial product there are pros and cons, which you should consider carefully in view of your own personal circumstances.

The pros

- **You will have more money for retirement**
If you use your home as an investment, then you could have more money to live on when you retire.
- **You can improve your lifestyle**
Equity release lets older people free up money from their home so they can spend it on things they want at this stage in life. It can be used to fund changes which would not otherwise be possible – perhaps to make your home easier to live in, or perhaps to do something fun like go on holiday.
- **You can get help with care costs**
For older people who will need care in the future, releasing equity from their property could be a way of covering some or all of the cost of that care. Many new schemes will allow you to release up to half the value of your home and still defer having to pay anything back until after your death (at which point it is used to settle the bill for your care).
- **You can pay off your mortgage**
There is no longer any need to worry about increasing interest rates or whether your home will be repossessed. If you want to get rid of your mortgage faster, equity release provides a great way of doing this.
- **You don't have to stay in your property**
Although it's possible to release the money as a one-off lump sum or regular income, you could also consider taking a product where your home can be sold and the proceeds used to pay off your mortgage.

The cons

Here are some cons for you to consider:

- **There may be tax consequences**
There may be major tax implications depending on how much money goes out and when and how it is used.
- **You could pay back more than expected**
Although you won't have to pay anything while you're alive, when your property is sold after your death, any outstanding balance on a policy taken out to cover the cost of your care could leave your estate with a shortfall.
- **It will affect future inheritances**
If you take equity release and pass away, then any inheritance left to your dependants will be reduced. Likewise, your family, who may have expected the house as an inheritance, may find they have to sell it to repay the mortgage that you took out.
- **You may lose the property**
Although no one will be able to take your home from you while you are still alive, if you don't have enough money to meet repayments on any policy taken out to cover the cost of care in old age, your home could be repossessed.



Summary

As you can see, equity release is not without its cons and it's therefore important to find out as much information about the product before committing. If you'd like more information on equity release or to see how much you can borrow, you can visit UK Care Guide here: <https://ukcareguide.co.uk/equity-release-calculator>

Stay put or move home?

During the COVID-19 pandemic, we've spent more time than ever at home. Some people came to appreciate the good things about where they live, but for others it prompted thoughts about moving. Sue Adams, CEO of housing charity Care & Repair England, shares ideas about later-life housing decisions.

One of the unexpected consequences of the COVID-19 pandemic, and particularly lockdown, was a boom in DIY and home improvements. As people spent more time at home, thoughts turned to painting and decorating, or bigger building projects. For some, the shortcomings of their home became starkly evident, and moving became the focus.

So what are your housing options for later life? Stay put, maybe adapt your current home, or move to a new property?

What are your options?

'Be prepared', as the Scouts' motto goes, so it's worth finding out what your alternative housing options are, possibly make changes now, or have a contingency plan should something unexpected happen, e.g., a fall, illness or accident, etc. This is preferable to

making a life-changing housing decision at a crisis point.

Consider what could be done to make your current home a good place to age well. Most homes (but not all) can be adapted to some extent to make them easier and safer places to live independently, e.g., installing a shower, handrails, stairlift, etc.

If you're interested in retirement housing, find out what is available in your area, check whether you could afford the purchase price and ongoing charges (or rent plus charges), terms of the lease, resale conditions, etc.

If you're a social housing tenant, the types of properties your landlord can offer, and the local allocation policies, will determine your options for moving.

Main housing types for older people

Possible options will depend on whether you own or rent your home, your financial situation (income, savings, housing equity, etc.), and the local housing market.

General housing

One option is to move to an 'ordinary' home (to rent/ lease/buy) that better meets your needs, e.g., size, accessibility, design, location.

Housing built specifically for older people

Primarily for older people who can still look after themselves, to rent/ lease/buy/part-buy. Types include:

- **Sheltered housing** - most is social rented, but some is available to lease or through shared ownership
- **Private retirement housing**, e.g., retirement flats or 'villages' - mostly leasehold, some for private rent or shared ownership
- **Almshouses** - run by independent charities.

Housing with care

Often called extra care, may (not always) include on-site 24-hour domestic and personal assistance as and when you need it. Some specialist types, e.g., for people with dementia.

Talking helps

Talking to friends and family about your future home and care may help. Older people in Newcastle have been getting together over Zoom to talk about their housing in later life, reflecting on good things about where they live, the difficulties, their hopes and fears for the future, etc. Some discussions started with viewing a short film, *Doorbells* (skimstone.org.uk/doorbells-covid-19), based on real-life events during COVID-19.

There was a great diversity of housing views and experience, but the opportunity to share thoughts, ideas and information was universally welcomed.

Where to find out more

Disabled Living Foundation - information about home adaptations/equipment (livingmadeeasy.org.uk). Advice Line 0300 999 0004.

Foundations - home improvement agencies can help with adaptations (findmyhia.org.uk/home).

Elderly Accommodation Counsel (EAC) - national database of housing schemes (housingcare.org), with a questionnaire to help you think through the pros and cons of moving (hoop.eac.org.uk). Advice Line 0800 377 7070.

Age UK - information about moving home, adapting your home, finances, etc (ageuk.org.uk). Advice Line 0800 678 1602.





One **stroke** at a time



During the lockdowns of 2020, many people rediscovered the art of putting pen to paper. The Calligraphy & Lettering Arts Society (CLAS) is one of the largest and most supportive Western calligraphy societies in the world. It aims to develop teaching and resources, and to promote the practice of Western calligraphy and lettering arts in all its forms.

What are the origins of calligraphy?

Beautiful writing appears in nearly all cultures, and throughout history scribes and calligraphers were important in preserving words and documenting heritage.

Writing started from pictorial scripts (think hieroglyphs) to early alphabets and then developed and was refined into writing systems across the world. Western calligraphy (using the Roman alphabet) has a wonderfully rich history of illuminated manuscripts, historical documents, heraldry and carved inscriptions. Most museums hold written treasures of scrolls, books and calligraphy art from around the world.

How has it evolved?

Calligraphy has always evolved and enjoyed revivals (e.g., William Morris and the Arts & Crafts movement, by Edward Johnston and his pupils).

Right now there's massive interest in using a pointed nib or brush to create modern, contemporary lettering.

Trends for blackboard art and copperplate writing are things people see echoed in advertising or on greetings cards - an emphasis on human rather than machine-made words.

In an increasingly visual society, calligraphy is currently thriving as people appreciate the skilful demonstration of scripts and styles, often online. Our membership magazine, *the Edge*, gives inspirational examples and help.

People love to see calligraphy art, and CLAS regularly posts inspirational images on Instagram and encourages people to share their calligraphy. Some of our members have been participating in online international practice sessions.

CLAS shares calligraphy internationally at calligraphy festivals, exhibitions (our Living Letters Exhibition travelled around the country) and on social media (see links below).

How is it good for the mind?

- Penmanship makes you slow down and think.
- The tactile pleasure of ink on paper is soothing after too much screen-time.
- It is meditative, making your letters one stroke at a time.
- It is creative, encouraging you to play with colours, inks and paints.
- It is satisfying to do and to see improvements as you practice.
- It gives pleasure to share and give to others. In these times of social isolation, posting something written by hand to someone, or writing a beautiful calligraphic envelope can bring a smile to isolated loved ones.

Why is it a great skill to have?

Calligraphy enhances the dignity, beauty and texture of words. Even today people value a beautiful document, invitation or certificate written by hand more than a computer-generated printout.

Calligraphy is an absorbing skill that appeals to anyone with a love of words to express themselves. It improves your fine motor skills and is a therapeutic, creative discipline that can be used in many ways.

It can be studied at many different levels and using different tools from graffiti styles to pencil and all kinds of pens.

It can be used for personal projects such as greetings cards, or by wedding and party planners for invitations and place cards.

Some professional calligraphers develop their ideas into graphic designs, work on commissions or can teach.

How can I get started learning?

There are many calligraphy resources online and 'how-to' books available, but often people enjoy in-person teaching.

Since lockdown there has been a rise in the number of online courses for beginners and those who are a bit rusty. CLAS has started running 'LiveOnline' lessons with accredited tutors which focus on learning individual scripts. There is also an interactive map on the CLAS website which shows you where you can find tutors and calligraphy groups local to you.

Calligraphy & Lettering Arts Society Website (clas.co.uk)

Instagram @clascalligraphyletteringarts

 Facebook @clas.co.uk

 Twitter @ClasArts



CLAS
CALLIGRAPHY &
LETTERING ARTS
SOCIETY

A letter from the taxman



Seeing a letter from Her Majesty's Revenue and Customs (HMRC) drop through the letterbox is enough to make anyone break out into a cold sweat. At Tax Help for Older People, we specialise in helping people over 60 with their tax problems, and in this article we hope to help you deal with letters from HMRC, which could be about any of the following:

Self-Assessment Tax

You might have sent in a paper tax return or filed it online. HMRC will calculate your tax and will send you the calculation for that tax year. This might show that you owe tax or that you have paid too much and are due a refund. It could also be a self-assessment statement, which will show any tax owed or refunded and what you have paid over a set period of time.

If you owe tax

If you haven't paid enough tax through Pay as You Earn (PAYE), the letter will have a reference number on the bottom left-hand corner of the front page - the most common are PA302 or P800.

A PA302 is used when you cannot pay the due tax in the usual PAYE method due to your income. Often your State Pension is bigger than your tax-free allowance, but your other pension is not large enough for HMRC to deduct all of the tax needed. HMRC is only allowed to deduct up to half of your payment at source. This is called Simple Assessment and replaced self-assessment for tax payers in these situations.

A P800 can still be a bill for an unpaid tax, but is often the result of not enough tax being deducted in one or more tax years. Common reasons are:

- Incorrect tax codes were issued by HMRC or used by your employer or pension provider
- HMRC did not include one of your incomes in the tax code

- HMRC hasn't been told about untaxed interest on savings and hasn't updated your tax code
- A couple's (civil partners or married) application to HMRC for the transfer of marriage allowance. This is where the non-tax payer can transfer 10% of their personal tax-free allowance every year to their partner or spouse. This can be backdated, up to four years if applicable. A refund calculation and payment will be sent for the earlier tax years.

A tax refund entitlement letter

You will receive this if you have sent in a refund form because you think you have paid too much tax on a pension lump sum payment or you are reclaiming some tax deducted on a PPI repayment.

PAYE coding notice

This letter shows you on one sheet what tax codes HMRC is about to issue to the companies that pay you, and how those codes were worked out.



Top tax tips

- Keep all of your important documents in one place. This includes your P60s, end-of-year certificates for interest or dividends on savings, P45s from employment or pension lump sums, your coding notice letters from HMRC and letters informing you of taxable benefits, and if you have received any of the letters mentioned above, keep those too.
- Never ignore the letters or wait until HMRC sends you more, because you decide HMRC must be wrong. It's better to deal with things quickly to avoid undue worrying.
- Deal with the letter as quickly as you can, by looking at your paperwork and seeing if you agree with HMRC's figures. If you agree and understand why the tax is owed, then pay the tax if you are able, or contact HMRC if you think the calculation is incorrect. If you cannot pay the bill immediately, contact HMRC to discuss a way to pay the tax. If HMRC owes you tax, ensure you understand how you will be paid. Often HMRC will ask you to go online to access your refund, but if that's not possible, you may call HMRC for the refund to be issued or wait six weeks and it will be issued automatically.
- If you're on a low income, you may want to consider contacting one of the tax charities for help: Tax Help for Older People (01308 488066) or, if you're under 60 years old, TaxAid (0345 120 3779).



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.



TAX HELP
FOR OLDER PEOPLE

Just call me Leffe

I'm Eleftherios. Well, I know, it's quite hard to pronounce it so feel free to call me Leffe. I'm Greek and I moved to the UK due to my postgraduate studies in 2018.



joined the Co-op family a year ago and I work in the accounts team in the Pensions Department. Also, I'm a photography enthusiast. I love taking photos of buildings, landscapes and people. When I say I love, I mean that feeling you get when the delivery guy is outside your door with the pizza you ordered. I got into photography in 2016 when I bought my first camera and ever since I can't live without it.

Please feel free to visit my Instagram account @lef_tsotour if you'd like to see more of my photos. Prints are also available.

I've also created a documentary about the evolution of my village in Greece during the past century. It's an hour and a half long, and of course it's in Greek. Let me know if you'd like to watch it and I'll send the link over. (I know, I know... Greek + 1.5 hours = perfect match.)

elef_tsotoyr@hotmail.com





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's any subject you'd like to see covered in future articles, please contact the Welfare Office who will be pleased to pass on any correspondence.

Catching zeds

Why good quality sleep is important and how to get more of it



Most of us have had the odd night of disturbed sleep for one reason or another, but over the last 18 months more and more of us are experiencing disrupted sleep.

C OVID-19 has caused a huge amount of anxiety for many, from health fears and job worries, to home-schooling struggles and loneliness, all of which can keep you up at night. Changes in habits haven't helped - many people are sleeping at different hours, which can in turn upset circadian rhythms.

And even if you're regularly getting your nightly quota, you may still wake up feeling lethargic and tired, relying on coffee and sugary snacks before you can reach the evening and look forward to getting your head down. If so, there's a good chance your sleep quality needs some work.

The impact of poor-quality sleep

Going for long periods of time with poor sleep quality can disrupt metabolism, hormone regulation, and growth and repair. This can lead to serious health conditions:

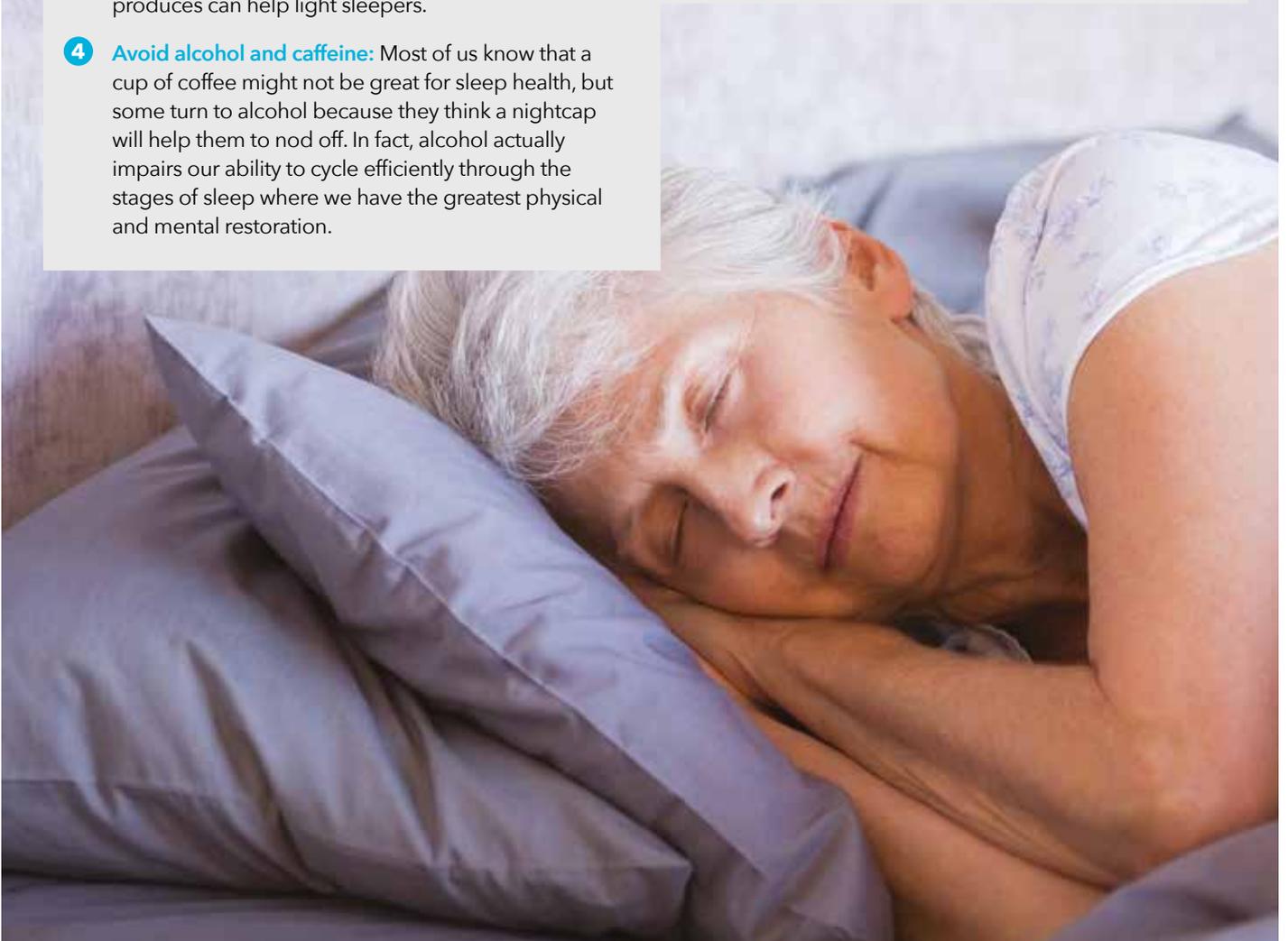
- **Obesity:** During sleep, your body regulates the hormones which control your appetite. Two key ones are ghrelin, which makes us feel hungry, and leptin, which signals when we're full. Poor sleep is associated with higher levels of ghrelin and lower levels of leptin, which can result in more calories being consumed and, over time, an increase in weight.
- **Hypertension** (high blood pressure): While sleeping, your resting heart rate and blood pressure are lower, especially during the deeper stages of sleep. Therefore, the worse you sleep, the longer your heart has to work harder.
- **Diabetes:** Insulin is a hormone that helps control blood glucose levels. Both reduced sleep quality and quantity has been shown to lower insulin sensitivity, making it harder for your body to regulate blood glucose levels, which can lead to diabetes.
- **Immunity:** Your immune system is strengthened during deep sleep. So if you're failing to get into the deeper stages of sleep, or not sleeping for long enough, it can lead to reduced immunity.
- **Accidents:** Poor sleep doesn't just affect your future health, there are immediate risks too. It's been reported that work-related accidents cost the UK as much as £240 million per year*. Also, driving while tired can be as dangerous as drunk driving, with fatigue being implicated in 20% of accidents on major roads.
- **Stress:** Sleep deprivation can activate the body's fight-or-flight response, which increases emotional arousal, making you feel on edge. This affects both physical and mental processes, placing the body under stress, while impacting energy levels and mood.

References: * Health and Safety Executive

Six ways to improve sleep quality

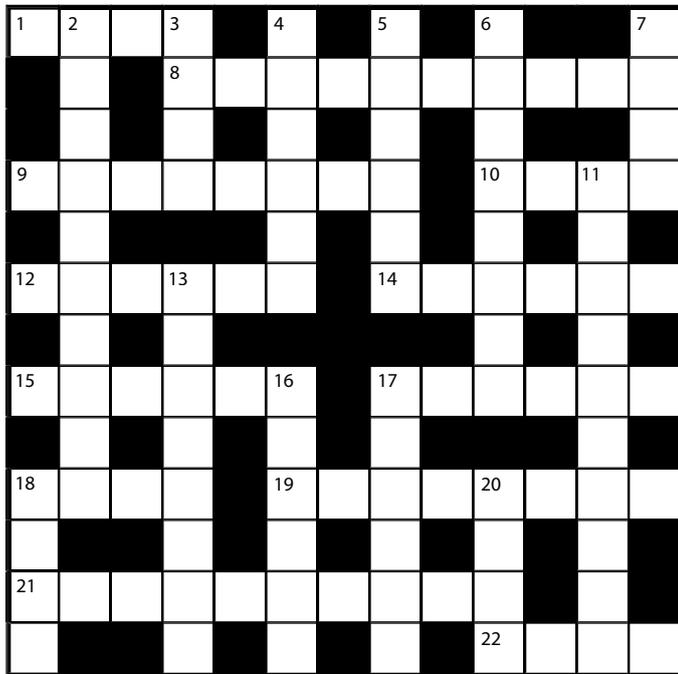
The good news is there are several simple things you can do to get a better night's sleep:

- 1 Stick to a routine:** Aim to go to sleep and wake up at the same time, even at the weekends. The more consistent you are, the more consistent your sleep will be. In fact, naturally waking up at the same time each day is a sign of good sleep health.
- 2 Have a warm bath:** Soaking in the tub before bed increases your body temperature, but the subsequent cooling down afterwards is a strong signal to the body that it's night time and that you should get ready to sleep.
- 3 Control the room temperature:** 16°C to 18°C is considered an ideal bedroom temperature, so try to control this as best you can. Consider a fan if your bedroom gets too hot - plus, the white noise it produces can help light sleepers.
- 4 Avoid alcohol and caffeine:** Most of us know that a cup of coffee might not be great for sleep health, but some turn to alcohol because they think a nightcap will help them to nod off. In fact, alcohol actually impairs our ability to cycle efficiently through the stages of sleep where we have the greatest physical and mental restoration.
- 5 Reduce lighting:** For an hour or so before bed, avoid bright lights, turn down the brightness and use night mode on your phone, and restrict other light-emitting devices such as TVs and computers. Light tells the body that it's daytime, so if you're getting too much before you sleep, you'll reduce your production of melatonin - the hormone that makes you sleepy.
- 6 Exercise regularly:** Moderate-intensity exercise, which finishes at least 90 minutes before bed, can improve sleep health while resetting the body's sleep-wake cycle. Try to avoid high-intensity interval training prior to sleep as this increases heart rate and adrenaline, affecting your ability to fall asleep.



Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

1. Highest and most active volcano in Europe (4)
8. Singer whose hit singles include 'Maggie May' and 'Sailing' (3,7)
9. See 18 Down
10. Not sharp or strong in flavour (4)
12. Tool with a long, curved blade for cutting crops (6)
14. Part of a shirt that covers a person's arm (6)
15. Small, narrow river (6)
17. Syrupy liqueur flavoured with blackcurrants (6)
18. Type of music associated with Louis Armstrong and Ella Fitzgerald (4)
19. Board game which features Park Lane and Mayfair (8)
21. Capital of the US state of West Virginia (10)
22. Jodie, the model who has appeared on 'Strictly Come Dancing' and 'Celebrity Masterchef' (4)

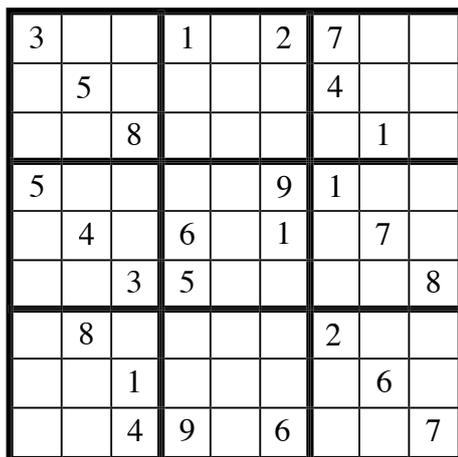
Down

2. Unglazed, brownish-red earthenware (10)
3. Song for solo voice in opera (4)
4. Guidance given by an expert (6)
5. Uncomfortable sensations on the skin that cause a desire to scratch (6)
6. Adam Peaty, Duncan Scott and Kathleen Dawson (8)
7. Establishment where horses are kept for breeding (4)
11. Television programme presented by Laura Whitmore (4,6)
13. Small instrument for plucking out hairs and picking up small objects (8)
16. Individual belonging to a club or society (6)
17. King who was unable to stop the tide (6)
18. And 9 Across. Manchester City paid £100 million for this player in 2021 (4,8)
20. Colour between red and white (4)



Coopdoku

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



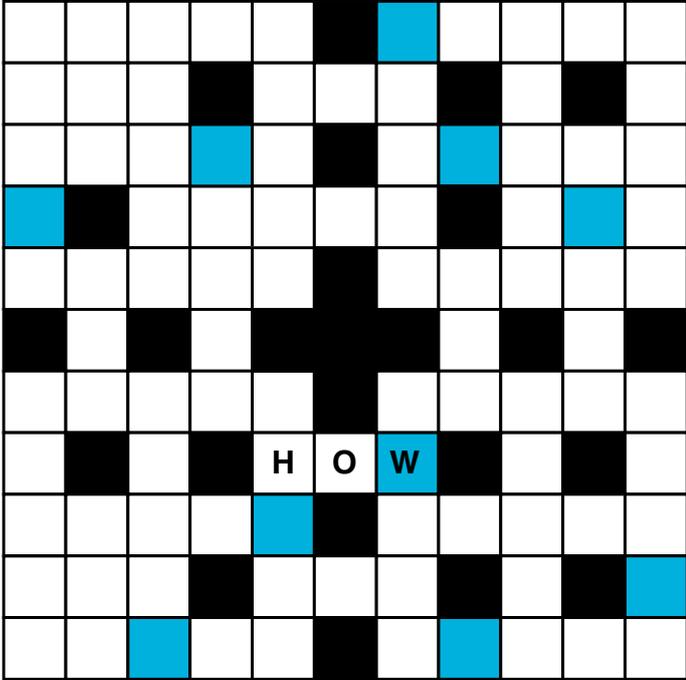
Answers to the last issue's crossword

Across: 1. Midas; 4. Mustard; 8. Raiders; 9. Angie; 10. Alto; 11. Kangaroo; 13. Eros; 14. Lava; 16. Eric Idle; 17. Java; 20. Maori; 21. Inferno; 22. Nest Egg; 23. Salsa

Down: 1. Morgan Freeman; 2. Drift; 3. Suet; 4. Mossad; 5. Shanghai; 6. Algeria; 7. Diego Maradona; 12. Homicide; 13. Editors; 15. Flying; 18. April; 19. Efts

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 country.



Scribble space

3 letters

- AHA
- ART
- ILL
- KIN
- LEI
- LID
- LIE
- SIN
- TIN

5 letters

- ADDER
- ALPHA
- DAMES
- DARTS
- DEPOT
- EARLY
- EATEN
- ENNUI
- EXILE
- EXTRA
- INGOT
- KHAKI
- METAL
- OSTIA
- PARIS
- PATIO
- RITZY
- SITAR
- SLOPE
- SLUMP
- STAND
- STEAK
- STOLE
- SWINE
- TIGER
- TULLE
- UNDER

Word Fit answer

To enter the Crossword, Word Fit or the Coopdoku please return your completed entry along with your name, address and daytime telephone number to: **Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG (stamp required).** The closing date is 28 January 2022.

Competition winners

- Word Fit**
L McKinnon, Manchester
- Coopdoku**
J Inman, Peacehaven
- Crossword**
D Taylor, Norfolk
- Harrogate Hotel Break**
N Utting, Colwyn Bay
- RSPB Bird Box**
K Wincott, Cheam



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or write to us at: Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG



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REA Noticeboard



Enfield REA

Unfortunately, due to the pandemic, we are still unable to meet, but as most members have now received both vaccines it will not be too long before we meet again.

I'm sure we will have a great deal to talk about - no entertainment will be necessary at our first meeting! Just plenty of cuppas and the secretary will supply throat lozenges!

Best wishes and a very Merry Christmas to all REA members.

Iris

Manchester REA

Unfortunately, the Manchester REA office remains closed until the Committee is able to return to work safely in Angel Square. It is anticipated that an interesting programme of social events will begin again in the New Year and members will be advised when they are available.

Meanwhile, we hope all our members and other REA members around the country are keeping safe and well. We extend to everyone a Merry Christmas, with the wish that we can meet up again socially in the New Year.

*Roger Dilkes,
Chairman, Manchester REA*

Lowestoft REA

We held our first meeting in September and everyone was pleased to see each other and did not want to go home.

Wishing all our members Happy Christmas and good health for 2022.

Don & Pat

London REA

We are hoping to be able to meet up again very soon and looking forward to arranging our first Thursday in the month lunch out. Wishing everyone a Merry Christmas, good health and a happy New Year.

Pam

Hull & East Riding REA

Hull & East Riding Group have not met since lockdown. We have lost some members and are a small group now. We propose to meet for lunch once a month starting in the New Year.

Janet Slater

Contact your REA

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Hull

Secretary Janet Slater
Tel 01482 655066

London Area Retired Co-op Friends

Secretary Pamela Board
Tel 020 8555 0136

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Manchester

Secretary Harold Linton
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